

Summary of benefits

International Medical Insurance	Silver	Gold	Platinum
Annual overall benefit maximum - per beneficiary per period of cover	\$1,000,000 €800,000 £650,000	\$2,000,000 €1,600,000 £1,300,000	Paid in full
Hospital charges <ul style="list-style-type: none"> Nursing and accommodation for inpatient and daypatient treatment, and recovery room; Operating theatre; Prescribed medicines, drugs and dressings for inpatient or daypatient treatment only; Pathology, radiology and diagnostic tests (excluding Advanced Medical Imaging); Intensive care: intensive therapy, coronary care and high dependency unit; Surgeons' and anaesthetists' fees; Inpatient and daypatient specialists' consultation fees; Emergency inpatient dental treatment. 	✓ Private room	✓ Private room	✓ Private room
Hospital accommodation for a parent or guardian Updated	\$1,000/€740/£665	\$2,000/€1,480/£1,330	✓
Pandemics, epidemics and outbreaks of infectious illnesses	✓	✓	✓
Inpatient cash benefit Updated <ul style="list-style-type: none"> Per night up to 30 days per beneficiary per period of cover. 	\$100/€75/£65	\$150 / €120 / £95	\$200/€150/£130
Accident and Emergency Room Treatment <ul style="list-style-type: none"> For necessary emergency treatment. 	\$500/€370/£335	\$1,000/€740/£665	\$2,000/€1,600/£1,300
Transplant services	✓	✓	✓
Kidney Dialysis	✓	✓	✓
Advanced Medical Imaging (MRI, CT and PET scans) <ul style="list-style-type: none"> As part of inpatient, daypatient or outpatient treatment. 	\$10,000/€7,400/£6,650	\$15,000/€12,000/£9,650	✓
Rehabilitation We will pay for: <ul style="list-style-type: none"> Physiotherapy; Occupational therapy; Cognitive and Speech therapies; and Cardiac and pulmonary rehabilitation. 	\$5,000/€3,700/£3,325 Up to 30 days	\$10,000/€7,400/£6,650 Up to 60 days	✓ Up to 90 days
Home nursing	\$2,500/€1,850/£1,650 Up to 30 days	\$5,000/€3,700/£3,325 Up to 60 days	✓ Up to 120 days
Acupuncture & Chinese Medicine	\$1,500/€1,100/£1,000	\$2,500/€1,850/£1,650	✓
Palliative care	\$35,000/€25,900/£23,275	\$60,000/€44,400/£38,400	✓
Prosthetic devices	✓	✓	✓
Local ambulance & air ambulance services	✓	✓	✓
Mental and Behavioural Health Care <ul style="list-style-type: none"> As part of inpatient, daypatient or outpatient treatment. 	\$5,000/€3,700/£3,325 Up to 30 days*	\$10,000/€7,400/£6,650 Up to 60 days*	✓ Up to 90 days*
Treatment for Obesity ⌚ 24 MONTHS	✗	70% refund up to \$20,000/€14,800/£13,300	80% refund up to \$25,000/€18,500/£16,500
Cancer preventative surgery ⌚ 12 MONTHS Updated	\$10,000/€7,400/£6,650	\$18,000/€13,300/£12,000	\$20,000/€14,800/£13,300
Cancer care	✓	✓	✓
Cancer related appliances <ul style="list-style-type: none"> Includes wigs / headbands and mastectomy bras for cancer patients 	\$125/ €100/£85 per cancer related appliance	\$250/€185/£165 per cancer related appliance	\$500/€370/£335 per cancer related appliance
Congenital conditions	\$5,000/€3,700/£3,325	\$20,000/€14,800/£13,300	\$50,000/€40,000/£33,000

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✗ Not covered. ⌚ Waiting period applies.

