

**GOODHEALTH**<sup>SM</sup>  
An Aetna Company

Goodhealth Worldwide is a specialist international health insurance provider and has been active in this market for over 25 years. It has a reputation for quality and professionalism and is one of the leading international health providers who operate solely in this highly specialised market.

Goodhealth is owned by a strong parent - Aetna Inc. Aetna is one of America's leading diversified health care benefits companies, serving approximately 34.9 million people with information and resources to help them make better informed decisions about their health care. Aetna offers a broad range of traditional and consumer-directed health insurance products and related services, including medical, pharmacy, dental, behavioral health, group life, long-term care and disability plans, and medical management capabilities and health care management services for Medicaid plans. Their customers include employer groups, individuals, college students, part-time and hourly workers, health plans and government-sponsored plans in both the U.S. and internationally.

Aetna's international businesses include Aetna Global Benefits<sup>®</sup>, Aetna's expatriate benefits division that focuses on providing comprehensive benefit solutions to employees working, travelling and living in over 100 countries.

Internationally, Goodhealth provides medical expenses insurance for expatriates and local nationals in more than 100 countries. It is unique in having a network of front-line offices in the key expatriate locations - Miami, London, Dubai, Hong Kong, Jakarta and Shanghai - to serve both policyholders and brokers. These service centres are staffed by experienced local people who understand their environment and can handle claims with the empathy and efficiency they warrant.

To achieve these high standards heavy reliance is placed upon the quality and dedication of Goodhealth staff. The emphasis and investment in staff development and the right tools to support them, means that Goodhealth is able to offer a consistently high level of service, providing care to customers 24 hours a day 365 days a year.



**Q Am I eligible for cover?**

A Provided **You** live or work outside of the country for which **You** are a passport holder and are under the age of 65, **You** are eligible to join the plan.

Additionally, in certain territories **We** are able to provide cover for **Local Nationals**. Please contact Goodhealth or **Your** insurance advisor for confirmation of the countries acceptable to **Our Underwriters**.

**Q Can my family members also be covered?**

A Yes. **Your** spouse or adult partner, (whether or not of the same sex), who is permanently living with **You** can be included as a **Dependant**. Also, unmarried children under the age of 18 if living with **You**, or 23 if in full-time education are eligible for cover.

**Q Will I need to have a medical examination to join the plan?**

A No, **You** only need to complete a medical declaration. On occasions **We** may ask for a medical report from **Your** doctor, if **You** declare conditions about which **We** need more information to underwrite **Your** application fairly and accurately.

**Q Will I be covered for any illnesses or injuries I have had before joining the plan?**

A Cover for all pre-existing conditions are excluded during the first two years of membership. After this period, should an eligible **Medical Condition** reoccur, provided **You** have been free of any symptoms, **Treatment** or **Advice** for a continuous period of two years since joining the plan, then future costs will be covered, subject to the terms of **Your Policy**.

**Q Am I covered if I travel away from my area of residence?**

A Yes. Whether **You** are travelling on holiday or business, **You** are covered worldwide. Cover in the USA is restricted to **Accident** and **Emergency Treatment** only, unless **You** have purchased the USA **Elective Treatment** additional option 005.

**Q Can I seek Treatment anywhere in the world?**

A Yes. **Our** standard cover allows **You** to have **Treatment** anywhere in the world, in the **Hospital** of **Your** choice, except for **Elective Treatment** in the USA. If **You** wish to extend **Your** cover to provide **Elective Treatment** in the USA, **You** will need to purchase the additional option 005. Travelling expenses will only be covered under the **Evacuation Benefit** if **Treatment** is not available or appropriate locally.

**Q Am I covered for winter/water sports?**

A Yes. The plan will also provide for rescue services from the place of incident to **Hospital**.

**Q How quickly can I be covered?**

A As soon as **We** receive **Your** completed Application Form (fax or original), **We** can confirm immediate cover for 14 days, pending receipt of the premium. **You** can also join online at [www.goodhealthworldwide.com](http://www.goodhealthworldwide.com). If **You** wish to be covered immediately please call **Your** nearest Goodhealth office.

**Q What happens if I change my mind and wish to cancel the Policy?**

A **You** have a period of 15 days from the **Commencement Date** of **Your Policy** to review **Your Cover**. If **You** decide to cancel and no claims have been made, **We** will arrange a full refund of any premium paid, provided **We** receive **Your** written authority to cancel within that period.

**Q How is the Policy Excess applied?**

A The **Policy Excess** is the amount for which **You** are responsible. It is applied to each new **Medical Condition** and is deducted by Goodhealth Claims Service on settlement of the claim.

**Q How do I know that I am covered before receiving Treatment?**

A For planned admission to **Hospital**, it is advisable to contact the nearest Goodhealth Claims Service to establish whether the **Treatment** is covered under the **Policy**. Settlement can be made directly to the **Hospital**. Full details of the claims procedures are available in the **Policy Wording**.

**Q Can I change the level of cover during the Policy term?**

A No. The level of cover can only be changed at **Renewal Date**. **You** must ensure that clear instructions are provided for any changes of **Benefit** **You** require.

**Q Am I able to obtain forms and information online?**

A The majority of **Our** literature, including claim forms and product details can be found online at: [www.goodhealthworldwide.com](http://www.goodhealthworldwide.com)

**Q Is Psychiatric Treatment covered?**

A Yes, within the limits of the plan **You** select. However, for claims to be eligible, **You** must follow the guidelines in the **Policy Wording** (Cover - section 6). This includes the pre-authorisation of all claims except the initial consultation with a **Medical Practitioner** that results in a psychiatric referral.

**Q Is chiropractics/osteopathy covered?**

A **Treatment** by a Chiropractor/Osteopath **MUST** be referred by a **Specialist** (i.e. Orthopaedic Doctor) only. A referral cannot be obtained retroactively. Coverage is limited to 10 sessions in aggregate.

**Q Is physiotherapy covered?**

A Yes. However, **ALL** claims for physiotherapy must be accompanied by a referral from a **Medical Practitioner**. Cover is restricted to 10 sessions of physiotherapy, after which it must be reviewed by a **Specialist**. A medical report is required after 10 sessions.