

## WHAT IS COVERED IN BRIEF?

*For full coverage details and specific limits please refer to the policy document and table of Benefits, terms and conditions apply. Click here to go to [The Policy Table of Benefits](#)*

## GLOBAL HEALTHCARE PLAN

### Local Ambulance Service

Costs covering the Insured Person's transport to the nearest suitable Hospital by the most appropriate means available, comprising road / off-road ambulance, train, helicopter or fixed-wing aircraft, with a medical escort if Our Medical Advisor considers necessary.

### Hospitalisation Benefits

Costs covering the Insured Person's Inpatient or Day-care admission to the Hospital and for the following Medical Expenses and services when recommended and / or approved by Our Medical Advisor (the hospital):

- Accommodation
- Hospital medical facilities
- Prescribed Medical Treatment including
  - Surgeon's and Anesthetist's charges
  - Physician's charges,
  - consultations,
  - diagnostic procedures (including CT, MRI and PET scans),
  - surgical appliances and
  - Physiotherapy
  - Prescription Drugs.
- Intensive care unit accommodation
- If the Insured Person is a child aged under 16 then overnight accommodation for one parent
- Day-care surgery
- Emergency Dental Treatment as a result of an Accident
- Chinese traditional medicine, including herbal Treatments, acupuncture, and bone setting.
- Post Operative care for 3 months following discharge

### Inpatient Cash Benefit

Reimbursement of a cash allowance of USD100 per night for up to 30 nights as an inpatient within the insured period.

### **Emergency Outpatient Treatment**

Reimbursement up to the Policy Limit for Emergency Outpatient Treatment necessary as a result of an Accidental Injury or sudden acute Illness, received in a Casualty/Emergency room within 48 hours of the Accident or onset of the Illness.

### **Emergency Dental Treatment**

Reimbursement up to the Policy Limits for Outpatient Emergency Dental Treatment necessary as a result of an extra-oral impact and received within 48 hours from the date and time of the Accident for the immediate relief of pain the Insured Person suffers as the direct result of an Accident occurring during the Period of Insurance.

### **Emergency Medical Transfer**

If in Our Medical Advisor's opinion the Insured Person requires Emergency Medical Transfer or evacuation then we will reimburse:

- All necessary costs for the Insured Person's medical transportation to the nearest suitable and appropriate Hospital, which may be in a country including outside the Geographical Area should circumstances dictate.
- Or to a Hospital which is more suitably equipped or more suitably specialised to treat the insured's condition.
- The most appropriate means of transport available locally will be used.
- Should Our Medical Advisor consider it necessary; we will arrange and pay for a medical escort to accompany the Insured Person.

### **Elective Medical Transfer**

Should it be necessary for the Insured Person to undergo a scheduled Major Intervention, We will arrange and pay for their transfer, by regular scheduled or charter airline, with medical escort if necessary, to their Elected Country. As shown in the Membership Certificate, as soon as their medical condition permits.

### **Repatriation of Remains**

Reimbursement for the costs of preparation and repatriation (by air) of the mortal remains of the Insured Person from the country where death occurs to the place of the funeral in the Home Country or in the Country of Residence.

Or

The costs of local cremation or burial

## **Out of Area Emergency Treatment**

- For customers electing to take out Area 1 cover their policy excludes treatment in USA, Canada and Caribbean.
- The Global Health Plan provides Emergency Only cover to USA, Canada and Caribbean for a period of up to 30 days per year.

## **Travel Assistance Services**

The Insured Person may contact Assistance Online China to obtain the following travel information and services before starting or during his journey:

- 24 hour Assistance Call Centre
- Pre Travel Medical Advice
- Hotel Reservation and guarantee
- Limousine & Taxi Reservation and guarantee
- Air Ticket Reservation and guarantee
- Visa & Embassies Information
- Cash Advance
- Lost Passport Assistance
- Legal Assistance
- Lost Baggage Retrieval

## **OPTION:**

### **EXTENDED HOSPITAL AND MEDICAL BENEFITS**

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### **Routine Management of Chronic Conditions**

Subject to Policy cover limitations we will reimburse you for ongoing treatment of a chronic condition to cover the medication of ongoing or subsequent chronic episodes. A chronic condition is defined as an Illness or Injury which has one or more of the following characteristics:

- Has no known recognised cure
- Continues indefinitely
- Recurs or is likely to recur
- Is permanent
- Requires Palliative Treatment
- Requires long-term monitoring, consultations, check-ups, examinations or tests
- Requires rehabilitation or special training to cope with it.

## **Maternity Care and Childbirth**

We will reimburse up to the Policy Limits for maternity care when the Insured Person's expected delivery date is at least 10 months after the initial Date of Entry to this Policy.

We will pay up to the Policy Limits in total each pregnancy (as agreed by Our Medical Advisor as being usual reasonable and customary), for the following:

- Pre-natal examinations by a Physician;
- All costs of normal childbirth.
- Post-natal examinations by a Physician.
- Home Delivery up to USD1,500

## **Complications in Childbirth**

Any complications associated with childbirth are covered under the general Hospitalization benefits.

## **Out of Area Emergency Treatment**

- For customers electing to take out Area 1 cover their policy excludes treatment in USA, Canada and Caribbean.
- The Global Health Plan provides Emergency only cover to USA, Canada and Caribbean, the Extended Hospital Benefit option extends this period from 30 days to 45 days per year.

## **Care of Un-accompanied Children**

- Return travel costs for a relative or friend to look after left unaccompanied following admission of the insured into hospital.
- Costs of returning the insured's children home, should the insured be incapacitated away from home with his/her children.
- Costs of an adult to accompany the children home, either a relative, friend if available or a suitable escort.

## **Visit of Relative or Friend**

- The costs for a relative or friend to accompany the insured during an Emergency Medical Transfer or evacuation when the Insured Person is Hospitalized more than 400 km (250 miles) from their nearest place of residence:
- The costs of one return trip for a relative or friend to visit the insured whilst hospitalised including up to 10 nights accommodation.

## **OPTION:**

### **OUT PATIENT CARE**

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#### **Doctors Fees and Prescribed Drugs**

Costs pre-approved by the insurer and up to the Policy Limits for Outpatient services, including

- Physicians fees, and Prescription Drugs
- Laboratory and X-Ray fees, medical scanning, imagery services, and Physiotherapy.

#### **Complementary Medicine**

Cover includes:

- Chiropractic, osteopaths, and homeopaths
- Chinese traditional medicine, including herbal Treatments, acupuncture, and bone setting.

#### **Hire of Equipment**

Costs for the purchase or hire of crutches, walkers, wheelchairs and basic orthopaedic prostheses and equipment.

#### **Routine Health Check**

Costs covering a Health check once every 3 years

#### **Optical Care**

Costs up to the Policy Limits for

- One annual vision test in each Period of Insurance.
- Glasses or contact lenses prescribed by an ophthalmologist

## **OPTION**

### **DENTAL**

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The costs of the following treatments are covered, up to the Policy Limits and subject to any Coinsurance and/or waiting periods:

- Dental Treatment
- Dental Surgery
- Dental Prosthesis