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International Medical Insurance (Continued)		Silver	Gold	Platinum
Out of Area Emergency Hospitalisation Cover <ul style="list-style-type: none"> For beneficiaries who do not have Worldwide including USA coverage. Only includes inpatient and daypatient treatment costs. 		\$100,000/€75,000/£65,000	\$250,000/€200,000/£162,500	✓
Global Telehealth				
Global Telehealth with Teladoc <ul style="list-style-type: none"> Video and phone doctor consultations via the Cigna Wellbeing™ App, or via a referral from our Customer Care team for non-emergency health issues. 		Unlimited consultations	Unlimited consultations	Unlimited consultations
Parent and Baby Care				
Routine maternity care	24 MONTHS**	✗	\$7,000/€5,500/£4,500	\$14,000/€11,000/£9,000
Complications from maternity	24 MONTHS**	✗	\$14,000/€11,000/£9,000	\$28,000/€22,000/£18,000
Homebirths	24 MONTHS**	✗	\$500/€370/£335	\$1,100/€850/£700
Newborn Care <ul style="list-style-type: none"> The newborn may be required to be medically underwritten. 	24 MONTHS**	\$25,000/€18,500/£16,500 Up to 90 days	\$75,000/€55,500/£48,000 Up to 90 days	\$156,000/€122,000/£100,000 Up to 90 days

The following details the optional benefits available to add to your core cover - International Medical Insurance. You can add as many optional benefits as you wish to build a plan that suits your needs.

International Outpatient	OPTIONAL MODULE	Silver	Gold	Platinum
Annual International Outpatient benefit maximum - per beneficiary per period of cover.		\$15,000 €12,000 £9,650	\$35,000 €25,900 £23,275	Paid in full
Consultations and outpatient procedures with medical practitioners and specialists	Updated	\$2,500/€1,850/£1,650	\$7,500/€6,000/£4,825	✓
Prescribed drugs and dressings		\$1,500/€1,100/£1,000	\$4,500/€3,300/£3,000	✓
Pathology, Radiology and diagnostic tests (excluding Advanced Medical Imaging)		\$2,500/€1,850/£1,650	\$5,000/€3,700/£3,325	✓
Outpatient Rehabilitation We will pay for: <ul style="list-style-type: none"> Outpatient Physiotherapy; Outpatient Occupational therapy; Osteopathy and Chiropractic treatment; Speech therapy; Cardiac and pulmonary rehabilitation. 	Updated	\$5,000/€3,700/£3,325	\$15,000/€12,000/£9,650	✓
Pre-natal and post natal care	24 MONTHS**	✗	\$3,500/€2,750/£2,250	\$7,000/€5,500/£4,500
Infertility Investigations and treatment <ul style="list-style-type: none"> Up to a maximum of 4 attempts per lifetime. Available to beneficiaries up to 41 years old. 	24 MONTHS	✗	✗	\$10,000/€7,400/£6,650
Hormone Therapy	Updated	\$500/€370/£335	\$1,000/€740/£665	\$1,500/€1,100/£1,000
Sleep Apnoea		✗	\$1,500/€1,100/£1,000	\$2,000/€1,480/£1,330
Genetic Testing	12 MONTHS	Updated	\$1,000 / €740/ £665	\$4,000/€2,950/£2,650

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** For treatment incurred outside of either Hong Kong or Singapore, this benefit is available once the mother has been a beneficiary under this policy for a continuous period of at least 12 months or more.

International Outpatient (Continued)	Silver	Gold	Platinum
Acupuncture & Chinese medicine <ul style="list-style-type: none"> Up to a combined maximum of 15 consultations per period of cover. 	\$2,500/€1,850/£1,650	\$5,000/€3,700/£3,325	✓
Durable medical equipment	✓	✓	✓
Hearing Aids	\$500/€370/£335	\$1,000/€740/£665	\$2,000/€1,480/£1,330
Adult vaccinations	\$250/€185/£165	✓	✓
Dental accidents	\$1,000/€740/£665	✓	✓
Child and Adolescence Wellbeing health	✓	✓	✓
60+ Care	\$500/€370/£335	\$1,000/€740/£665	\$2,000/€1,480/£1,330

