

HEALTHCARE INTERNATIONAL



REVOLUTIONISING CORPORATE MEDICAL HEALTHCARE

[www.healthcareinternational.com](http://www.healthcareinternational.com)

# HealthCare International

*Protecting your company's greatest asset*



## WELCOME TO HEALTHCARE INTERNATIONAL

We are a specialist provider of worldwide private medical and related personal insurance, designed to provide not just the basics, but also a wide range of benefits that will bring peace of mind to your company and staff.

We have the global knowledge and experience to ensure your employees receive the treatment they need, no matter where in the world they may be.

## PEACE OF MIND

A company's greatest asset is its people, so their health is a priority. You have to be sure that if one of your employees requires medical treatment, the most appropriate and effective care is available, whenever and wherever it is needed.

For companies that operate around the world, the potential cost of providing first class healthcare for their employees has become prohibitive. Healthcare in many countries is rapidly moving away from state-funded to privately run medical facilities, where the bills can often spiral out of control.

In addition to the cost, there is also the complex responsibility of arranging suitable treatment, often at a distance and sometimes in an emergency.

What you need is medical insurance cover that not only protects against the high cost of medical treatment, but one that provides worldwide emergency support, 24 hours a day.

## WHAT'S RIGHT FOR YOU

We listen carefully to what companies really want. With over 35 years' insurance experience behind us, we can offer a range of standard plans that cover most eventualities. But, if our standard plans do not quite fit your requirements, we can create a tailored solution that's just right for your company.

## BENEFITS BEYOND THE USUAL

We provide all the benefits of a traditional medical expenses programme, but under our Executive Plan we can also offer many of benefits as standard, that other insurance companies try to avoid, such as preventative and general dental care, prescription drugs, psychiatric disorders and annual health checks.

Even our most basic plans provide cover for conditions such as chronic diseases, HIV/AIDS and maternity care (subject to normal plan limitations and terms). Nor will your employee's cover be cancelled when they retire; any employee covered under your HealthCare International Group plan has the option of an automatic invitation to transfer their cover to one of our individual programmes without any new exclusions being added or benefits being taken away.

## INFORMATION AT YOUR FINGERTIPS

As a busy executive, we understand that you need information quickly, so visit [www.healthcareinternational.com](http://www.healthcareinternational.com) to find our wide choice of programmes, from our top of the range Executive Plan to the value-added HealthCare Emergency Plus Plan. You can also get an online quotation, obtain copies of all our literature and policy terms, and complete a straightforward application form.

With the support of some of the world's largest and most experienced insurers, for example, Lloyd's of London and Optimum Re, we are breaking the mould of traditional medical insurance, so that we can offer you an unbeatable package of cover.

## COMPREHENSIVE AND FLEXIBLE

Whether you are looking for an all-inclusive policy or one that provides just the basics, we have a plan that's right for your organisation and which can help reduce your healthcare costs. Our range of affordable, tailor-made international insurance plans has been created to cover most eventualities, almost anywhere in the world and with membership open to virtually everyone.

# HealthCare International

*Revolutionising private medical healthcare*



## **MONEY BACK GUARANTEE**

We understand that your staff costs are a major expense, so if you choose HealthCare International we want you to be entirely satisfied with your decision.

If in the unlikely event that you are not entirely satisfied with your chosen plan, we will refund 100% of your premium (subject to no claims or Visa applications having been made). Just let us know in writing within 14 days of the commencement of your corporate policy.

## **TRULY GLOBAL COVER**

All our plans give your employees the choice of when and where they receive treatment (subject to the chosen area of cover). With over 7,000 hospitals and 350,000 physicians and nursing staff in our worldwide network, we are able to respond quickly, ensuring your staff benefit from the very best service possible.

Our plans provide automatic cover in the event of a medical emergency anywhere in the world, so your employees can feel secure in the knowledge that should the unexpected happen, we are always on hand to help when it's needed most.

## **AN EMERGENCY, NOT A CRISIS**

Should a member of your staff or their family fall ill and local facilities prove to be inadequate, we will arrange for their evacuation to the nearest appropriate medical centre. We will make all the necessary arrangements and when required, ensure that you are kept informed of their progress every step of the way.

24/7 worldwide help with a global network of 24/7 emergency call centres, physicians and healthcare professionals in over 161 countries, we are always on hand, whenever or wherever any member of your staff need help. We can provide immediate access to fast, reliable medical advice, and identify the most appropriate medical facility or physician for their condition.

