

## SUMMARY TABLE OF BENEFITS

This table is a summary only - for full details of your cover please refer to the plan agreement.

### Important Notes:

- Full cover means full refund of reasonable and customary charges, less any excess applicable to the plan, and subject to any coinsurance and/or any benefit limits and/or number of session limits shown in the table of benefits in the relevant plan agreement, to include any limits in other benefits elsewhere in the table applying to the claim.
- Partial or Limited cover means cover is offered, but is subject to the limits stated in the relevant plan agreement.

Benefit	Gold plan
The overall maximum limit that you can claim during any one period of cover	US\$5,000,000 or £3,000,000 or €3,600,000
<b>Hospital costs</b>	
Hospital accommodation	<span style="color: green;">○</span> Full cover
Hospital treatment	<span style="color: green;">○</span> Full cover
Parent accommodation	<span style="color: green;">○</span> Full cover
Road ambulance	<span style="color: green;">○</span> Full cover
Hospital cash benefit	US\$250 or £156 or €187 per night
<b>Cancer treatment</b>	
Cancer treatment, including chemotherapy, radiotherapy, immunotherapy, consultations, tests, scans, and drugs	<span style="color: green;">○</span> Full cover
Cancer genome tests	<span style="color: orange;">○</span> Cover up to US\$2,000 or £1,250 or €1,500 per period of cover
Cash benefit upon diagnosis of cancer (6-month waiting period)	US\$5,000 or £3,125 or €3,750 with a lifetime limit of one claim per insured person
Wigs	<span style="color: orange;">○</span> Cover up to a lifetime limit of US\$150 or £94 or €113
Counselling	<span style="color: orange;">○</span> Cover up to a lifetime limit of US\$500 or £313 or €376
Dietician	<span style="color: orange;">○</span> Cover up to a lifetime limit of US\$100 or £63 or €76
<b>Organ, bone marrow or tissue transplants</b>	
Transplant and related treatment	<span style="color: green;">○</span> Full cover

**Key** ○ Full cover within annual plan benefit limit ○ Partial or limited cover

Benefit	Gold plan
<b>Organ, bone marrow or tissue transplants (continued)</b>	
Donor costs	○ Cover up to US\$25,000 or £15,625 or €18,750 per transplant
<b>Kidney dialysis</b>	
Short-term kidney dialysis of up to 4 weeks	○ Full cover
<b>Reconstructive surgery</b>	
Surgery to restore your appearance after an accident, or after surgery for breast cancer	○ Full cover
<b>Congenital abnormalities or hereditary conditions</b>	
Treatment aimed to cure a congenital abnormality, provided you did not have signs or symptoms of the congenital abnormality prior to your date of entry and the congenital abnormality was diagnosed after your date of entry	○ Cover up to a lifetime limit of US\$80,000 or £50,000 or €60,000
<b>Psychiatric and psychotherapy treatment</b>	
Lifetime psychiatric and psychotherapy treatment limit	US\$100,000 or £62,500 or €75,000
In-patient and day-patient psychiatric and psychotherapy treatment (24-month waiting period)	○ Cover for up to 30 days per period of cover
Out-patient psychiatric and psychotherapy treatment (24-month waiting period)	○ Cover for up to 10 consultations per period of cover
<b>HIV/AIDS treatment</b>	
Treatment for a maximum period of 5 years (24-month waiting period)	○ Cover up to US\$100,000 or £62,500 or €75,000 per period of cover
<b>Medical appliances</b>	
Medical aids	○ Cover up to US\$1,000 or £625 or €750 per medical condition per period of cover
Prosthetic implants	○ Full cover
Prosthetic devices	○ Cover up to US\$1,500 or £938 or €1,126 per device
<b>Everyday medical costs</b>	
Primary medical care	○ Full cover
Emergency ward treatment	○ Full cover
Out-patient surgical procedures	○ Full cover

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Benefit	Gold plan
<b>Everyday medical costs (continued)</b>	
Advanced diagnostic tests	● Full cover
Complimentary treatments	○ Cover for up to 15 sessions per period of cover
Hormone replacement therapy	○ Cover for a maximum period of 18 months from the date of diagnosis
Traditional Chinese medicine	○ Cover up to US\$50 or £32 or €38 per session, up to a maximum of 20 sessions
Physiotherapy	● Full cover
<b>Well-being benefits</b>	
Preventive health and well-being (6-month waiting period)	○ Cover up to US\$750 or £465 or €563 per period of cover
Vaccinations	○ Cover up to US\$250 or £156 or €187 per period of cover
Well-child benefit (12-month waiting period)	○ Cover up to US\$400 or £250 or €300 per period of cover
<b>Chronic conditions</b>	
Acute flare-ups	● Full cover
Monitoring and maintenance	● Full cover
<b>Rehabilitation treatment</b>	
In-patient rehabilitation carried out in a recognised rehabilitation hospital or unit	○ Cover for up to 30 days per medical condition
<b>Home nursing costs</b>	
The medical services of a qualified nurse to treat you in your own home	○ Cover for up to 12 weeks per medical condition
<b>Terminal illnesses</b>	
Palliative and/or Hospice care, and care for persistent vegetative state	○ Cover up to a lifetime limit of US\$100,000 or £62,500 or €75,000
<b>Dental costs</b>	
Emergency restorative treatment you receive as an in-patient	● Full cover
Emergency restorative treatment you receive as an out-patient	○ Cover up to US\$1,000 or £625 or €750 per period of cover

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Benefit	Gold plan
<b>Dental costs (continued)</b>	
Dental basic (6-month waiting period)	○ Cover up to US\$1,500 or £938 or €1,125 per period of cover
Dental plus (12-month waiting period)	<b>Only if selected</b> - Cover up to US\$2,000 or £1,250 or €1,500 per period of cover, subject to a 20% co-insurance Otherwise – No cover
<b>Maternity costs</b>	
Routine maternity care and childbirth (10-month waiting period)	○ Cover up to US\$15,000 or £9,375 or €11,250 per pregnancy
Complications of pregnancy (10-month waiting period)	○ Full cover
Childbirth necessitating an emergency surgical procedure (10-month waiting period)	○ Full cover
Cover for newborn babies (10-month waiting period)	○ Cover up to US\$100,000 or £62,500 or €75,000 per pregnancy
<b>Expat benefits</b>	
Medevac basic	○ Full cover
Medevac plus	<b>Only if selected</b> - Full cover Otherwise - No cover
24 medical assistance helpline	○ Full cover
Return airfare	○ Full cover
Travelling expenses of a companion. If your companion is then staying with you while you are hospitalised following your evacuation, we will pay towards the costs of their hotel accommodation up to US\$250 per night up to a maximum of 15 nights per period of cover	○ Full cover
Compassionate home visit (12-month waiting period)	○ Cover up to a lifetime limit of one claim per insured person
Repatriation of mortal remains	○ Full cover
Burial or cremation	○ Cover up to US\$1,600 or £1,000 or €1,200

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