

2017

Changes to your Global Health Essential 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**

We're making it easier for adults to include their newborn children on their plans.

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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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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 benefit

'Emergency evacuation' is now called 'Medevac'. Plan coverage has not changed.