



# 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. You can find these in the plan agreement, which we suggest you read together with this guide. All the benefits in this guide are per member per policy year, 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

### Annual benefit limit

US\$2,500,000 or £1,666,000 or €1,875,000

### Hospital costs

#### Hospital accommodation



General ward



Semi-private hospital room



Private hospital room (with 20% co-insurance in certain hospitals in Hong Kong)



Private hospital room

#### Hospital treatment



Full cover

#### Parent accommodation



Full cover

#### Local ambulance



Full cover

#### Hospital cash benefit



US\$200 or £132 or €150 per night

#### Acute flare-ups



Full cover

### Cancer treatment

#### Cancer treatment



Full cover

#### Cancer genome tests



Up to US\$6,000 or £4,000 or €4,500 per policy year

#### Wigs



Lifetime limit of US\$150 or £100 or €113

#### Counselling



Lifetime limit of US\$500 or £330 or €375

#### Dietitian



Lifetime limit of US\$100 or £67 or €75

### Organ, bone marrow or tissue transplants

#### Transplant and related treatment



Full cover

#### Donor costs



Up to US\$25,000 or £16,600 or €18,750 per transplant

### Kidney dialysis

#### Kidney dialysis



Full cover

### Reconstructive surgery

#### Reconstructive surgery



Full cover



Key ✔ Full cover within annual benefit limit 🟡 Partial or limited cover ⊕ Optional cover

## Silver

### Congenital conditions or hereditary conditions

**Congenital conditions or hereditary conditions** 🟡 Lifetime limit of US\$40,000 or £26,600 or €30,000

### Mental health treatment

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

**Inpatient and daypatient mental health treatment (12-month waiting period)** 🟡 Up to 30 days per policy year

**Outpatient mental health treatment (12-month waiting period)** 🟡 Up to 10 consultations per policy year

### HIV/AIDS treatment

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

### Medical appliances

**Medical aids** 🟡 Up to US\$500 or £330 or €375 per medical condition per policy year

**Prosthetic implants** ✔ Full cover

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

### Outpatient treatment

**Annual limit for outpatient treatment** US\$20,000 or £13,300 or €15,000

**Primary medical care** 🟡 25 consultations, subject to the annual limit for outpatient treatment and a 15% co-insurance

**Emergency ward treatment** ✔ Full cover

**Outpatient surgical procedures** ✔ Full cover

**Advanced diagnostic tests** 🟡 Up to the annual limit for outpatient treatment

**Complementary treatments** 🟡 Up to 10 sessions per policy year, subject to the annual limit for outpatient treatment

**Traditional Chinese medicine** 🟡 Up to US\$50 or £33 or €38 per session, up to a maximum of 15 sessions, and subject to the annual limit for outpatient treatment

**Physiotherapy** 🟡 Up to the annual limit for outpatient treatment

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

**Monitoring and maintenance** 🟡 Up to the annual limit for outpatient treatment (subject to a 15% co-insurance)

### Well-being benefits

**Preventive health and well-being (6-month waiting period)** 🟡 Up to US\$300 or £200 or €225 per policy year

**Vaccinations for adults** 🟡 Up to US\$150 or £100 or €113 per policy year

**Well-child benefit (12-month waiting period)** 🟡 Up to US\$200 or £133 or €150 per policy year

Key ✔ Full cover within annual benefit limit 🟡 Partial or limited cover ⊕ Optional cover

## Silver

### Rehabilitation treatment

Rehabilitation treatment 🟡 Up to 15 days per medical condition

### Home nursing costs

Home nursing costs 🟡 Up to US\$10,000 or £6,660 or €7,500 per medical condition

### Lifetime care

**Lifetime limit for all lifetime care** US\$50,000 or £33,300 or €37,500

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

Emergency restorative treatment you receive as an inpatient ✔ Full cover

Emergency restorative treatment you receive as an outpatient 🟡 Up to US\$500 or £330 or €375 per policy year

**Dental Basic**  
(6-month waiting period) ⊕ Up to US\$1,000 or £660 or €750 per policy year, subject to a 20% co-insurance (10% on plans for businesses)  
⊕ Up to US\$1,500 or £1,000 or €1,125 per policy year, subject to a 10% co-insurance (only available on plans for businesses)

**Dental Plus**  
(10-month waiting period) ⊕ Up to US\$1,500 or £1,000 or €1,125 per policy year, subject to a 20% co-insurance (10% on plans for businesses)

