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Table of Benefits

	Plan 1 Essential	Plan 2 Smart	Plan 3 Superior	Plan 4 Signature
INPATIENT BENEFITS				
Annual Limit Per Year & Per Person	$1,000,000	$1,600,000	$1,600,000	$1,600,000
Standard private room	Up to $170 per day	Paid in full	Paid in full	Paid in full
Parent accomodation with an insured child under 18	$40 per day (max 30 days)	$40 per day (max 30 days)	$40 per day (max 30 days)	$40 per day (max 30 days)
Day care treatment	Paid in full	Paid in full	Paid in full	Paid in full
Nursing Care	Paid in full	Paid in full	Paid in full	Paid in full
Operating room, medecine & surgical dressing	Paid in full	Paid in full	Paid in full	Paid in full
Prescription drugs and materials	Paid in full	Paid in full	Paid in full	Paid in full
MRI, PET & CT-PET Scans	Paid in full	Paid in full	Paid in full	Paid in full
Intensive care, coronary care, dependency unit	Paid in full	Paid in full	Paid in full	Paid in full
Surgical fees including anesthesia	Paid in full	Paid in full	Paid in full	Paid in full
Reconstructive surgery following accident/eligible medical condition	Paid in full	Paid in full	Paid in full	Paid in full
Specialist's consulations fees	Paid in full	Paid in full	Paid in full	Paid in full
Diagnostic Test - Pathology Xrays	Paid in full	Paid in full	Paid in full	Paid in full
Organ and bone marrow transplant services	Paid in full	Paid in full	Paid in full	Paid in full
Hospice and palliative care	Up to $50,000	Up to $50,000	Up to $50,000	Up to $50,000
Psychiatric treatment 10 months waiting period	Paid in full for 20 days	Paid in full for 20 days	Paid in full for 20 days	Paid in full for 20 days
Prosthetic implants & appliances	Paid in full	Paid in full	Paid in full	Paid in full
Rehabilitation	Paid in full for 30 days per medical condition	Paid in full for 30 days per medical condition	Paid in full for 30 days per medical condition	Paid in full for 30 days per medical condition
Nursing at home or in a convalescent home	$1,000	$1,000	$1,000	$1,000
Emergency dental treatment following an accident	Paid in full	Paid in full	Paid in full	Paid in full
Local road ambulance service	Paid in full	Paid in full	Paid in full	Paid in full
Pre-operative consultation & diagnostic procedure	$2,000 / year, within 30 days from admission & post hospitalization	Paid in full, within 60 days from admission & post hospitalization	Paid in full, within 60 days from admission & post hospitalization	Paid in full, within 60 days from admission & post hospitalization
Cancer treatment				
Both in- and out-patient	Paid in full	Paid in full	Paid in full	Paid in full
Treatment for HIV and Aids				
Both in- and out-patient Maximum coverage: 5 years. 24 months waiting period	$15,000	$15,000	$15,000	$15,000
Congenital anomalies				
Treatment for congenital anomalies which manifests themselves after the day of entry	$10,000	$20,000	$20,000	$20,000
Worldwide Personal Accident				
Loss of Life, Dismemberment, Loss of Sight, Hearing, Speech or Permanent Disability including driving or riding as a passenger on motorcycles	$20,000	$50,000	$50,000	$50,000

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OUTPATIENT BENEFITS				
Outpatient Annual Limit			$6,000	Up to Annual Limit
General Practioner fees	-	-	Paid in full	Paid in full
Specialist fees	-	-	Up to $250 per visit	Up to $250 per visit
Prescribed Medecine	-	-	Paid in full	Paid in full
Minor Surgery	-	-	Paid in full	Paid in full
Lab tests, Xrays, Diagnostic & Pathology tests	-	-	Paid in full	Paid in full
Vaccinations	-	-	Up to $200	Up to $800
Chiropractic, osteopathy, homeopathy, acupuncture treatment, traditional Chinese medecine	-	-	Up to $250 / 15 sessions	Up to $300 / 20 sessions
Prescribed physiotherapy	-	-	Up to 10 visits / $50 per session	Up to $ 1,000
Prescribed medical aids (hearing aids & orthopaedic appliances)	-	-	Up to $250	Up to $250
Routine health check up including screening for early detection (Full health screen, Mammogram, Papanicolaou (PAP) test, Prostate Cancer Screen)	-	-	Up to $200	Up to $500
DENTAL - VISION - MATERNITY BENEFITS				
Dental Treatment				
Routine dental treatment (check up, basic treatments)	-	-	-	Up to $2,500
Major restorative dental treatment including orthodontic, prostheses, brigdes, implants 9 months waiting period	-	-	-	
Orthodontic for children less than 18 years old 24 months waiting period	-	-	-	
Maternity and childbirth benefits				
Normal pregnancy and delivery costs 10 months waiting period	-	-	-	Up to $8,000
Complications of pregnancy and delivery 10 months waiting period	-	-	-	
New born care within 25 days after birth 10 months waiting period	-	-	-	
Vision care				
Including glasses, frames, contact lenses, laser treatment 9 months waiting period	-	-	-	Up to $ 500

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MEDICAL EVACUATION (WORLDWIDE COVERAGE)				
In case of accident / illness in the country of residence				
Evacuation to the nearest place where appropriate services are available in case of accident / illness requiring immediate in-patient treatment, if there is no suitable / adequate medical facility nearby	Paid in full	Paid in full	Paid in full	Paid in full
Transportation to return to country of residence after treatment	Paid in full	Paid in full	Paid in full	Paid in full
Transportation and accommodation for a family member to accompany a member <18 years old, or > 18 years old if the medical condition makes it appropriate	Paid in full	Paid in full	Paid in full	Paid in full
In case of accident / illness outside country of residence				
Evacuation to the nearest place where appropriate services are available in case of accident / illness requiring immediate in-patient treatment, if there is no suitable / adequate medical facility nearby	Paid in full	Paid in full	Paid in full	Paid in full
Transportation to return to country of residence after treatment	Paid in full	Paid in full	Paid in full	Paid in full
Transportation and accomodation for a family member to accompany a member <18 years old, or > 18 years old if the medical condition makes it appropriate	Paid in full	Paid in full	Paid in full	Paid in full
In case of death outside the country of residence				
Transportation of mortal remains to country of nationality / country of residence	Paid in full	Paid in full	Paid in full	Paid in full

Eligibility:

- Applicants must reside in one or more of those countries for at least 185 days per year: Bangladesh, Bhutan, Brunei, East Timor, India, Indonesia, Malaysia, Maldives, Nepal, Pakistan, Philippines, Thailand or Sri Lanka.
- These insurance plans are not available to individuals seeking coverage while residing in their home country.
- These insurance plans re available to applicants aged up to 70 years old. Children under 18 years old must apply with at least one parent.
- Subject to Full Medical Underwriting and acceptance of the application by the Insurer.

Area of Coverage for elective treatments:

- Zone A: worldwide excluding USA
- Zone B: worldwide excluding USA, Canada, Switzerland, Israel, Japan, Hong Kong, Bahamas, China
- Zone C: worldwide excluding USA, Canada, Switzerland, Israel, Japan, Hong Kong, Bahamas, China, Russia, United Kingdom, Singapore, Taiwan, Brazil

Worldwide emergency cover:

Coverage includes worldwide cover for accidents and unforeseen medical emergencies during trips (up to 60 days per trip, not more than 180 days per year, limited to $250,000 per year).

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