

(effective 1st September 2007)

In the tables below We have summarised the Benefits applicable for each product option. Please refer to the Policy Wording for full Benefit details and definitions. All Benefits shown are per Insured Person, per Period of Cover (unless specifically stated).

ALL limits and Excesses expressed in \$ shall in all instances mean US\$.

## Product Options

Benefits	Major Medical 001	Foundation 002	Lifestyle 003	Lifestyle Plus 004
Maximum Annual Aggregate Limit	£1,000,000 or €/\$1,600,000	£1,000,000 or €/\$1,600,000	£1,000,000 or €/\$1,600,000	£1,000,000 or €/\$1,600,000
<b>In-Patient Charges</b> Hospital accommodation, Drugs and Dressings, surgeon and anaesthetist fees, theatre charges, intensive care unit and pathology.	Full Refund	Full Refund	Full Refund	Full Refund
<b>Hospital Cash Benefit</b> When Treatment is received as an In-Patient for an eligible Medical Condition for a maximum of 20 nights and no costs are incurred for accommodation and/or Treatment. This Benefit is not applicable to Accident and Emergency admissions.	£75 or €/\$125 per night	£75 or €/\$125 per night	£75 or €/\$125 per night	£75 or €/\$125 per night
<b>Parent Accommodation</b> Hospital accommodation costs in respect of a parent or legal guardian staying with an Insured Person who is under 18 years of age and is admitted to a Hospital as an In-Patient.	Full Refund	Full Refund	Full Refund	Full Refund
<b>New Born Cover</b> In-Patient Treatment of an Acute Medical Condition and any associated costs which presents symptoms at birth or which manifests itself within 30 days following birth.	Up to £6,250 or €/\$10,000 and to a maximum of 30 days Hospital stay	Up to £6,250 or €/\$10,000 and to a maximum of 30 days Hospital stay	Up to £6,250 or €/\$10,000 and to a maximum of 30 days Hospital stay	Up to £6,250 or €/\$10,000 and to a maximum of 30 days Hospital stay
<b>New Born Accommodation</b> Hospital accommodation costs relating to a New Born baby (up to 16 weeks old) to accompany its mother (being an Insured Person) whilst she is receiving Treatment as an In-Patient in a Hospital.	Full Refund	Full Refund	Full Refund	Full Refund
<b>In-Patient Psychiatric Treatment</b> In a registered psychiatric unit of a Hospital. All Benefits are conditional upon pre-authorisation from Us and all Treatment being administered under the direct control of a registered psychiatrist.	Full Refund (up to 30 days)	Full Refund (up to 30 days)	Full Refund (up to 30 days)	Full Refund (up to 30 days)
<b>Complications of Pregnancy</b> Treatment of a Medical Condition which arises during the antenatal stages of pregnancy, or a Medical Condition which arises during childbirth and requires a recognised obstetric procedure.	Full Refund (subject to a waiting period)**	Full Refund (subject to a waiting period)**	Full Refund (subject to a waiting period)**	Full Refund (subject to a waiting period)**
<b>Accidental Damage to Teeth</b> Treatment received in an Emergency room in a Hospital within seven days of incurring accidental damage caused to sound, natural teeth.	Full Refund, when Treatment received as an In-Patient only	Full Refund	Full Refund	Full Refund
<b>Oncology</b> Treatment given for cancer received as an In-Patient, Day-Patient, or Out-Patient.	Full Refund	Full Refund	Full Refund	Full Refund
<b>CT and MRI</b> Scans received as an In-Patient, Day-Patient or Out-Patient and pre-authorised by Us.	Full Refund	Full Refund	Full Refund	Full Refund
<b>Emergency Transportation</b> Emergency Transportation costs to and from Hospitals by the most appropriate form of transport.	Full Refund	Full Refund	Full Refund	Full Refund