### Routine maternity costs (only available on plans for businesses)

**Routine maternity care and routine care of newborns** (12-month waiting period) ⊕ **Option A** Up to US\$5,000 or £3,330 or €3,750 per policy year, subject to a 20% co-insurance  
⊕ **Option B** Up to US\$7,500 or £5,000 or €5,625 per policy year, subject to a 20% co-insurance  
⊕ **Option C** Up to US\$10,000 or £6,660 or €7,500 per policy year, subject to a 20% co-insurance)

### Complex maternity costs (options only available on plans for businesses and must be selected together)

**Complications of pregnancy** (12-month waiting period) 🟡 Up to US\$15,000 or £10,000 or €11,250 per policy year  
⊕ Full cover (only available on plans for businesses)

**Childbirth necessitating an emergency surgical procedure** (12-month waiting period) ⊕ Up to US\$20,000 or £13,333 or €15,000 per pregnancy (only available on plans for businesses)

**Treatment for congenital conditions or hereditary conditions for newborn babies** 🟡 Up to US\$10,000 or £6,600 or €7,500 per pregnancy  
⊕ Up to US\$50,000 or £33,300 or €37,500 per pregnancy (only available on plans for businesses)

Key ✔ Full cover within annual benefit limit 🟡 Partial or limited cover ⊕ Optional cover

## Silver

### Expat benefits

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 member
Repatriation of mortal remains	✔ Full cover
Burial or cremation	🟡 Up to US\$1,600 or £1,060 or €1,200
Medevac Plus	⊕ Full cover

# Options for your plan

## Private hospital rooms

As standard on the Silver plan, you have cover for accommodation in a general ward when you're admitted to hospital. If you choose the semi-private hospital room option, you have cover for a semi-private room when you're admitted to hospital. Similarly if you choose the private hospital room option, you have cover for a private room when you're admitted to hospital.

## Co-insurance buyout

As standard on the Silver plan, certain outpatient benefits come with a co-insurance. For an additional premium, you can choose to remove the co-insurance from these benefits.

## Dental options (personal plans only)

You can add cover for routine dental care with the Dental Basic option. The cover provided by Dental Basic includes screening, polishing, and simple extractions up to US\$1,000 or £660 or €755 per policy year, subject to a 20% co-insurance.

You can add cover for complex dental care with the Dental Plus option. The cover provided by Dental Plus includes dentures, dental bridges, crowns, inlays and onlays, and dental implants up to US\$1,500 or £1,000 or €1,125 per policy year, subject to a 20% co-insurance.

## Co-insurance buyout

You can add cover for optical care (including an annual eye test) up to US\$200 or £133 or €150 per policy year.

## Personal accident plan

With an optional personal accident plan, we pay you a cash lump-sum benefit if an accident results in your death, loss of sight, loss of limb or their permanent and total disablement within 2 years of the accident. Premiums for a personal accident benefit of US\$75,000 start at US\$9.45 per member, per month.

## Medevac Plus

As standard on the Silver plan, we 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 coverage zone) or your country of residence following your eligible evacuation. The circumstances under which we evacuate you are extended to include advanced diagnostics and cancer treatment that cannot be provided locally.

## Waiting periods (plans for businesses only)

Most waiting periods stated in table of benefits above don't apply to businesses that choose Medical History Disregarded as their underwriting type, or businesses insuring 20+ employees with us. However, the waiting period for the HIV/AIDS benefit always applies, regardless of your company's size or underwriting type.

## Dental options (plans for businesses only)

You can add cover for routine dental care with the Dental Basic option. The cover provided by Dental Basic includes screening, polishing, and simple extractions up to US\$1,000 or £660 or €755 per policy year (subject to a 10% co-insurance) or a higher limit of US\$1,500 or £1,000 or €1,125 per policy year (subject to a 10% co-insurance).

You can add cover for complex dental care with the Dental Plus option. The cover provided by Dental Plus includes dentures, dental bridges, crowns, inlays and onlays, and dental implants up to US\$1,500 or £1,000 or €1,125 per policy year, subject to a 10% co-insurance.

## Maternity options (plans for businesses only)

You can add cover for routine maternity care and routine care of newborns to your employees' plans with the routine maternity option. You can also add a range of benefits to your employees' plans with the complex maternity option.