International Evacuation & Crisis Assistance Plus™ OPTIONAL MODULE	Silver	Gold	Platinum
International Medical Evacuation Annual benefit maximum - per beneficiary per period of cover.	✓	✓	✓
Crisis Assistance Plus™ Programme <ul style="list-style-type: none"> This programme provides time-sensitive advice and coordinated in-country crisis assistance for risks that could impact you when you're travelling. 	FocusPoint International® will pay for crisis consulting expenses and other additional expenses per covered response (up to a maximum of two physical incidents per beneficiary per period of cover)		
Medical evacuation	✓	✓	✓
Medical repatriation	✓	✓	✓
Repatriation of mortal remains	✓	✓	✓
Travel cost for an accompanying person	✓	✓	✓
Compassionate visit - travel costs <ul style="list-style-type: none"> Up to a maximum of 5 trips per lifetime. 	\$1,200/€1,000/£800	\$1,200/€1,000/£800	\$1,200/€1,000/£800
Compassionate visit - living allowance costs Per day up to 10 days per visit.	\$155/€125/£100	\$155/€125/£100	\$155/€125/£100

International Health & Wellbeing OPTIONAL MODULE	Silver	Gold	Platinum
Life Management Assistance programme <ul style="list-style-type: none"> 24/7 access to counsellors for mental and behavioural health support. 	✓	✓	✓
Mental Health Support Programme <ul style="list-style-type: none"> Up to 20 face to face counselling sessions per condition per period of cover. 	✓	✓	✓
Telephonic Wellness Coaching <ul style="list-style-type: none"> Access to a personal wellness coach for lasting lifestyle changes. 	✓	✓	✓
Routine adult physical examination	\$325/€250/£220	\$650/€500/£440	\$2000/€1,600/£1,300
Footcare by a Chiropodist or Podiatrist Updated	\$325/€250/£220 up to 5 sessions	\$650/€500/£440 up to 10 sessions	\$900/€660/£600 up to 15 sessions
Cervical cancer screening	\$325 / €250 / £220	\$650 / €500 / £440	✓
Prostate cancer screening	\$325 / €250 / £220	\$650 / €500 / £440	✓
Breast cancer screening	\$325 / €250 / £220	\$650 / €500 / £440	✓





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International Health & Wellbeing (Continued)	Silver	Gold	Platinum
Bowel cancer screening	\$325 / €250 / £220	\$650 / €500 / £440	✓
Skin cancer screening	\$325 / €250 / £220	\$650 / €500 / £440	✓
Lung cancer screening	\$325 / €250 / £220	\$650 / €500 / £440	✓
Diabetic screening	\$325 / €250 / £220	\$650 / €500 / £440	
Bone densitometry Updated	\$325/€250 /£220	\$650 / €500 / £440	✓
Dietetic consultations <ul style="list-style-type: none"> 1 consultation available to all eligible beneficiaries Up to 4 consultations per period of cover, if medically necessary. 	\$325 / €250 / £220	\$650 / €500 / £440	✓

International Vision & Dental OPTIONAL MODULE	Silver	Gold	Platinum
Vision Care			
Eye Test <ul style="list-style-type: none"> 1 eye examination per period of cover. 	\$100/€75/£65	\$200/€150/£130	✓
Expenses for: <ul style="list-style-type: none"> Spectacle lenses; Contact lenses; Spectacle frames; Prescription sunglasses. 	\$155/€125/£100	\$155/€125/£100	\$310/€245/£200

Dental Treatment			
Annual Dental benefit maximum - per beneficiary per period of cover.	\$1,250/€930/£830	\$2,500/€1,850/£1,650	\$5,500/€4,300/£3,500
Preventative  3 MONTHS	✓	✓	✓
Routine  3 MONTHS	80% refund	90% refund	✓
Major restorative  12 MONTHS	70% refund	80% refund	✓
Orthodontic treatment  18 MONTHS <ul style="list-style-type: none"> Available up to 18 years old 	40% refund	50% refund	50% refund

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