

# Quick Guide to the Personal Health Plans

## Silver

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Health insurance can be confusing. There's much to think about, with different benefits, excesses, limits, and T&Cs. In this guide, we've made things simple. You can learn more about the Silver plan, how to make it work for you, and what options are available.

Get in touch



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William  
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# Silver at a glance

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**The Silver plan is our most popular and best-selling plan, with all the benefits of Bronze and SilverLite but with no limit to your cover for everyday medical costs. You also have cover for complementary therapies, mental health treatment, and well-being benefits.**

Silver is a good fit for members with the following circumstances: -

## Comprehensive cover

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*When you want comprehensive, balanced cover for a wide range of medical treatments, with the privacy of a private room during hospital stays.*

## Cover for everyday medical care

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*When you want full cover for everyday medical costs such as primary care, physiotherapy, and monitoring & maintenance of chronic conditions, as well as cover for complementary treatments.*

## Direct billing

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*If you want to take advantage of direct billing for everyday medical costs, including doctor visits, specialist consultations, and other out-patient treatment.*

You can customise your Silver plan with our range of optional benefits and plans, including direct billing, dental care, and travel cover. You can also use our tailoring tools to put the finishing touches on your Silver plan and make your premium work for you.

# Benefits of the Silver plan

Just to let you know—you won't find complete information for the Silver plan in this guide, nor the full T&Cs, limitations, and exclusions that would apply if you purchase it. These can be found in the personal health plan agreement, which we suggest you read together with this guide. All the benefits in this guide are per member per period of cover, unless stated otherwise. Some benefit limits are stated in multiple currencies—the currency that applies to you is the currency in which you pay your premium.

Key ○ Full cover within annual benefit limit ○ Partial or limited cover ○ Optional cover

Silver	
<b>Annual benefit limit</b>	US\$2,500,000 or £1,666,000 or €1,875,000
<b>Hospital costs</b>	
Hospital accommodation	○ Full cover within annual benefit limit Private hospital room
Hospital treatment	○ Full cover within annual benefit limit Full cover
Parent accommodation	○ Full cover within annual benefit limit Full cover
Road ambulance	○ Full cover within annual benefit limit Full cover
Hospital cash benefit	○ Partial or limited cover US\$200 or £132 or €150 per night
<b>Cancer treatment</b>	
Cancer treatment	○ Full cover within annual benefit limit Full cover
Cancer genome tests	○ Partial or limited cover Up to US\$6,000 or £4,000 or €4,500 per period of cover
Wigs	○ Partial or limited cover Lifetime limit of US\$150 or £100 or €113
Counselling	○ Partial or limited cover Lifetime limit of US\$500 or £330 or €375
Dietitian	○ Partial or limited cover Lifetime limit of US\$100 or £67 or €75
<b>Organ, bone marrow or tissue transplants</b>	
Transplant and related treatment	○ Full cover within annual benefit limit Full cover
Donor costs	○ Partial or limited cover Up to US\$25,000 or £16,600 or €18,750 per transplant
<b>Kidney dialysis</b>	
Kidney dialysis	○ Full cover within annual benefit limit Full cover
<b>Reconstructive surgery</b>	
Reconstructive surgery	○ Full cover within annual benefit limit Full cover
<b>Congenital conditions or hereditary conditions</b>	
Congenital conditions or hereditary conditions	○ Partial or limited cover Lifetime limit of US\$40,000 or £26,600 or €30,000

Key  Full cover within annual benefit limit  Partial or limited cover  Optional cover

## Silver

### Mental health treatment

**Lifetime mental health treatment limit** US\$75,000 or £50,000 or €56,250

**In-patient and day-patient mental health treatment** (24-month waiting period)  Up to 30 days per period of cover

**Out-patient mental health treatment** (24-month waiting period)  Up to 10 consultations per period of cover

### HIV/AIDS treatment

**HIV/AIDS treatment** (24-month waiting period)  Up to US\$75,000 or £50,000 or €56,250 per period of cover

### Medical appliances

**Medical aids**  Up to US\$500 or £330 or €375 per medical condition per period of cover

**Prosthetic implants**  Full cover

**Prosthetic devices**  Up to US\$1,000 or £660 or €750 per device

### Out-patient treatment

**Primary medical care**  Full cover

**Emergency ward treatment**  Full cover

**Out-patient surgical procedures**  Full cover

**Advanced diagnostic tests**  Full cover

**Complementary treatments**  Up to 10 sessions per period of cover

**Hormone replacement therapy**  Maximum period of 12 months from the date of diagnosis

**Traditional Chinese medicine**  Up to US\$50 or £33 or €38 per session, up to a maximum of 15 sessions

**Physiotherapy**  Full cover

### Chronic conditions

**Acute flare-ups**  Full cover

**Monitoring and maintenance**  Full cover

### Well-being benefits

You are eligible for certain benefits in this section only if you select them and they are stated on your Certificate of Insurance.

**Preventive health and well-being** (6-month waiting period)  Up to US\$300 or £200 or €225 per period of cover  
 Up to US\$500 or £330 or €375 per period of cover (only if selected by you)

**Vaccinations for adults**  Up to US\$150 or £100 or €113 per period of cover

**Well-child benefit** (6-month waiting period)  Up to US\$200 or £133 or €150 per period of cover

### Rehabilitation treatment

**Rehabilitation treatment**  Up to 15 days per medical condition

Key  Full cover within annual benefit limit  Partial or limited cover  Optional cover

## Silver

### Home nursing costs

Home nursing costs  Up to 12 weeks per medical condition

### Lifetime care

Lifetime limit for all lifetime care US\$50,000 or £33,300 or €37,5000

Hospice and palliative care  Up to the lifetime limit for all lifetime care

Artificial life maintenance  Up to the lifetime limit for all lifetime care

Persistent vegetative state and neurological damage  Up to the lifetime limit for all lifetime care

### Dental costs

You are eligible for certain benefits in this section only if you select them and they are stated on your Certificate of Insurance.