## **A FEW OF THE BENEFITS INCLUDED IN OUR CORPORATE PLANS:**

- Vaccinations and Inoculations
- Chronic/Dread Disease/AIDS per life time subject to Plan limits
- Information Services helpline
- Emergency Medical Evacuation
- Maternity Cover
- Annual Health Check
- Prescription Drugs
- Psychiatric, mental, nervous, alcohol and drug abuse disorders
- Ophthalmologist fees and eye surgery
- Glasses and contact lenses
- Preventative and general dental surgery
- Your HR department or the individual member can access the policy via our secure online portal

## **DIRECT CLAIMS SETTLEMENT**

Our claims service is managed by a team of experienced professionals, who work closely with physicians and nursing staff and medical facilities worldwide to ensure that your company's claims are settled quickly and efficiently.

If a member of your staff needs hospital treatment, we can usually arrange to settle all pre-authorised medical charges directly to their physician or the hospital where they received their treatment, saving your company the burden and administration costs of dealing with the charges.



# HealthCare International

A full range of healthcare insurance plans tailor-made for corporate clients

Compare the five HealthCare International Plans to see which one is right for your organisation.

Benefits	HealthCare International Emergency+	HealthCare International Standard	HealthCare International Plus	HealthCare International Premium	HealthCare International Executive
Overall Annual Plan Maximum per Insured Person per Certificate Period (Subject to the limit)	US\$/€ 500,000	US\$/€ 500,000	US\$/€ 1,000,000	US\$/€ 1,500,000	US\$/€ 2,000,000
Region	Worldwide Excl USA or Worldwide Incl USA				
Deductible per Event	\$2,000	\$1,000/\$250	\$1,000/\$250	\$1,000/\$250/Nil	\$1,000/\$250/Nil
Co-Pay (applicable to the first \$20,000)	Nil, 10%, 20% or 30%				
<b>Inpatient &amp; Day Patient Treatment</b>					
Accommodation, Operating Theatre & Recovery Room	100% of costs	100% of costs	100% of costs	100% of costs	100% of costs
Diagnostic Procedures	100% of costs	100% of costs	100% of costs	100% of costs	100% of costs
Nursing	100% of costs	100% of costs	100% of costs	100% of costs	100% of costs
Inpatient Prescribed Drugs & Medicine	100% of costs	100% of costs	100% of costs	100% of costs	100% of costs
Physicians, Specialists, Surgeons & Anaesthetics	100% of costs	100% of costs	100% of costs	100% of costs	100% of costs
Surgical Appliances	100% of costs	100% of costs	100% of costs	100% of costs	100% of costs
Radiotherapy, Chemotherapy & Oncology	100% of costs	100% of costs	100% of costs	100% of costs	100% of costs
Hospital Accommodation for Babies	Not Covered	Not Covered	Not Covered	100% of costs	100% of costs
Lifesaving Organ Transplant (Lifetime Maximum)	100% of costs up to \$100,000	100% of costs up to \$100,000	100% of costs up to \$100,000	100% of costs up to \$500,000	100% of costs up to \$500,000
<b>Outpatient Treatment</b>					
Day-Care Surgery/Treatment	100% of costs	100% of costs	100% of costs	100% of costs	100% of costs
* Outpatient Physician & Paramedical Fees	Not Covered	Not Covered	§ 75% of costs	75% of costs	100% of costs
* Outpatient X-Ray, Laboratory Tests & Treatment	Not Covered	Not Covered	§ 75% of costs	100% of costs	100% of costs
* Outpatient Prescribed Drugs	Not Covered	Not Covered	§ 75% of costs	100% of costs up to \$1,000	100% of costs up to \$1,000
Physiotherapy	Not Covered	Not Covered	100% of costs up to 12 sessions	100% of costs up to 12 sessions	100% of costs up to 12 sessions
* Non-Western & Alternative Medicine	Not Covered	Not Covered	Not Covered	Not Covered	100% of costs up to \$400
<b>Other Benefits</b>					
Dread/Chronic Diseases (Lifetime Maximum)	100% of costs up to \$20,000	100% of costs up to \$20,000	100% of costs up to \$20,000	100% of costs up to \$200,000	100% of costs up to \$200,000
Home Nursing	Not Covered	Not Covered	Not Covered	100% of costs (max 60 days)	100% of costs (max 60 days)
Rehabilitation/Convalescence	Not Covered	Not Covered	Not Covered	100% of costs (max 45 days)	100% of costs (max 60 days)
* Prescribed Medical Aids (Lifetime Maximum)	Not Covered	Not Covered	Not Covered	Not Covered	50% of costs up to \$6,000
* Psychiatric, Drug & Alcohol Abuse (6 month waiting period, Lifetime Maximum)	Not Covered	Not Covered	Not Covered	Not Covered	50% of costs up to \$5,000
Eye Surgery - Illness & Accidental only	100% of costs	100% of costs	100% of costs	100% of costs	100% of costs
* Eyeglasses & Contact Lenses (6 month waiting period)	Optional Extra Available	Optional Extra Available	Optional Extra Available	Optional Extra Available	100% up to \$400
* Personal Accident Cover (over the age of 18 years old) (Life Cover for Death by Accident only)	\$25,000 per member, extra cover available	\$25,000 per member, extra cover available	\$25,000 per member, extra cover available	\$25,000 per member, extra cover available	\$25,000 per member, extra cover available
<b>Preventative Benefits</b>					
* Well Child Care (up to 7 yrs old)	Not Covered	Not Covered	100% of costs up to \$1,000	100% of costs up to \$1,000	100% of costs up to \$1,000
Well Being (Routine Gynaecological Test, Mammograms & Prostate Examinations)	Not Covered	Not Covered	100% of costs up to \$400	100% of costs up to \$400	100% of costs up to \$400
* Annual Health Check (ECG, etc) (6 month waiting period)	Not Covered	Not Covered	Not Covered	100% of costs up to \$400	100% of costs up to \$750
* Vaccinations	Not Covered	75% of costs up to \$150	75% of costs up to \$150	100% of costs up to \$250	100% of costs
Parental Accommodation (Child up to 16 yrs old)	\$45 per day (max 30 days)	\$150 per day (max 30 days)	\$150 per day (max 30 days)	\$150 per day (max 30 days)	\$150 per day (max 45 days)
<b>Maternity Benefits (12 month waiting period)</b>					
Pregnancy & Childbirth	Not Covered	100% of costs up to \$3,000	100% of costs up to \$3,000	100% of costs up to \$25,000	100% of costs up to \$25,000
* Complications of Pregnancy/Childbirth	Not Covered	100% of costs up to \$10,000	100% of costs up to \$10,000	100% of costs	100% of costs