# The Gold plan

**Just to let you know**—you won't find complete information for the Gold plan in this guide, nor the full T&Cs, limitations, and exclusions that would apply if you purchase it. You can find these in the plan agreement, which we suggest you read together with this guide. All the benefits in this guide are per member per policy year, 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

Gold	
<b>Annual benefit limit</b>	US\$5,000,000 or £3,333,000 or €3,750,000
<b>Hospital costs</b>	
Hospital accommodation	<ul style="list-style-type: none"> <li>✔ General ward</li> <li>⊕ Semi-private hospital room</li> <li>⊕ Private hospital room (with 20% co-insurance in certain hospitals in Hong Kong)</li> <li>⊕ Private hospital room</li> </ul>
Hospital treatment	✔ Full cover
Parent accommodation	✔ Full cover
Local ambulance	✔ Full cover
Hospital cash benefit	🟡 US\$350 or £231 or €263 per night
Acute flare-ups	✔ Full cover
<b>Cancer treatment</b>	
Cancer treatment	✔ Full cover
Cancer genome tests	🟡 Up to US\$6,000 or £4,000 or €4,500 per policy year
Cash benefit upon diagnosis of cancer (6-month waiting period)	🟡 US\$5,000 or £3,330 or €3,750 with a lifetime limit of one claim per member
Wigs	🟡 Lifetime limit of US\$250 or £165 or €188
Counselling	🟡 Lifetime limit of US\$750 or £500 or €563
Dietitian	🟡 Lifetime limit of US\$250 or £165 or €188
<b>Organ, bone marrow or tissue transplants</b>	
Transplant and related treatment	✔ Full cover
Donor costs	🟡 Up to US\$25,000 or £16,600 or €18,750 per transplant
<b>Kidney dialysis</b>	
Kidney dialysis	✔ Full cover
<b>Reconstructive surgery</b>	
Reconstructive surgery	✔ Full cover

Key ✔ Full cover within annual benefit limit 🟡 Partial or limited cover ⊕ Optional cover

## Gold

### Congenital conditions or hereditary conditions

Congenital conditions or hereditary conditions 🟡 Lifetime limit of US\$80,000 or £53,300 or €60,000

### Mental health treatment

Lifetime mental health treatment limit US\$100,000 or £66,600 or €75,000

Inpatient and daypatient mental health treatment (12-month waiting period) 🟡 Up to 30 days per policy year

Outpatient mental health treatment (12-month waiting period) 🟡 Up to 10 consultations per policy year

### HIV/AIDS treatment

HIV/AIDS treatment (24-month waiting period) 🟡 Up to US\$100,000 or £66,600 or €75,000 per policy year

### Medical appliances

Medical aids 🟡 Up to US\$1,000 or £660 or €750 per medical condition per policy year

Prosthetic implants ✔ Full cover

Prosthetic devices 🟡 Up to US\$1,500 or £1,000 or €1,125 per device

### Outpatient treatment

Annual limit for outpatient treatment US\$30,000 or £20,000 or €22,500

Primary medical care 🟡 30 consultations, subject to the annual limit for outpatient treatment

Emergency ward treatment ✔ Full cover

Outpatient surgical procedures ✔ Full cover

Advanced diagnostic tests 🟡 Up to the annual limit for outpatient treatment

Complementary treatments 🟡 Up to 15 sessions per policy year, subject to the annual limit for outpatient treatment

Traditional Chinese medicine 🟡 Up to US\$50 or £33 or €38 per session, up to a maximum of 20 sessions, and subject to the annual limit for outpatient treatments

Physiotherapy 🟡 Up to the annual limit for outpatient treatment

Hormone replacement therapy 🟡 Maximum period of 18 months from the date of diagnosis

Monitoring and maintenance 🟡 Up to the annual limit for outpatient treatment

### Well-being benefits

Preventive health and well-being (6-month waiting period) 🟡 Up to US\$750 or £500 or €563 per policy year

Vaccinations for adults 🟡 Up to US\$250 or £167 or €188 per policy year

Well-child benefit (12-month waiting period) 🟡 Up to US\$400 or £260 or €300 per policy year

### Rehabilitation treatment

Rehabilitation treatment 🟡 Up to 30 days per medical condition

Key ✔ Full cover within annual benefit limit 🟡 Partial or limited cover ⊕ Optional cover

## Gold

### Home nursing costs

Home nursing costs 🟡 Up to US\$15,000 or £10,000 or €11,250 per medical condition

### Lifetime care

Lifetime limit for all lifetime care US\$100,000 or £66,600 or €75,000

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

Emergency restorative treatment you receive as an inpatient ✔ Full cover

Emergency restorative treatment you receive as an outpatient 🟡 Up to US\$1,000 or £660 or €750 per policy year

Dental Basic (6-month waiting period) 🟡 Up to US\$1,500 or £1,000 or €1,125 per policy year