Benefits	Major Medical 001	Foundation 002	Lifestyle 003	Lifestyle Plus 004
<b>Evacuation</b> Evacuation of an Insured Person in the event of an Emergency, where Treatment is not readily available at the place of the incident, to the nearest appropriate facility, for the purpose of admission to Hospital as an In-Patient or Day-Patient. Extended to cover the costs for one other person to travel with the Insured Person as an escort.	Full Refund	Full Refund	Full Refund	Full Refund
<b>Additional Travel Expenses (following Evacuation)</b> Reasonable travel costs:				
i. to and from medical appointments when Treatment is being received as a Day-Patient.	Full Refund	Full Refund	Full Refund	Full Refund
ii. for an accompanying person to travel to and from the Hospital to visit the Insured Person following admission as an In-Patient.	Full Refund	Full Refund	Full Refund	Full Refund
iii. non-Hospital accommodation for immediate pre- and post Hospital admission periods provided that the Insured Person is under the care of a Specialist.	Up to £95 or €/\$150 per person per day and £3,000 or €/\$5,000 per person, per Evacuation	Up to £95 or €/\$150 per person per day and £3,000 or €/\$5,000 per person, per Evacuation	Up to £95 or €/\$150 per person per day and £3,000 or €/\$5,000 per person, per Evacuation	Up to £95 or €/\$150 per person per day and £3,000 or €/\$5,000 per person, per Evacuation
iv. economy class airline ticket to return the Insured Person and one other person who has travelled as an escort to the Country of Residence, or to the country from where Evacuation occurred.	Full Refund	Full Refund	Full Refund	Full Refund
<b>Mortal Remains</b>				
i. Transportation of a body or ashes to the Country of Nationality or Country of Residence, or	Up to £5,300 or €/\$8,500	Up to £5,300 or €/\$8,500	Up to £5,300 or €/\$8,500	Up to £5,300 or €/\$8,500
ii. Burial or cremation costs at the place of death.				
<b>AIDS</b> Medical expenses which arise from or are in any way related to Human Immunodeficiency Virus (HIV) and/or HIV related illness, including Acquired Immune Deficiency Syndrome (AIDS) or AIDS related complex (ARC) and/or any mutant derivative or variation thereof.	Up to £6,250 or €/\$10,000	Up to £6,250 or €/\$10,000	Up to £6,250 or €/\$10,000	Up to £6,250 or €/\$10,000
<b>Reconstructive Surgery</b> Reconstructive surgery following an Accident or following surgery for an eligible Medical Condition.	Full Refund	Full Refund	Full Refund	Full Refund
<b>Home Nursing</b> Immediately following Hospital discharge on the recommendation of a Specialist and must be provided by a Qualified Nurse. All Treatment under this Benefit must be pre-authorised by Us.	Full Refund up to 30 days per condition	Full Refund up to 30 days per condition	Full Refund up to 28 weeks per condition	Full Refund up to 28 weeks per condition
<b>Out-Patient Charges Including:</b>				
i. Medical Practitioner fees including consultations.	Up to £1,000 or €/\$1,700 per Medical Condition prior to hospitalisation and up to 60 days immediately following hospitalisation in aggregate	Full Refund	Full Refund	Full Refund
ii. Specialist fees.				
iii. Diagnostic procedures.				
iv. Physiotherapy on referral by a Medical Practitioner.				
v. Prescribed Drugs and Dressings				
vi. Treatment administered by registered chiropractors, osteopaths, homeopaths, podiatrists and acupuncturists on referral by a Medical Practitioner or Specialist.	Up to 10 sessions in aggregate, and subject to the Benefit limit above	Full Refund up to 10 sessions in aggregate	Full Refund up to 10 sessions in aggregate	Full Refund up to 10 sessions in aggregate
<b>Organ Transplant</b>	Full Refund	Full Refund	Full Refund	Full Refund
<b>Out-Patient Surgery</b>	Full Refund	Full Refund	Full Refund	Full Refund
<b>Ancillary Charges</b> The purchase or rental of crutches or wheelchairs following Treatment as In-Patient or Day-Patient.	Up to £625 or €/\$1,000 per Medical Condition	Up to £625 or €/\$1,000 per Medical Condition	Up to £625 or €/\$1,000 per Medical Condition	Up to £625 or €/\$1,000 per Medical Condition
<b>Rehabilitation</b>	Up to 120 days per Medical Condition	Up to 120 days per Medical Condition	Up to 120 days per Medical Condition	Up to 120 days per Medical Condition

