



# InCare Life

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TABLE OF BENEFITS



your well-being at heart®







## IMPORTANT CONTACT INFORMATION FOR YOUR INTEGRA GLOBAL PLAN

For help in understanding your benefits, questions and general plan guidance, please contact our **Member Care Team**:

**+44 808 101 3483** or **+44 333 405 3003**  
**member-care@integraglobal.com**

### CLAIMS

**integra@medical-administrators.com**

### FOR 24/7 PRE-AUTHORISATION AND GUARANTEE OF PAYMENT REQUESTS:

All hospital stays, outpatient surgery, medical transportation (except for local emergency transportation) or medical procedures must be pre-authorised. Pre-authorisations are easy and only take a few minutes of your time.

Please allow at least 2-5 business days for the pre-authorisation to be processed. You must notify us at least five business days prior to a scheduled or elective admission or treatment plan. For an emergency hospitalisation please notify us within 48 hours of admission.

**+(33) 184 780 368**  
**hospi@medical-administrators.com**

### FOR EMERGENCY MEDICAL ASSISTANCE AND SAND (SECURITY AND NATURAL DISASTER) quoting code number NGSINTEGR01:

**+44 20 7183 8910**  
**Back up mobile: +44 7785 627 433**  
**ops@northcottglobalsolutions.com**



**DOWNLOAD**  
the **yourHealth** – Integra Global app



## LIFE AWARE PROGRAMME

Connecting you to better health and well-being.

Professional counselling support and consultation available worldwide, day or night, 365 days a year.

The Life Aware benefit reflects our continuing commitment to your well-being and privacy.

We encourage you to use the programme anytime you need it. Please note that any onward referral will be at your own cost.



**CALL**  
Call Morneau Shepell and identify yourself as part of Integra Global

Europe: **00 800 2685 2111** (freephone)  
Malaysia: **1 800 815 560** (freephone)  
South Korea: **00 800 226 0195** (freephone)  
Phillipines: **00 800 2685 2111** (freephone)  
Indonesia: **001 803 018 0195** (freephone)



**ONLINE E-COUNSELLING**

**www.workhealthlife.com**  
Search for Integra Global



**MY EAP app**  
Download the Morneau Shepell My EAP app



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

TABLE OF BENEFITS	INCARE
	Life
Child accompaniment	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>	
MANAGED TRANSPLANT PROGRAMME	
Organ transplants maximum lifetime	\$500,000 €450,000
Tissue transplants (as part of the overall organ max.)	\$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>	
REHABILITATION	
Physical and occupational therapy (outpatient) - starting within 30 days of discharge following insured inpatient surgery	\$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 stitches.	Within 30 days of discharge up to \$1,000 €900
Post hospitalisation - outpatient prescription resulting from insured inpatient treatment	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
INPATIENT CASH BENEFIT	
Where there is no claim (e.g. covered under government health scheme)	\$150 €130 per day for max of 30 days
FITNESS CHECK (OVER 40 YEAR OLDS)	
One check every 24 months. Six-month waiting period applies. The deductible does not apply to fitness check.	\$500 €450

TABLE OF BENEFITS

		INCARE
		Life
<b>EMERGENCY EVACUATION, REPATRIATION AND AMBULANCE SERVICES</b>		
Medical evacuation and assistance		100%
24/7 Emergency medical assistance hotline		YES
Repatriation of mortal remains		100%
Repatriation accompaniment		N/A
<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

TABLE OF BENEFITS	INCARE
	Life
<b>MENTAL HEALTH BENEFITS</b>	100%
Lifetime maximum for mental health benefits (inpatient only)	Up to 60 days
Lifetime mental illness, maximum per insured (inpatient only)	\$25,000 €22,500
<b>LIFE AWARE</b>	YES
<p>Operated by Morneau Shepell, provides assistance with the following types of issues often faced by expatriates: 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
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
Loss of life	100%
Loss of sight of both eyes	100%
Loss of both hands or arms	100%
Loss of both feet or both legs	100%
Loss of one arm and one leg	100%
Loss of sight of one eye	50%
Loss of one foot or one leg	50%
Loss of one hand or arm	50%
<i>N.B. Benefits cannot exceed two times annual salary.</i>	
<b>HIV/AIDS TREATMENT</b>	YES
Lifetime maximum (inpatient treatment only)	\$25,000 €22,500
<b>DURABLE MEDICAL EQUIPMENT</b>	YES
Lifetime maximum	\$15,000 €13,500

TABLE OF BENEFITS	INCARE
	Life
<b>LIFE COVER (ADULTS ONLY)</b>	
Lump sum in case of death (all causes)	\$5,000 €4,500
<b>DEDUCTIBLE OPTIONS</b>	
Deductible options are:	\$0, \$100, \$200 \$500, \$1,000, \$5,000  €0, €90, €180, €450, €900, €4,500
<b>GEOGRAPHICAL COVER REGION</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
<b>INCREASE ACCIDENTAL DEATH AND DISMEMBERMENT (AD&amp;D) COVER</b>	
Option to increase cover from standard amounts to:	\$100,000 \$150,000 \$250,000  €90,000 €135,000 €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.*



Your health covered

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

**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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