\* Deductible/Excess does not apply. Co-Pay does apply.

§ Outpatient Overall Combined Benefit Limit (Except Day-Care Surgery or Treatment) up to \$1,000.

# HealthCare International

Key highlights at-a-glance

Benefits	HealthCare International Emergency+	HealthCare International Standard	HealthCare International Plus	HealthCare International Premium	HealthCare International Executive
<b>Dental Benefits (6 month waiting period)</b>					
* Emergency Dental Treatment	Optional Extra Available	Optional Extra Available	Optional Extra Available	Optional Extra Available	† 100% of costs
* Routine Dental Treatment	Optional Extra Available	Optional Extra Available	Optional Extra Available	Optional Extra Available	† 100% of costs up to \$700
* Restorative Dental Treatment	Optional Extra Available	Optional Extra Available	Optional Extra Available	Optional Extra Available	† 100% of costs
* Dental Crowns, Bridges, Dentures & Implants	Optional Extra Available	Optional Extra Available	Optional Extra Available	Optional Extra Available	50% of costs up to \$500 per tooth up to a maximum of \$2000
* Orthodontic (Lifetime Maximum)	Optional Extra Available	Optional Extra Available	Optional Extra Available	Optional Extra Available	50% of costs up to \$2,000
<b>Special &amp; Travel Benefits</b>					
Travel Expenses to Home Country for Childbirth	Not Covered	Not Covered	Not Covered	50% of costs	50% of costs
Elective Home Country Treatment	Not Covered	Not Covered	100% of costs up to Annual Maximum	100% of costs up to Annual Maximum	100% of costs
Out of Area Cover (Accidents/Emergency Treatment only)	100% of costs (max 60 days)	100% of costs (max 60 days)	100% of costs (max 60 days)	100% of costs (max 60 days)	100% of costs (max 60 days)
Repatriation of Mortal Remains	100% of costs up to \$3,000	100% of costs	100% of costs	100% of costs	100% of costs
Emergency Medical Evacuation & Repatriation	100% of costs	100% of costs	100% of costs	100% of costs	100% of costs
* Hospital Cash Benefits (in a Non-Chargeable Hospital)	\$100 per day (max 30 days)	\$100 per day (max 30 days)	\$200 per day (max 30 days)	\$250 per day (max 30 days)	\$250 per day (max 45 days)
* Hospitalisation Cash Benefit	Not Covered	Not Covered	\$200 per day (max 50 days)	\$250 per day (max 50 days)	\$300 per day (max 50 days)
Road Ambulance & Transport	100% of costs	100% of costs	100% of costs	100% of costs	100% of costs
* Compassionate Travel & Accommodation Expenses (in the Event of the Death of a Close Relative)	100% of costs of a round trip airline ticket & accommodation costs to attend a funeral up to \$5,000				