Benefits	Major Medical 001	Foundation 002	Lifestyle 003	Lifestyle Plus 004
<b>Out-Patient Psychiatric Treatment</b> Including <b>Specialist</b> consultations. All <b>Benefits</b> are conditional upon pre-authorisation from <b>Us</b> and all <b>Treatment</b> must be administered under the direct control of a registered psychiatrist.	No Cover	Up to £3,125 or €/\$5,000	Up to £3,125 or €/\$5,000	Up to £3,125 or €/\$5,000
<b>Traditional Chinese Medicine</b> Administered by a recognised traditional Chinese practitioner.	No Cover	Up to a maximum of £20 or €/\$30 per session and to a maximum of 10 sessions	Up to a maximum of £20 or €/\$30 per session and to a maximum of 10 sessions	Up to a maximum of £20 or €/\$30 per session and to a maximum of 10 sessions
<b>Hormone Replacement Therapy</b> <b>Medical Practitioner</b> or <b>Specialist</b> consultation and the cost of prescribed tablets, implants or patches, when <b>Treatment</b> is prescribed for the female menopause which has been induced artificially and/or through early onset (by early onset <b>We</b> mean prior to age 40 years).	No Cover	Full Refund up to 18 months per condition	Full Refund up to 18 months per condition	Full Refund up to 18 months per condition
<b>Chronic Conditions</b> Routine check-ups, <b>Drugs and Dressings</b> prescribed for management of the condition, <b>Hospital</b> accommodation, nursing, renal dialysis, surgery and <b>Palliative Treatment</b> for <b>Chronic</b> conditions.	No Cover	No Cover	Up to £9,375 or €/\$15,000 (Nil Excess)	Up to £9,375 or €/\$15,000 (Nil Excess)
<b>Evacuation Extension</b> Evacuation to the country of <b>Your</b> choice.	Optional	Optional	Full Refund	Full Refund
<b>Routine Dental Treatment (1)</b> Examinations, tooth cleaning, normal compound fillings, simple or non-surgical extractions incurred after 6 months from the purchase date of this <b>Benefit</b> or <b>Your Date of Entry</b> , whichever is the later.	No Cover	No Cover	No Cover	Up to £435 or €/\$700 and subject to 25% <b>Co-Insurance</b> (Nil Excess)
<b>Major Restorative Dental Treatment (2)</b> Removal of impacted, buried or unerrupted teeth, removal of roots, removal of solid odontomes, apicetomy, new or repair of bridge work, new or repair of crowns, root canal <b>Treatment</b> , new or repair of upper or lower dentures incurred after nine months from purchase date of this <b>Benefit</b> or <b>Your Date of Entry</b> , whichever is the later.	No Cover	No Cover	No Cover	Up to £945* or €/\$1,500* and subject to 25% <b>Co-Insurance</b> (Nil Excess)
<b>Pregnancy and Childbirth</b> Costs associated with normal pregnancy and childbirth, pre- and post-natal check-ups and delivery costs.	No Cover	No Cover	No Cover	Up to £6,250 or €/\$10,000 subject to 20% <b>Co-Insurance</b> (10% for Hong Kong residents selecting <b>Semi-Private Room</b> or when utilising a maternity package in a pre-approved provider facility). Subject to a waiting period. ** (Nil Excess)

\* In aggregate to Routine Dental limit

\*\* Please refer to the Policy wording.

