




# InCare Health Options

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LIFE AND PREMIER HEALTH PLAN OVERVIEW



your well-being at heart®



Our InCare plans are built around your needs for all encompassing inpatient health cover. Comprehensive benefits, conveniently packaged to meet the needs of your international lifestyle, at an affordable price.

## **BUILT AROUND YOU**

**Unusual lives require a different sort of health insurance.**

That's where we come in.

We're a specialist team, focused on flexible, tailored health cover for people with unique insurance needs, such as yourself.

At Integra Global, you're an individual – not a number. And your health cover is built around you.

## **CONVENIENCE, MEET CHOICE**

**Our plans are ready to go, but easy to tailor.**

And if you have any questions, we're always just a phone call away.

Our plans offer all the benefits you'd expect – and many you may not.

### **Designed to be flexible**

You have a choice of plans, and you can customise each one to meet your particular needs.

### **Feel at home wherever you are**

We make things simple by offering one global coverage area. And, we provide direct settlement with hospitals around the globe. You needn't worry about any large up-front payments. We quietly take care of all this behind the scenes.

**The result is simple: you feel safe and secure, whenever and wherever you travel.**



## A HELPING HAND

Well-being is about more than check ups and blood tests. It's about looking after yourself, in the way that is right for you.

That's why we put in place our Life Aware Programme, that gives you free confidential support, 24 hours a day. You can talk to someone about nearly any issue, such as anxiety, relationships, work, culture shock, work stress and financial matters. It's there to support you in your daily life challenges that we all face.

It's totally confidential and we will never know you use it.

## YOUR CARE, EVERYWHERE

Your health plan wouldn't be complete without the latest digital tools.

The yourHealth App integrates your health plan with your free ehealth records account (which is completely confidential, of course). You have your entire health plan inside the App, member ID card, claims filing, contact numbers. You name it. And it even provides Apple Health integration. So it's easy to combine your active and mobile lifestyle with your health plan.

You never quite know what's around the corner

And that is why you need one of our InCare plans.

Two great options to choose from:

### **InCare Life**

Comprehensive inpatient cover, yet affordable.

### **InCare Premier**

Even more benefits for more protection.

TABLE OF BENEFITS	INCARE	
	Life	Premier
Maximum lifetime plan benefit	\$1,000,000	\$2,500,000
Annual maximum plan benefit	\$1,000,000	\$1,500,000
Maximum lifetime plan benefit	€900,000	€2,250,000
Annual maximum plan benefit	€900,000	€1,350,000
<b>HOSPITALISATION BENEFITS</b>		
Accommodation	Semi-private room	Private room
Inpatient treatment, daypatient, operating theatre and recovery room, prescribed medicines, drugs and dressing for inpatient or daycase treatment	100%	100%
Intensive care unit	100%	100%
Inpatient ancillary services including physical and occupational therapy as daypatient or inpatient	100%	100%
Surgeons' and anaesthetists' fees	100%	100%
Inpatient consultation by specialist	100%	100%
Emergency room	100%	100%
Pathology, radiology, and diagnostic tests	100%	100%
MRI, CT and PET scans	100%	100%
Private duty nursing	\$7,500 €6,750	\$7,500 €6,750
Skilled nursing facility	\$7,500 €6,750	\$7,500 €6,750
Home health care	\$7,500 €6,750	\$7,500 €6,750
Hospice care services	\$10,000 €9,000	\$10,000 €9,000
Emergency dental treatment (as a result of accident)	100%	100%
Cancer treatment	100%	100%

TABLE OF BENEFITS	INCARE	
	Life	Premier
Child accompaniment	100%	100%
<i>If the insured person is a child under 16 who requires hospitalisation, we will pay for necessary overnight accommodation for one parent in the same hospital, or when no such accommodation is available, for necessary bed and breakfast accommodation in a nearby hotel. Pre-approval is necessary.</i>		
<b>MANAGED TRANSPLANT PROGRAMME</b>		
Organ transplants maximum lifetime	\$500,000 €450,000	\$500,000 €450,000
Tissue transplants (as part of the overall organ max.)	\$250,000 €225,000	\$250,000 €225,000
<i>Transplant must be pre-certified and approved by us. Failure to comply will result in treatment not being covered by your policy. A 24-month waiting period applies for all transplants.</i>		
<b>REHABILITATION</b>		
Physical and occupational therapy (outpatient) - starting within 30 days of discharge following insured inpatient surgery	\$75 €65 per visit for max 30 visits.	\$75 €65 per visit for max 30 visits.
Post hospitalisation - outpatient consultation resulting from insured inpatient treatment. This includes any required follow-up treatment such as laboratory tests, scans and removing stiches.	Within 30 days of discharge up to \$1,000 €900	Within 30 days of discharge up to \$1,000 €900
Post hospitalisation - outpatient perscription resulting from insured inpatient treatment	Within 30 days of discharge up to \$1,000 €900	Within 30 days of discharge up to \$1,000 €900
Travel and accommodation costs for one family member - to be with the insured if they are alone and inpatient treatment will be in excess of 5 days	Standard fare travel and up to \$100 €90 per night accommodation for 10 nights	Standard fare travel and up to \$150 €130 per night accommodation for 10 nights
<b>INPATIENT CASH BENEFIT</b>		
Where there is no claim (e.g. covered under government health scheme)	\$150 €130 per day for max of 30 days	\$150 €130 per day for max of 30 days
<b>FITNESS CHECK (OVER 40 YEAR OLDS)</b>		
One check every 24 months. Six-month waiting period applies. The deductible does not apply to fitness check.	\$500 €450	\$500 €450