Emergency restorative treatment you receive as an in-patient  Full cover

Emergency restorative treatment you receive as an out-patient  Up to US\$500 or £330 or €375 per period of cover

Dental Basic (6-month waiting period)  Up to US\$1,000 or £660 or €750 per period of cover, subject to a 20% co-insurance (only if selected by you)

Dental Plus (12-month waiting period)  Up to US\$1,500 or £1,000 or €1,125 per period of cover, subject to a 20% co-insurance (only if selected by you)

### Maternity costs

Complications of pregnancy (12-month waiting period)  Up to US\$15,000 or £10,000 or €11,250 per period of cover

Emergency medical treatment for newborn babies (12-month waiting period)  Up to US\$10,000 or £6,600 or €7,500 per pregnancy

### Expat benefits

You are eligible for certain benefits in this section only if you select them and they are stated on your Certificate of Insurance.

24-hour medical assistance helpline  Full cover

Medevac Basic  Full cover

Return airfare  Full cover

Travel expenses of a companion  Full cover

Accommodation expenses of a companion  Up to US\$96 or £64 or €72 per night

Compassionate home visit (12-month waiting period)  Lifetime limit of one claim per insured person

Repatriation of mortal remains  Full cover

Burial or cremation  Up to US\$1,600 or £1,060 or €1,200

Medevac Plus  Full cover (only if selected by you)

# Customise your Silver plan

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**Make your Silver plan work for you with our range of optional benefits and plans. All the benefits in this guide are per member per period of cover, unless stated otherwise. Some benefit limits are stated in multiple currencies—the currency that applies to you is the currency in which you pay your premium.**



## Medevac Plus

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As standard on the Silver plan, we'll organise your emergency medical evacuation should you suffer a life-threatening or limb-threatening condition that cannot be treated locally.

If you choose Medevac Plus, you can request repatriation to your country of nationality (if within your area of cover) or your country of residence following your eligible evacuation. The circumstances under which we'll evacuate you are extended to include advanced diagnostics and cancer treatment that cannot be provided locally.



## Direct billing

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With direct billing for everyday medical care, you can pay for doctor visits, specialist consultations, and other out-patient treatment with your William Russell membership card. We'll settle your bills directly with the doctor or clinic. This means you won't be left out-of-pocket for your treatment, and you won't have to make a claim to us.



## Well-Being Plus

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We encourage our members to take charge of their own health. The Silver plan comes with well-being benefits as standard, but you can boost your limits for additional control.



## Dental options

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You can add cover for routine dental care and complex dental care with our two options: Dental Basic and Dental Plus. The cover provided by Dental Basic includes screening, polishing, and simple extractions, while the cover provided by Dental Plus includes dentures, crowns, and implants. Dental Plus must be taken in conjunction with Dental Basic.



## Travel plan

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The optional travel plan is great value for money, working out at only US\$104 or £62 or €104 per member per period of cover. The travel plan includes US\$85,000 of personal accident cover and US\$4,250 cover for personal belongings and for trip cancellations.



## Personal accident plan

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With an optional personal accident plan, we'll pay you a cash lump-sum benefit if an accident results in your death, loss of sight, loss of limb or your permanent and total disablement within 2 years of the accident. A personal accident benefit of US\$75,000 costs only US\$9.45 or £6.13 or €9.45 per month.

# Tailor your Silver plan

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**There's a range of tools you can use to tailor your Silver plan to your needs. They will help you put the finishing touches on your health plan, but they can also be used to reduce your premium!**

## Excess

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An excess is the fixed cash amount you pay towards a claim. You must choose one when you first apply for your health plan. You pay the excess for each medical condition, per period of cover. There's a range of excess options, including 'per claim' and 'per annum'.

## Area of cover

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The area of cover is a feature of international health plans that you don't typically find in domestic plans. The area of cover is the geographic or territorial limits of your plan. In short, it specifies in which countries you're covered. You can choose from three areas of cover, with each one giving you different levels of cover in different countries and regions.

## USA cover

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None of the areas of cover includes cover in the USA as standard. If you need cover for temporary trips to the USA, we have two options for you: USA-45 and USA-90. Whichever you choose, there is no limit to the number of temporary trips you can make each year. The USA cover options are only available if you have selected Zone 1 as your area of cover.

## Payment frequency

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When you apply for a health plan, you choose the frequency with which you pay your premium. You can pay annually, monthly, quarterly or half-yearly. Paying your premium annually is the cheapest option overall. If you pay quarterly or half-yearly, you'll pay a surcharge of 3%. If you pay monthly, you'll pay a surcharge of 5%.

## Medical underwriting

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When you apply for a health plan, we assess your medical records, including any medical conditions or injuries you have suffered in the past. This process is known as medical underwriting. It helps us decide the terms under which we can offer you cover. You can choose from full medical underwriting, moratorium underwriting or switch underwriting.

## We mean different things to different people

We mean a better healthcare experience for people living & working abroad. We mean financial security for people with futures to safeguard. We mean healthy & happy staff for international businesses. We mean progressive thinking for insurance partners.

But one thing everyone knows us by is the way we work. By putting our members at the heart of everything we do, we're creating an insurance experience that's personal, sustainable & transparent.

That's why we're the insurance partner of choice for people living & working abroad.

## We're here to help



Call us on  
**+44 1276 486 477**



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