Dental Plus (10-month waiting period) ⊕ Up to US\$2,000 or £1,330 or €1,500 per policy year, subject to a 20% co-insurance (10% on plans for businesses)

### Maternity costs

Routine maternity care and routine care of newborns (12-month waiting period) 🟡 Up to US\$15,000 or £10,000 or €11,250 per pregnancy

Complications of pregnancy (12-month waiting period) ✔ Full cover

Childbirth necessitating an emergency surgical procedure (12-month waiting period) ✔ Full cover

Treatment for congenital conditions or hereditary conditions for newborn babies 🟡 Up to US\$100,000 or £66,600 or €75,000 per pregnancy

### Expat benefits

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\$250 or £167 or €188 per night

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

Repatriation of mortal remains ✔ Full cover

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

Medevac Plus ⊕ Full cover



# Options for your plan

## Private hospital rooms

As standard on the Gold plan, you have cover for accommodation in a general ward when you're admitted to hospital. If you choose the semi-private hospital room option, you have cover for a semi-private room when you're admitted to hospital. Similarly if you choose the private hospital room option, you have cover for a private room when you're admitted to hospital.

## Co-insurance buyout

As standard on the Silver plan, certain outpatient benefits come with a co-insurance. For an additional premium, you can choose to remove the co-insurance from these benefits.

## Dental options (personal plans only)

You can add cover for routine dental care with the Dental Basic option. The cover provided by Dental Basic includes screening, polishing, and simple extractions up to US\$1,000 or £660 or €755 per policy year, subject to a 20% co-insurance.

You can add cover for complex dental care with the Dental Plus option. The cover provided by Dental Plus includes dentures, dental bridges, crowns, inlays and onlays, and dental implants up to US\$1,500 or £1,000 or €1,125 per policy year, subject to a 20% co-insurance.

## Personal accident plan

With an optional personal accident plan, we pay you a cash lump-sum benefit if an accident results in your death, loss of sight, loss of limb or their permanent and total disablement within 2 years of the accident. Premiums for a personal accident benefit of US\$75,000 start at US\$9.45 per member, per month.

## Medevac Plus

As standard on the Silver plan, we 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 coverage zone) or your country of residence following your eligible evacuation. The circumstances under which we evacuate you are extended to include advanced diagnostics and cancer treatment that cannot be provided locally.

## Optical care (plans for businesses only)

You can add cover for optical care (including an annual eye test) up to US\$200 or £133 or €150 per policy year.

## Dental options (plans for businesses only)

You can add cover for routine dental care with the Dental Basic option. The cover provided by Dental Basic includes screening, polishing, and simple extractions up to US\$1,000 or £660 or €755 per policy year (subject to a 10% co-insurance) or a higher limit of US\$1,500 or £1,000 or €1,125 per policy year (subject to a 10% co-insurance).

You can add cover for complex dental care with the Dental Plus option. The cover provided by Dental Plus includes dentures, dental bridges, crowns, inlays and onlays, and dental implants up to US\$1,500 or £1,000 or €1,125 per policy year, subject to a 10% co-insurance.

## Maternity options (plans for businesses only)

You can add cover for routine maternity care and routine care of newborns to your employees' plans with the routine maternity option. You can also add a range of benefits to your employees' plans with the complex maternity option.



# The Bronze plan

**Just to let you know**—you won't find complete information for the Bronze plan in this guide, nor the full T&Cs, limitations, and exclusions that would apply you purchase it. You can find these in the plan agreement, which we suggest you read together with this guide. All the benefits in this guide are per member per policy year, 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

## Bronze

### Annual benefit limit

US\$1,500,000 or £1,000,000 or €1,125,000

### Hospital costs

#### Hospital accommodation



General ward



Semi-private hospital room



Private hospital room (with 20% co-insurance in certain hospitals in Hong Kong)



Private hospital room

#### Hospital treatment



Full cover

#### Parent accommodation



Full cover

#### Local ambulance



Full cover

#### Hospital cash benefit



US\$150 or £100 or €113 per night

#### Acute flare-ups



Inpatient, daypatient, and post-hospital treatment received within the 90-day period following the date you are discharged from hospital