## TABLE OF BENEFITS

	INCARE	
	Life	Premier
<b>EMERGENCY EVACUATION, REPATRIATION AND AMBULANCE SERVICES</b>		
Medical evacuation and assistance	100%	100%
24/7 Emergency medical assistance hotline	YES	YES
Repatriation of mortal remains	100%	100%
Repatriation accompaniment	N/A	\$2,500 €2,250
<b>SAND (SECURITY AND NATURAL DISASTER)</b>		
Access to our specialist representatives who provide a 24/7 international emergency response in events such as security crises, political unrest and natural disasters. The services include assistance in arranging evacuation, contingency planning, remote medical abilities, crisis management and tracking services. Any costs incurred are the responsibility of the insured person, and must be paid by you to the service provider.		
<b>MEDICAL CONCIERGE SERVICES</b>		
eHealth records account	YES	YES



TABLE OF BENEFITS	INCARE	
	Life	Premier
<b>MENTAL HEALTH BENEFITS</b>	100%	100%
Lifetime maximum for mental health benefits (inpatient only)	Up to 60 days	Up to 60 days
Lifetime mental illness, maximum per insured (inpatient only)	\$25,000 €22,500	\$25,000 €22,500
<b>LIFE AWARE</b>	YES	YES
<p>Operated by Morneau Shepell, provides assistance with the following types of issues often faced by internationally mobile individuals: how to cope with isolation and loneliness, adapt across cultures, identify and cope with culture shock, address the personal impact of the relocation, strengthen relationships, improve communication, work towards life goals, deal with stress, anxiety and depression, address alcohol and drug misuse, resolve marital and relationship difficulties, find solutions for work-related issues, access crisis and trauma support while on assignment, discover ways to improve your nutrition in your new environment, focus on your health with natural healing strategies.</p>		
<b>ACCIDENTAL DEATH AND DISMEMBERMENT</b>	YES	YES
In the event of an accidental death or dismemberment of the primary insured the insurer pays a lump sum benefit equal to the principal sum subject to a maximum benefit multiplied by a percentage as shown below.	\$50,000 €45,000	\$100,000 €90,000
Loss of life	100%	100%
Loss of sight of both eyes	100%	100%
Loss of both hands or arms	100%	100%
Loss of both feet or both legs	100%	100%
Loss of one arm and one leg	100%	100%
Loss of sight of one eye	50%	50%
Loss of one foot or one leg	50%	50%
Loss of one hand or arm	50%	50%
<i>N.B. Benefits cannot exceed two times annual salary.</i>		
<b>HIV/AIDS TREATMENT</b>	YES	YES
Lifetime maximum (inpatient treatment only)	\$25,000 €22,500	\$25,000 €22,500
<b>DURABLE MEDICAL EQUIPMENT</b>	YES	YES
Lifetime maximum	\$15,000 €13,500	\$15,000 €13,500

**TABLE OF BENEFITS**

	INCARE	
	Life	Premier
<b>LIFE COVER (ADULTS ONLY)</b>		
Lump sum in case of death (all causes)	\$5,000 €4,500	\$10,000 €9,000
<b>DEDUCTIBLE OPTIONS</b>		
Deductible options	\$0, \$100, \$200, \$500, \$1,000 \$5,000 €0, €90, €180, €450, €900, €4,500	
<b>GEOGRAPHICAL COVER</b>		
Worldwide but excluding US and Canada and their territories. Does not include any cover for US and Canada and their territories.		

**OPTIONAL BENEFITS PLAN**

	INCARE	
	Life	Premier
<b>INCREASE ACCIDENTAL DEATH AND DISMEMBERMENT (AD&amp;D) COVER</b>		
Option to increase cover from standard amount to:	\$100,000 €90,000	\$150,000 €135,000
	\$150,000 €135,000	\$250,000 €225,000
	\$250,000 €225,000	

In the event of an accidental death or dismemberment of the primary insured the insurer pays a lump sum benefit equal to the principal sum subject to a maximum benefit multiplied by the percentage in the table within the 'Accidental Death and Dismemberment' section.

*N.B. Benefits cannot exceed two times annual salary.*



### BETTER HEALTH COVER

We're Integra Global: a different breed of health plan provider. Smaller, more flexible. Intelligent and personal. We create tailored insurance plans for the global mobile, and others with unique insurance needs.

Better healthcare in minutes

Enrolling on one of our plans is easy. You can do it online – it's completely secure, and only takes a few minutes. Just go to [integraglobal.com](http://integraglobal.com) to get started. And if you have any questions, get in touch.

**Our insurance partner**

MGEN was established in 1946, and is part of the largest mutual health insurance group in France. The group has 9,500 employees, with a turnover of €2.4bn in 2016, with 4m people covered, and €2.2bn of net equity and reserves. A.M. Best has assigned a Financial Strength Rating of A (Excellent) to MGEN, and the outlook assigned to this rating is stable. MGEN's specialist international mobility division is highly experienced in the provision of health, life and disability insurance protection for expatriates, groups and individuals worldwide.

Your Integra Global health plan is underwritten by MGEN, SIREN number 775 685 399, regulated by the provisions of Tome II of the French mutual insurance companies code - 3-7 square Max Hymans, 75748 PARIS Cedex 15, France; and MGEN Vie, 3-7 Square Max Hymans, 75748 Paris. Cedex 15, France, registered under number Siren 441 922 002.

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INT +44 333 405 3003

UK 0 808 101 3483  
(Freephone)

[member-care@integraglobal.com](mailto:member-care@integraglobal.com)  
[www.integraglobal.com](http://www.integraglobal.com)

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