

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.