Optional Extra Benefits	HealthCare International Emergency+	HealthCare International Standard	HealthCare International Plus	HealthCare International Premium	HealthCare International Executive
<b>VisionCare (6 month waiting period)</b>					
* Eyeglasses & Contact Lenses	100% up to \$400	100% up to \$400	100% up to \$400	100% up to \$400	Included
<b>DentalCare (6 month waiting period)</b>					
* Emergency Dental Treatment	† 100% of costs	† 100% of costs	† 100% of costs	† 100% of costs	Included
* Routine Dental Treatment	† 100% of costs up to \$700	† 100% of costs up to \$700	† 100% of costs up to \$700	† 100% of costs up to \$700	Included
* Restorative Dental Treatment	† 100% of costs	† 100% of costs	† 100% of costs	† 100% of costs	Included
* Dental Crowns, Bridges, Dentures & Implants	50% of costs up to \$500 per tooth up to a maximum of \$2000	50% of costs up to \$500 per tooth up to a maximum of \$2000	50% of costs up to \$500 per tooth up to a maximum of \$2000	50% of costs up to \$500 per tooth up to a maximum of \$2000	Included
* Orthodontic (Lifetime Maximum)	50% of costs up to \$2,000	50% of costs up to \$2,000	50% of costs up to \$2,000	50% of costs up to \$2,000	Included
<b>Additional Personal Accident Cover (Life Cover for Death by Accident only)</b>					
* Additional Personal Accident Cover	\$10,000 increases available up to \$100,000				
<b>Travel Benefits</b>					
Additional Travel Benefits	Optional Extra Available	Optional Extra Available	Optional Extra Available	Optional Extra Available	Optional Extra Available
Cancellation & Curtailment (\$75 Deductible/Excess applies)	100% of costs up to \$4,500		Travel Delay (\$75 Deductible/Excess applies)		100% of costs up to \$3,000
* Personal Accident	100% of costs up to \$20,000		* Missed Departure (Not Home Country)		100% of costs up to \$800
Baggage & Personal Effects (\$75 Deductible/Excess applies)	100% of costs up to \$1,500		* Personal Liability		100% of costs up to \$1,000,000
Money & Documents (\$75 Deductible/Excess applies)	100% of costs up to \$500		* Legal Expenses		100% of costs up to \$10,000
* Loss of Passport (Not Home Country)	100% of costs up to \$250		* Hijack (Not Home Country)		100% of costs up to \$1,000

\* Deductible/Excess does not apply. Co-Pay does apply.

† Overall Combined Benefit Limit for Dental up to \$2,000.

# HealthCare International

*Some essential details*



## OUR OTHER PRODUCTS

Although our standard policies cover almost all eventualities, we offer a range of additional products and services that offer further peace of mind and protection:

### Personal Accident Cover

Accidents do happen, so it's wise to insure against any eventuality. Our Personal Accident programme provides a cash payment to your member of staff's estate and is available to anyone over 18 years.

Your member of staff is automatically covered for US\$/€ 25,000 or £ 15,000 as part of the benefits to all the medical plans, with up to a maximum top up limit of US\$/€/£ 125,000 per person.

### Dental Cover

Dental cover is included as standard in our Executive Plan and covers emergency, routine and restorative dental treatments as well as crowns, bridges, dentures and implants (subject to plan limits).

Dental cover is available as an optional addition to the rest of our plans, to the same limits, for both existing and new members.

### Vision Care

The new eyeglasses and contact lens benefit is now available as an optional extra on all our plans, except for the Executive plan, where it is offered as standard.

This option pays, up to the benefit limit, for eye examinations, frames and lenses, contact lenses, etc.

### Income Protection

Not being able to work due to illness or accident can be a major problem when you are in your own country. If it happens abroad, it could be a disaster.

If the unexpected does happen, HealthCare International provides an Income Protection benefit package that ensures financial security for members of your staff. The package delivers up to 75% of earnings made available until the elected retirement age (subject to underwriting), usually aged 65 years.

## Term Life Insurance

Our choice of covers, competitive premiums and straightforward application forms make HealthCare International's Term Life Plan an ideal solution to providing for your employee's future.

