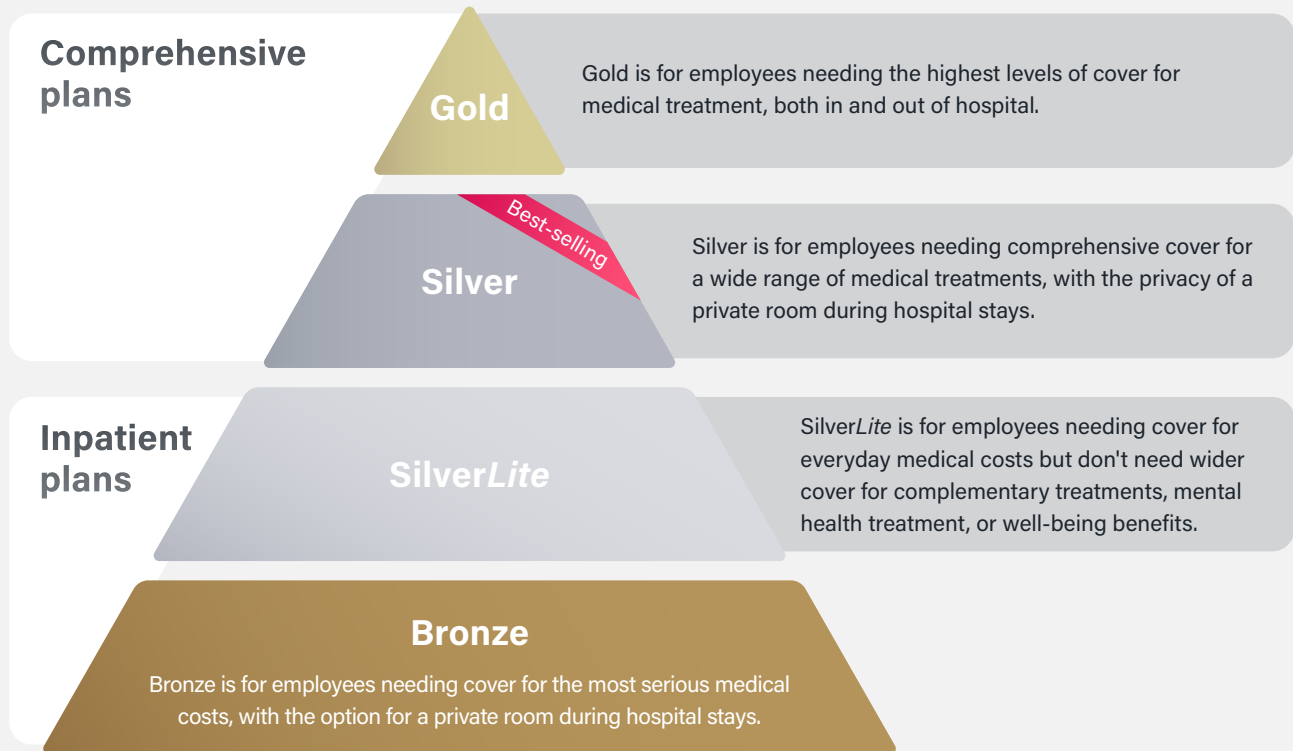






Quick guide to our health insurance



Just to let you know—you won't find complete information for our health insurance policies in this guide, nor the full T&Cs, limitations, and exclusions that would apply if you purchase one. You can find these in the [plan agreement](#), which we suggest you read with this guide.

Our health plans at a glance



-  **Gold**
Our **top plan**, with the highest levels of cover and most comprehensive benefits. Employees have all the benefits of Silver, plus cover for dental care and maternity costs, and a cash benefit upon diagnosis of cancer.
-  **Silver**
Our **most popular plan**, with all the benefits of Bronze and SilverLite but no limit to your employees' cover for outpatient treatment. Employees also have cover for complementary therapies, mental health treatment, and well-being benefits.
-  **SilverLite**
A **low-cost** health plan with most of the benefits of Bronze, plus up to US\$10,000 cover for outpatient treatment. That includes US\$3,500 cover for primary medical care and the monitoring and maintenance of chronic conditions. There is also cover for hospital treatment needed as a result of complications of pregnancy.
-  **Bronze**
Our **inpatient plan**, giving your employees all the essential health benefits, plus a private room option when they're admitted to hospital. Cover for outpatient treatment is limited to treatment employees receive within 90 days of their discharge from hospital, but they're always covered in full for cancer treatment and advanced diagnostic tests.