Excess Options	Major Medical 001	Foundation 002	Lifestyle 003	Lifestyle Plus 004
Each Product Option carries a standard Excess applicable to each new <b>Medical Condition</b> . You can amend this by selecting alternative options.	£ Standard	Nil	65	65
	Options	625 or 3,000	Nil; 30; 155; 300; 625 1,250 or 3,000	Nil; 30 or 155
	€/\$ Standard	Nil	100	100
	Options	1,000 or 5,000	Nil; 50; 250; 500 1,000; 2,000 or 5,000	Nil; 50 or 250

Additional Options	Major Medical 001	Foundation 002	Lifestyle 003	Lifestyle Plus 004
<b>USA Elective Treatment [Option 005]</b> Costs will be reimbursed on a full refund basis, where <b>In-Patient</b> or <b>Day-Patient Treatment</b> is received within <b>Our Provider Network</b> or for any <b>Out-Patient Treatment</b> . <b>In-Patient</b> or <b>Day-Patient Treatment</b> received outside <b>Our Provider Network</b> will be subject to a 50% <b>Co-Insurance</b> and an annual maximum of £625,000 or €/\$1,000,000.	No Cover	Optional	Optional	Optional
<b>Semi-Private Room Restriction [Option 006]</b> 🌐 Benefits restricted to <b>Semi-Private Room</b> and corresponding rates when receiving <b>Treatment</b> as an <b>In-Patient</b> or <b>Day-Patient</b> .	Optional	Optional	Optional	Optional
<b>China Private Room Restriction [Option 007]</b> 🇨🇳 Benefits restricted to <b>Semi-Private Room</b> and corresponding rates when receiving <b>Treatment</b> as an <b>In-Patient</b> or <b>Day-Patient</b> outside of mainland China.	Optional	Optional	Optional	Optional
<b>Direct Settlement Network [Option 008]</b> 🌐 Cover under this <b>Policy</b> provides nil <b>Excess Benefits</b> for <b>Out-Patient Treatment</b> received within the <b>Direct Settlement Network</b> . <b>Out-Patient Treatment</b> received outside of the <b>Direct Settlement Network</b> and other <b>In-Patient</b> and <b>Day-Patient Treatment</b> will be subject to £65 or €/\$100 <b>Excess</b> applicable to each new <b>Medical Condition</b> .	Not Applicable	Optional	Optional	Optional
<b>Extended Evacuation [Option 009]</b> <b>Evacuation</b> costs of an <b>Insured Person</b> on the event of <b>Treatment</b> not being readily available at the place of incident to the nearest appropriate medical facility, <b>Country of Residence</b> , <b>Country of Nationality</b> or country of <b>Your</b> choice, for the purpose of admission to <b>Hospital</b> as an <b>In-Patient</b> or <b>Day-Patient</b> .	Optional	Optional	Included	Included
<b>Medical History Disregarded [Option 010]</b> Cover for <b>Treatment</b> for any <b>Medical Condition</b> or <b>Related Condition</b> where symptoms have existed or <b>Advice</b> has been sought prior to <b>Your Date of Entry</b> under this <b>Policy</b> . (Only available to compulsory <b>Group</b> schemes of 10 employees or more).	Optional	Optional	Optional	Optional
<b>Extension to Lifestyle Plus [Option 011]</b> Provision for removal of the dental waiting periods applicable to <b>Dental (1)</b> and <b>(2)</b> of the <b>Lifestyle Plus Product</b> , subject to full declaration of dental health. Provision for removal of the <b>Co-Insurance</b> applicable to pregnancy and childbirth of the <b>Lifestyle Plus</b> product. (Only available to compulsory <b>Group</b> schemes of five employees or more).	Not Applicable	Not Applicable	Not Applicable	Optional

🌐 Available to residents of Hong Kong only. 🇨🇳 Available to residents of mainland China only. 🌐 Available in certain countries. Please check with **Your** local sales centre.

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