## Critical Illness Insurance

Should a member of your staff be diagnosed with a critical illness, HealthCare International's Critical Illness Plan provides them with a lump sum cash payment. They can use it for additional medical care or in any way they wish - the choice is theirs.

## Travel Insurance

Designed to look after employees all year round wherever they are travelling, our Travel Plan covers lost luggage, journey interruption, emergency assistance and lost money. Please remember this is not a medical plan.

## All the information you need

You can download further information about any of our products from our website [www.healthcareinternational.com](http://www.healthcareinternational.com), or call us on +44 (0)20 7590 8800

## PREMIUMS

We keep the cost of your premiums as competitive as possible, and by offering you the option of taking a deductible and co-pay policy, we can save you as much as 60%. Contact us if you wish to discuss your options.

The current plan rates and discounts for up to 50 members are shown on the separate sheet included with this brochure. Choose which plan is best for your company, select the age of those employees and their family members that you wish to include and tell us if your company wishes to pay the premium monthly or annually.

For a quick and easy way to get an instant quote, visit us on [www.healthcareinternational.com](http://www.healthcareinternational.com).

# HealthCare International

*Applying for your healthcare insurance*



## A FEW COSTS NOT COVERED BY THE PLANS

We keep the costs we cannot cover to an absolute minimum. These may include pre-existing conditions for groups of less than 25 adults, unless accepted by us in writing and are detailed under each plan's policy terms and conditions.

Unlike many other insurance providers, we are often able to include or disregard certain pre-existing medical conditions or even waive those exclusions that may have been placed against a previous insurance policy.

## GROUP PROGRAMMES AND DISCOUNTS

If your company consists of less than 10 adults, we can offer you cover under our Individual Plan.

Under our group schemes, cover is available from birth up to the age of 70 years. Depending on the number of people to be covered, a special group premium discount is often available.

## TAILOR-MADE FOR YOU

We are here to help with any of your particular requirements. Call us on +44 (0)20 7590 8800 or e-mail us at [enquiries@healthcareinternational.com](mailto:enquiries@healthcareinternational.com)

## HOW TO APPLY

To apply for your company's cover, simply fill in the application form included with this brochure. Extra copies of the application form, as with all our documentation, can be easily downloaded from our website at [www.healthcareinternational.com](http://www.healthcareinternational.com).

Once you've filled in all parts of the form, you can send it to us either by

- Fax: + 44 (0)20 7590 8815
- Post: HealthCare International, UK Administration Office, 95 Cromwell Road, London, SW7 4DL, United Kingdom
- Email: [enquiries@healthcareinternational.com](mailto:enquiries@healthcareinternational.com).
- You can also apply for the policy and pay your premium with complete security at [www.healthcareinternational.com](http://www.healthcareinternational.com)

If you have any questions about the cover provided or what information is required when completing your application form, call us on +44 (0)20 7590 8800 or email us at [enquiries@healthcareinternational.com](mailto:enquiries@healthcareinternational.com). We're happy to guide you through the process.

## HOW TO PAY FOR YOUR POLICY

All HealthCare International Plans are issued in US Dollars, Sterling or Euros, but we are happy to accept payment in most other currencies - please contact us for the appropriate exchange rate.

You can use any of the following methods of payment: bank transfer, banker's draft, cheque or American Express, VISA, MasterCard and most debit cards.

## WHAT HAPPENS NEXT

Once we have received your application form, we will contact you to confirm receipt by email, fax or phone (please let us know a convenient time). We will give you a quotation based on your information.

Your application will normally be processed within 7 – 10 working days, when we will send you a supply of Member Folder packs for everyone included under the plan. This contains:

- Personal Membership Card
- Schedule of Benefits
- Personal Certificate of Insurance
- Group Plan Policy Terms and Conditions
- 24 Hour Emergency Assistance telephone number
- Claim Form

*Revolutionising International Healthcare*

*With more than 35 years of global healthcare and risk management experience, HealthCare International delivers one of the most comprehensive, transparent and easy to understand range of private medical insurance products.*

*Like all true innovations, HealthCare International is based on a simple idea: we put the needs of our members and their families first.*

*By making this our priority, we have broken the cycle of ever-increasing premiums and ever-reducing levels of cover, whilst ensuring the highest standards of service and commitment to our clients.*

**HealthCare International Global Network Limited**

[enquiries@healthcareinternational.com](mailto:enquiries@healthcareinternational.com)    [www.healthcareinternational.com](http://www.healthcareinternational.com)

FOR FURTHER INFORMATION CONTACT