Key benefits of the health plans

Benefits	Bronze	SilverLite	Silver	Gold
Annual benefit limit	US\$1,500,000	US\$1,500,000	US\$2,500,000	US\$5,000,000
Hospital costs				
Hospital accommodation	Semi-private room (option for private room)	Semi-private room (option for private room)	Private room	Private room
Hospital treatment	Full cover	Full cover	Full cover	Full cover
Advanced diagnostic tests	Full cover	Full cover	Full cover	Full cover
Cancer treatment				
Cancer treatment	Full cover	Full cover	Full cover	Full cover
Genetic testing for cancer (12-month waiting period)	No cover	No cover	Lifetime limit of US\$2,000	Lifetime limit of US\$4,000
Preventive cancer treatment (12-month waiting period)	No cover	No cover	Lifetime limit of US\$25,000, with 20% co-insurance	Lifetime limit of US\$40,000
Cancer genome testing	US\$6,000	US\$6,000	US\$6,000	US\$6,000
Mental health treatment (12-month waiting period)				
Lifetime limit for treatment	US\$50,000	n/a	US\$75,000	US\$100,000
Inpatient & daypatient treatment	30 days	No cover	Cover up to the lifetime limit	Cover up to the lifetime limit
Outpatient consultations	10 sessions (post-hospital treatment)	No cover	10 sessions	10 sessions
Outpatient mental health medication	US\$500 (post-hospital treatment, with 20% co-insurance)	No cover	US\$500, with 20% co-insurance	US\$500, with 20% co-insurance
Outpatient treatment				
Annual limit for treatment	No limit	US\$5,000 (option to extend up to US\$10,000)	No limit	No limit
Primary medical care	Post-hospital treatment	US\$1,500 (option to extend up to US\$3,500)	Full cover	Full cover
Emergency ward treatment	Accident cover only	Cover to annual limit	Full cover	Full cover
Outpatient surgical procedures	Full cover	Cover to annual limit	Full cover	Full cover
Physiotherapy	US\$1,000 (post-hospital treatment)	US\$250	Full cover	Full cover
Monitoring & maintenance of chronic conditions	No cover	Up to primary medical care benefit limit	Full cover	Full cover
Well-being benefits				
Preventive health (6-month waiting period)			US\$400	US\$1,200
Vaccinations for adults	No cover	No cover	US\$300	US\$500
Well-child benefit (6-month waiting period)			US\$400	US\$800
Optical care				
Optical care	No cover	No cover	Optional	Optional
Dental costs				
Emergency restorative treatment received as an inpatient	Full cover	US\$5,000	Full cover	Full cover
Emergency restorative treatment received as an outpatient	No cover	No cover	US\$500	US\$1,000
Dental Basic (6-month waiting period)	No cover	Optional (US\$500, with 10% co-insurance)	Optional (with US\$1,000 or US\$1,500, with 10% co-insurance)	US\$1,500
Dental Plus (10-month waiting period)	No cover	No cover	Optional (with US\$1,500, with 10% co-insurance)	Optional (with US\$2,000, with 10% co-insurance)

Key benefits of the health plans (continued)

Benefits	Bronze	SilverLite	Silver	Gold
Annual benefit limit	US\$1,500,000	US\$1,500,000	US\$2,500,000	US\$5,000,000
Maternity costs (12-month waiting period)				
Routine maternity care & routine care of newborns	No cover	Optional (US\$5,000, with 20% co-insurance)	Optional (US\$5,000 or US\$7,500 or \$10,000 or US\$15,000, with 20% co-insurance)	US\$18,500
Complications of childbirth	No cover	No cover	Optional (US\$20,000)	Full cover
Complications of pregnancy affecting the mother	US\$4,800	US\$10,000	US\$15,000 (option to extend to full cover)	Full cover
Treatment for congenital conditions or hereditary conditions for newborn babies (no waiting period)	No cover	No cover	US\$10,000 (option to extend to US\$50,000)	US\$100,000
Expat benefits				
Medevac Basic	Full cover	Full cover	Full cover	Full cover
Repatriation of mortal remains	Full cover	US\$5,000	Full cover	Full cover
Medevac Plus	Optional	Optional	Optional	Optional

Options for your plan

Cashless access to outpatient treatment

Cashless access is an arrangement by which we settle your employees' bills for outpatient treatment directly with their hospital or treating doctor. This means they won't be left out-of-pocket for their treatment, and they won't have to submit a claim to us. That's cashless access is also known as 'direct billing' or 'fast-track payment'.

Cashless access to outpatient treatment is free, but it's only available to members with certain plans in certain countries. Employees need a SilverLite, Silver or Gold plan. Cashless access to outpatient treatment is available at clinics throughout Asia, including Hong Kong and China.



Outpatient treatment annual limits

Select the annual limit for your employee's outpatient treatment on the SilverLite plan. Your employees have US\$5,000 cover as standard, but you can extend up to US\$10,000. Extending the annual limit also increases your employees' cover for primary medical care.



Optical care

With optical care, your employees have cover for an annual optical test and for lenses, frames and contact lenses upon change of a prescription.

Options for your plan (continued)



Maternity costs

On the SilverLite and Silver plans, you can add cover for routine maternity care. This gives your employees US\$5,000 cover per pregnancy on the SilverLite plan. On the Silver plan, you can choose a limit from three options: US\$5,000 or US\$7,500 or \$10,000 or US\$15,000 per pregnancy. Also on the Silver plan, you can add cover for complex maternity costs for your employees, such as complications of childbirth, complications of pregnancy affecting the mother, and treatment for congenital conditions.



Dental care

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.



Personal accident plan

With an optional personal accident plan, we pay your employees a cash lump-sum benefit if an accident results in their death, loss of sight, loss of limb or your 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 health plans, we organise emergency medical evacuations for your employees should they suffer a life-threatening or limb-threatening condition that cannot be treated locally. If you choose Medevac Plus, your employees can request repatriation to their country of nationality (if within their coverage zone) or their country of residence following their eligible evacuation. The circumstances under which we evacuate employees are extended to include advanced diagnostics and cancer treatment that cannot be provided locally.

Additional resources

Plans for businesses

Plan agreement

[Find out more](#)

Bronze plan

[More Information](#)

SilverLite plan

[More Information](#)

Silver plan

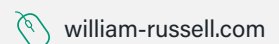
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Gold plan

[More Information](#)

Application form

[Get started](#)



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