### Cancer treatment

#### Cancer treatment



Full cover

#### Cancer genome tests



Up to US\$6,000 or £4,000 or €4,500 per policy year

#### Wigs



Lifetime limit of US\$150 or £100 or €113

#### Counselling



Lifetime limit of US\$500 or £330 or €375

#### Dietitian



Lifetime limit of US\$100 or £67 or €75

### Organ, bone marrow or tissue transplants

#### Transplant and related treatment



Full cover

#### Donor costs



Up to US\$25,000 or £16,600 or €18,750 per transplant

### Kidney dialysis

#### Kidney dialysis



Full cover

### Reconstructive surgery

#### Reconstructive surgery



Inpatient, daypatient and post-hospital treatment received within the 90-day period following the date you are discharged from hospital



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

## Bronze

### Congenital conditions or hereditary conditions

**Congenital conditions or hereditary conditions** ✔ Inpatient, daypatient and post-hospital treatment received within the 90-day period following the date you are discharged from hospital, up to a lifetime limit of US\$20,000 or £13,300 or €15,000

### Mental health treatment

**Lifetime mental health treatment limit** US\$50,000 or £33,300 or €37,500

**Inpatient and daypatient mental health treatment (12-month waiting period)** ✔ Up to 30 days per policy year

**Outpatient mental health treatment (12-month waiting period)** ✔ Up to 10 consultations per policy year for post-hospital treatment received within the 90-day period following the date you are discharged from hospital

### HIV/AIDS treatment

**HIV/AIDS treatment (24-month waiting period)** ✔ Inpatient and daypatient treatment only, up to US\$5,000 or £3,300 or €3,750 per policy year

### Medical appliances

**Medical aids** ✔ Up to US\$250 or £160 or €188 per medical condition per policy year

**Prosthetic implants** ✔ Full cover

**Prosthetic devices** ✔ Up to US\$500 or £330 or €375 per device

### Outpatient treatment

**Primary medical care** ✔ Post-hospital treatment received within the 90-day period following the date you are discharged from hospital (subject to a 15% co-insurance)

**Emergency ward treatment** ✔ Essential and immediate treatment necessary as the result of an accident, plus one follow-up appointment with a medical doctor

**Outpatient surgical procedures** ✔ Full cover

**Advanced diagnostic tests** ✔ Full cover

**Complementary treatments** ✔ Up to 10 sessions per policy year for post-hospital treatment received within the 90-day period following the date you are discharged from hospital

**Physiotherapy** ✔ Post-hospital treatment received within the 90-day period following the date you are discharged from hospital, up to US\$1,000 or £660 or €750 per policy year

### Rehabilitation treatment

**Rehabilitation treatment** ✔ Up to 7 days per medical condition

### Home nursing costs

**Home nursing costs** ✔ Up to US\$5,000 or £3,300 or €3,750 per medical condition

Key ✔ Full cover within annual benefit limit 🟡 Partial or limited cover ⊕ Optional cover

## Bronze

### Lifetime care

**Lifetime limit for all lifetime care** US\$25,000 or £16,600 or €18,750

**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

**Emergency restorative treatment you receive as an inpatient** ✔ Full cover

### Maternity costs

**Complications of pregnancy (12-month waiting period)** 🟡 Up to US\$4,800 or £3,200 or €3,600 per policy year

### Expat benefits

**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\$72 or £48 or €54 per night

**Compassionate home visit (12-month waiting period)** 🟡 Lifetime limit of one claim per member

**Repatriation of mortal remains** ✔ Full cover

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

**Medevac Plus** ⊕ Full cover

# Options for your plan

## Private hospital rooms

As standard on the Bronze plan, you have cover for accommodation in a general ward when you're admitted to hospital. If you choose the semi-private hospital room option, you have cover for a semi-private room when you're admitted to hospital. Similarly if you choose the private hospital room option, you have cover for a private room when you're admitted to hospital.

## Waiting periods (plans for businesses only)

Most waiting periods stated in table of benefits above don't apply to businesses that choose Medical History Disregarded as their underwriting type, or businesses insuring 20+ employees with us. However, the waiting period for the HIV/AIDS benefit always applies, regardless of your company's size or underwriting type.

## Personal accident plan

With an optional personal accident plan, we pay you a cash lump-sum benefit if an accident results in your death, loss of sight, loss of limb or their permanent and total disablement within 2 years of the accident. Premiums for a personal accident benefit of US\$75,000 start at US\$9.45 per member, per month.

## Medevac Plus

As standard on the Bronze plan, we 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 coverage zone) or your country of residence following your eligible evacuation. The circumstances under which we evacuate you are extended to include advanced diagnostics and cancer treatment that cannot be provided locally.

## Co-insurance buyout

As standard on the Bronze plan, certain outpatient benefits come with a co-insurance. For an additional premium, you can choose to remove the co-insurance from these benefits.