

International Private Healthcare



Elite Plans

Worldwide Medical Expenses Protection

IPH ELITE PLANS POLICY FEATURES AND BENEFIT LIMITS	A PEARL US\$	B SAPPHIRE US\$	C RUBY US\$
Total Policy limit per person per policy year	\$1,000,000	\$1,500,000	\$2,000,000
In-Patient Cover:			
Hospital Services: (medical treatment/services ordered by a physician)	+Full Refund	+Full Refund	+Full Refund
Room and Board**	+Full Refund #	+Full Refund #	+Full Refund #
Intensive Care Unit**	+Full Refund	+Full Refund	+Full Refund
Day-Care Treatment	+Full Refund	+Full Refund	+Full Refund
In-Patient Psychiatric Treatment	+Full Refund (Max 30 days)	+Full Refund (Max 30 days)	+Full Refund (Max 30 days)
Parent Accommodation	+Full Refund	+Full Refund	+Full Refund
External Prosthetic Devices	\$2,000	\$3,000	\$4,000
Daily Cash Benefit for use of public hospital	\$250	\$250	\$250
Out-Patient Cover:			
General & Specialist Out-Patient Services	-	+Full Refund*	+Full Refund*
Pathology, Radiology and Diagnostic Tests	-	+Full Refund*	+Full Refund*
Prescribed Drugs and Dressings	-	+Full Refund*	+Full Refund*
Post Hospitalisation Treatment	\$2,000	+Full Refund*	+Full Refund*
Acupuncture & Specialist Herbal Treatment	-	-	+Full Refund*
Other Benefits:			
Cancer Treatment	+ Full Refund (In-Patient only)	+Full Refund	+Full Refund
Organ Transplant (heart, lung, kidney, liver or bone marrow)	\$150,000	\$200,000	\$250,000
Emergency Medical Evacuation	+Full Refund	+Full Refund	+Full Refund
■ Accommodation Expenses for companion	\$50 per day (Max 15 days)	\$75 per day (Max 15 days)	\$100 per day (Max 15 days)
Nursing at home - full refund up to	+4 Weeks	+8 Weeks	+26 Weeks
Hospice & Palliative Care (lifetime limit)	\$25,000	\$30,000	\$50,000
HIV & AIDS Treatment (Max 6 years)	\$6,000	\$6,000	\$6,000
Local Ambulance Services	+Full Refund	+Full Refund	+Full Refund
Complications of Childbirth	-	†\$650	See below
Routine Maternity Care and Childbirth	-	-	†\$2,000
Newborn Care	-	†\$500 (first 14 days)	†\$2,000 (first 14 days)
Rehabilitation Treatment	\$3,000	\$6,000	\$10,000
Medical Aids (wheelchairs, knee braces or crutches)	\$500	\$750	\$1,000
Emergency Dental Treatment following accident	\$1,000	\$1,500	+Full Refund
Accident & Emergency Department	+Full Refund	+Full Refund	+Full Refund
Innocent Bystander in Terrorist Incident	\$30,000	\$30,000	\$30,000
Compassionate Home Visit	+Full Refund	+Full Refund	+Full Refund
Local Burial or Cremation	\$5,000	\$7,500	\$10,000
Repatriation of Mortal Remains	\$5,000	\$7,500	\$10,000

This insurance is only available to residents of Asia. + Full Refund up to policy limit, # Single bedded room only, †12 months waiting period and 25% co-insurance applies.

*A deductible of US\$100 per ailment claim per policy year applies to out-patient services. **Treatment in USA and Canada (25% co-insurance applies on all treatment costs)

a) Room and Board per day benefit limit - Pearl Plan - US\$100, Sapphire Plan - US\$125 (b) Intensive Care per day benefit limit - Pearl Plan - US\$180, Sapphire Plan - US\$250.

To be read in conjunction with IPH terms and conditions. Information correct at time of print. In the event of any conflict between the English and other language versions, the English version shall prevail.