

2017

Changes to your Global Health Elite Plan from Renewal

We want to let you know about the main changes to your Global Health plan that will take effect from your renewal date. We're always looking to improve and expand the range and scope of our global health cover. At the same time, we sometimes have to adapt to international price increases in certain areas. For that reason, there are times when we have to modify cover or change the way in which we calculate your premiums.

Please read through this document, together with the plan agreement, for all the information you need on the enhanced benefits, new benefits, and changes to your cover in the future.

You can review the details of all our plans at william-russell.com/document-library

If you have any questions you can get in touch with us by phone on **+44 (0) 1276 486455** or by email at enquiries@william-russell.com

To be read in conjunction with the Plan Agreement



Overview of changes

What we cover, we aim to cover as fully as possible

Our support for preventive health, well-being and well-child continues to grow. We've extended benefit cover on some plans for certain types of screening, vaccinations, and alternative medicine therapy. We're also making it easier for adults to include their newborn children on their plans.

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The best plans for the worst moments

We approach the diagnosis and treatment of cancer as a priority. So we're always developing plans that provide the support you might need. This year, we've introduced a cash benefit upon first being diagnosed with cancer for our Gold plan holders.

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Keeping pace with rising medical costs

Our focus on delivering competitive and comprehensive global health cover means we sometimes have to make changes to cover and the way we calculate our premiums. This year we're cutting back on some of the discounts we're able to offer children added on plans.

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Enhanced Benefits

Cover	Bronze	Silver	Gold
<p>Increase in Annual benefit limit (Gold only)</p> <p>The overall maximum limit that each insured person can claim during any one period of cover.</p>	<p>US\$1,500,000 or £950,000 or €1,100,000</p>	<p>US\$2,500,000 or £1,500,000 or €1,800,000</p>	<p>2016 Cover US\$4,500,000 or £2,800,000 or €3,300,000</p> <p>2017 Cover US\$5,000,000 or £3,000,000 or €3,600,000</p>
<p>Increase in Preventive health and well-being benefit limit (Gold only)</p> <p>A 6-month waiting period applies.</p> <p>Insured persons who are adults may use this benefit to pay for preventive health checks and tests, including:</p> <ul style="list-style-type: none"> • health screens (e.g. tests for cholesterol, high blood pressure, diabetes, anaemia, lung/kidney/liver function, cardiac risk) • Papanicolaou (PAP) test • mammogram, prostate cancer, and colon cancer screens • flu jabs • hearing test • eye examination 	<p>○ No cover</p>	<p>○ Cover up to US\$300 or £188 or €226 per period of cover</p>	<p>○ 2016 Cover Up to US\$550 or £344 or €413 per period of cover</p> <p>○ 2017 Cover Up to US\$750 or £465 or €563 per period of cover</p>
<p>Increase in Well-child benefit limit (Silver & Gold only)</p> <p>A 12-month waiting period applies.</p> <p>Insured persons who are children may use this benefit to pay towards routine vaccinations and developmental check-ups. There is no waiting period for children added to the Silver or Gold plan within their first 30 days of life, provided one parent has been insured with us for at least 12 months on the same, or an enhanced, plan type.</p>	<p>○ No cover</p>	<p>○ 2016 Cover Up to US\$150 or £94 or €113 per period of cover</p> <p>○ 2017 Cover Up to US\$200 or £125 or €150 per period of cover</p>	<p>○ 2016 Cover Up to US\$250 or £156 or €187 per period of cover</p> <p>○ 2017 Cover Up to US\$400 or £250 or €300 per period of cover</p>
<p>Increase in Traditional Chinese medicine session limit (Silver & Gold only)</p> <p>Cover is limited to the maximum number of sessions shown per period of cover.</p>	<p>○ No cover</p>	<p>○ 2016 Cover Up to US\$50 or £32 or €38 per session (maximum 10 sessions)</p> <p>○ 2017 Cover Up to US\$50 or £32 or €38 per session (maximum 15 sessions)</p>	<p>○ 2016 Cover Up to US\$50 or £32 or €38 per session (maximum 15 sessions)</p> <p>○ 2017 Cover Up to US\$50 or £32 or €38 per session (maximum 20 sessions)</p>

Key ○ Full cover within annual plan benefit limit ○ Partial or limited cover ○ No cover

New Benefits

Cover	Bronze	Silver	Gold
<p>Cash benefit upon diagnosis of cancer</p> <p>A 6-month waiting period applies.</p> <p>Payable if you are diagnosed with cancer.</p> <p>By 'cancer' we mean the presence of tumours that consist of cells that are malignant, due to characteristics which can be shown microscopically. These cells can multiply and spread to other parts of the body uncontrollably – cancers such as breast cancer, lung cancer, bowel cancer and cancers of the blood (also known as leukaemia).</p> <p>The following are not covered:</p> <ul style="list-style-type: none"> • non-melanoma skin cancer unless it has spread to lymph nodes or organs • prostate cancer unless it has spread to other glands or organs 	<p>○ No cover</p>	<p>○ No cover</p>	<p>US\$5,000 or £3,125 or €3,750 with a lifetime limit of one claim per insured person</p>
<p>Vaccinations</p> <p>Insured persons who are adults may use this benefit to pay for the cost of drugs and consultations to administer all basic immunisations and booster injections required under regulation of the country in which treatment is being given, and any medically necessary travel vaccinations and malaria prophylaxis.</p>	<p>○ No cover</p>	<p>○ Cover up to US\$150 or £94 or €113 per period of cover</p>	<p>○ Cover up to US\$250 or £156 or €187 per period of cover</p>
<p>Pre-admission tests (covered under Hospital treatment benefit) – new benefit for Bronze only</p> <p>We will pay for pre-admission tests that you undergo on an out-patient basis for hospital treatment you are scheduled to receive that is covered by your plan.</p>	<p>○ 2016 No cover</p> <p>○ 2017 Full cover</p>	<p>○ Full cover</p>	<p>○ Full cover</p>

Key ○ Full cover within annual plan benefit limit ○ Partial or limited cover ○ No cover

Other Changes

Changes to the way we calculate your premium

Reduced discount for children included in your plan

When you include eligible dependent children in your plan, your second child will now be charged at 80% of the first child rate, and your third child at 60%.

Other changes to your cover

Backdate date of entry to date of birth for newborns

Add your newborn to your plan, without any medical underwriting, by notifying us of their full name and date of birth and making a premium payment within 30 days of their birth. Backdate the date of entry to their date of birth if you have been insured with us for at least 10 continuous months or more at their date of birth. The child's cover is restricted to the plan holder's plan type.

Limits to hospital treatment for persistent vegetative state and neurological damage

We will no longer cover hospital treatment for more than eight continuous weeks for permanent neurological damage or if you are in a persistent vegetative state.

Financial or professional interest exclusion

We will no longer pay for treatment by any medical services provider, practitioner or specialist where you have a financial or professional interest. This includes, but is not limited to, employees, employers, consultants and owners.

Some changes to what we call things

We have renamed our Emergency evacuation benefits

'Emergency evacuation (standard)' is now called 'Medevac basic'. 'Emergency evacuation (enhanced)' (optional add-on) is now called 'Medevac plus'. Plan coverage has not changed.

We have renamed our Dental benefits

'Routine dental treatment' is now called 'Dental basic'. 'Complex dental treatment' (optional add-on) is now called 'Dental plus'. Plan coverage has not changed.