













Comparison of 2011 Plans

GBP

Compare the five HealthCare International Plans to see which one is right for you and your family.















	Benefits	HealthCare Emergency+	HealthCare Standard	HealthCare Plus	HealthCare Premium	HealthCare Executive
Annual Maximum	HealthCare Treatment	£350,000		£650,000	£1,000,000	£1,350,000
	Area 1	Worldwide excluding USA, except 100% of costs for accident or emergency treatment whilst travelling in the USA limited to 60 days per policy year with up to 60 days treatment per policy year.				
	Area 2	Worldwide including USA. 100% of costs for elective and non-emergency treatment.				
	In-Patient & Day-Patient Treatment & Accommodation	100% of costs	100% of costs	100% of costs	100% of costs	100% of costs
	Emergency Medical Evacuation & Medical Repatriation	100% of costs	100% of costs	100% of costs	100% of costs	100% of costs
	Road Ambulance Transportation	100% of costs	100% of costs	100% of costs	100% of costs	100% of costs
	Repatriation of Mortal Remains	100% of costs up to £2,000	100% of costs	100% of costs	100% of costs	100% of costs
	Hospitalisation Cash Benefit <i>(Deductible/Excess does not apply)</i>	Not covered	Not covered	£130 per day (max 50 days)	£160 per day (max 50 days)	£200 per day (max 50 days)
	Hospital Cash Benefit (in a non-chargeable hospital) <i>(Deductible/Excess does not apply)</i>	£65 per day (max 30 days)	£65 per day (max 30 days)	£130 per day (max 30 days)	£160 per day (max 30 days)	£160 per day (max 45 days)
	Lifesaving Organ Transplants	100% of costs up to £66,500 (Lifetime Maximum)	100% of costs up to £66,500 (Lifetime Maximum)	100% of costs up to £66,500 (Lifetime Maximum)	100% of costs up to £350,000 (Lifetime Maximum)	100% of costs up to £350,000 (Lifetime Maximum)
	Outpatient Physician & Paramedical Fees <i>(Deductible/Excess does not apply)</i>	Not covered	Not covered	75% of costs	75% of costs	100% of costs
	Outpatient X-Ray, Laboratory Tests <i>(Deductible/Excess does not apply)</i>	Not covered	Not covered	75% of costs	100% of costs	100% of costs
	Prescribed Drugs <i>(Deductible/Excess does not apply)</i>	Not covered	Not covered	75% of costs	100% of costs up to £650	100% of costs up to £650
	Vaccinations <i>(Deductible/Excess does not apply)</i>	Not covered	75% of costs up to £100	75% of costs up to £100	100% of costs up to £160	100% of costs
	Well Child Care (up to 7 years of age) <i>(Deductible/Excess does not apply)</i>	Not covered	Not covered	100% of costs up to £650	100% of costs up to £650	100% of costs up to £650

Co-Payment applies to all claims if selected

[§] Policy year ceiling per person of £650 for the combined expenses of well child care, gynaecological tests, outpatient physician fees, outpatient paramedical fees, outpatient X-rays and laboratory tests, outpatient prescription drugs

CONTINUED ON NEXT PAGE

Comparison of 2011 Plans - Continued

	Benefits	HealthCare Emergency+	HealthCare Standard	HealthCare Plus	HealthCare Premium	HealthCare Executive
Annual Maximum	HealthCare Treatment	£350,000		£650,000	£1,000,000	£1,350,000
	Daycare Surgery/Treatment	100% of costs	100% of costs	100% of costs	100% of costs	100% of costs
	Psychiatric, Drug & Alcohol Abuse (6 months waiting period) <i>(Deductible/Excess does not apply)</i>	Not covered	Not covered	Not covered	Not covered	50% of costs up to £3,300 (lifetime maximum)
	Pregnancy & Childbirth (12 months waiting period)	Not covered	100% of costs up to £2,000	100% of costs up to £2,000	100% of costs up to £16,600	100% of costs up to £16,600
	Complications of Pregnancy Childbirth (12 months waiting period) <i>(Deductible/Excess does not apply)</i>	Not covered	100% of costs up to £6,600	100% of costs up to £6,600	100% of costs	100% of costs
	Eyeglasses & Contact Lenses (6 months waiting period) <i>(Deductible/Excess does not apply)</i>	Optional Extra Available	Optional Extra Available	Optional Extra Available	Optional Extra Available	100% of costs up to £260
	Dread/Chronic Diseases (including cancer, heart disease & HIV/Aids)	100% of costs up to £13,300 (Lifetime Maximum)	100% of costs up to £13,300 (Lifetime Maximum)	100% of costs up to £13,300 (Lifetime Maximum)	100% of costs up to £133,000 (Lifetime Maximum)	100% of costs up to £133,000 (Lifetime Maximum)
	General Dental Care (6 months waiting period) <i>(Deductible/Excess does not apply)</i>	Optional Extra Available	Optional Extra Available	Optional Extra Available	Optional Extra Available	100% of costs up to £1,300
	Dental Crowns, Bridges, Dentures & Implants (6 months waiting period) <i>(Deductible/Excess does not apply)</i>	Optional Extra Available	Optional Extra Available	Optional Extra Available	Optional Extra Available	50% of costs up to £350 per tooth up to £1,300
	Non-Western & Alternative Medicine (including chiropractic, osteopathy & acupuncture, etc.) <i>(Deductible/Excess does not apply)</i>	Not covered	Not covered	Not covered	Not covered	100% of costs up to £265
	Annual Health Checks (6 months waiting period) <i>(Deductible/Excess does not apply)</i>	Not covered	Not covered	Not covered	100% of costs up to £265	100% of costs up to £500
	Prescribed Medical Aids <i>(Deductible/Excess does not apply)</i>	Not covered	Not covered	Not covered	Not covered	50% of costs up to £4,000 (Lifetime Maximum)
	Travel	Optional Extra Available	Optional Extra Available	Optional Extra Available	Optional Extra Available	Optional Extra Available
	Death of Close Relative <i>(Deductible/Excess does not apply)</i>	In the event of the death of a close relative (spouse, parent, child, brother or sister) 100% of costs of a round trip airline ticket and accommodation costs to attend a funeral up to maximum £3,500.				
	Personal Accident Cover (Life Cover for Death by Accident only) <i>(Deductible/Excess does not apply)</i>	£15,000 per member (over the age of 18 years old). £10,000 block increases available. The maximum amount of cover per member is £115,000.				

Co-Payment applies to all claims if selected