



Revolutionising Corporate Medical Healthcare

Corporate medical healthcare around
the world, around the clock

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 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.

Revolutionising corporate medical healthcare

Information at your fingertips

As a busy executive, we understand that you need information quickly, so visit 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.

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.

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.

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 needs help. We can provide immediate access to fast, reliable medical advice, and identify the most appropriate medical facility or physician for their condition.

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.

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





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%.

Comparison of plans

Compare the five plans to see which one is right for your organisation.

Benefits	HealthCare Emergency Plus	HealthCare Standard	HealthCare Plus	HealthCare Premium	HealthCare Executive
Annual Maximum Healthcare Treatment	\$500,000	\$500,000	\$1,000,000	\$1,500,000	\$2,000,000
Area 1	Worldwide excluding USA and Hong Kong				
Area 2	Worldwide including USA and Hong Kong				
Deductible per Event	\$2,000	\$1,000/\$250	\$1,000/\$250	\$1,000/\$250/Nil	\$1,000/\$250/Nil
Co-Pay (Optional) (capped liability to \$20,000)	Nil, 10%, 20% or 30%				
In-patient and day-patient treatment					
Accommodation, Operating Theatre and Recovery Room	100% of costs	100% of costs	100% of costs	100% of costs	100% of costs
Day-care Surgery/Treatment	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
Hospital Cash Benefit (non-medical expenses in a non-chargeable hospital) <i>(Deductible/Excess does not apply)</i>	\$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 (non-medical expenses) <i>(Deductible/Excess does not apply)</i>	Not covered	Not covered	\$200 per day (max 50 days)	\$250 per day (max 50 days)	\$300 per day (max 50 days)
Lifesaving Organ Transplant	100% of costs up to \$100,000 (Lifetime Maximum)	100% of costs up to \$100,000 (Lifetime Maximum)	100% of costs up to \$100,000 (Lifetime Maximum)	100% of costs up to \$500,000 (Lifetime Maximum)	100% of costs up to \$500,000 (Lifetime Maximum)
Nursing	100% of costs	100% of costs	100% of costs	100% of costs	100% of costs
Parental Accommodation (Child up to 16 years old)	\$45 per day (max 30 days)	\$45 per day (max 30 days)	\$150 per day (max 30 days)	\$150 per day (max 30 days)	\$150 per day (max 45 days)
Physician, Specialist, Surgeon and Anaesthetist Fees	100% of costs	100% of costs	100% of costs	100% of costs	100% of costs
Prescription Drugs and Medicines	100% of costs	100% of costs	100% of costs	100% of costs	100% of costs
Radiotherapy, Chemotherapy and Oncology	100% of costs	100% of costs	100% of costs	100% of costs	100% of costs
Second Opinion for Surgery	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
Outpatient treatment					
Non-Western and Alternative Medicine (including chiropractic, osteopathy and acupuncture) <i>(Deductible/Excess does not apply)</i>	Not covered	Not covered	Not covered	Not covered	100% of costs up to \$400
Physician and Paramedical Fees <i>(Deductible/Excess does not apply)</i>	Not covered	Not covered	75% of costs	75% of costs	100% of costs
Physiotherapy <i>(Deductible/Excess does not apply)</i>	Not covered	Not covered	100% of costs (12 sessions)	100% of costs (12 sessions)	100% of costs (12 sessions)
Prescribed Drugs <i>(Deductible/Excess does not apply)</i>	Not covered	Not covered	100% of costs	100% of costs up to \$1,000	100% of costs up to \$1,000
X-Ray, Laboratory Tests and Treatment <i>(Deductible/Excess does not apply)</i>	Not covered	Not covered	75% of costs	75% of costs	100% of costs
Preventative					
Annual Health Checks (6 months waiting period on claims) <i>(Deductible/Excess does not apply)</i>	Not covered	Not covered	Not covered	100% of costs up to \$400	100% of costs up to \$750
Vaccinations <i>(Deductible/Excess does not apply)</i>	Not covered	75% of costs up to \$150	75% of costs up to \$150	100% of costs up to \$250	100% of costs
Well Being (Routine Gynaecological Tests, Mammograms and Prostate Examinations) <i>(Deductible/Excess does not apply)</i>	Not covered	Not covered	100% of costs up to \$450	100% of costs up to \$450	100% of costs up to \$450
Well Child Care (up to 7 years of age) <i>(Deductible/Excess does not apply)</i>	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

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

Co-Pay applies to all claims if selected



Maternity	Complications of Pregnancy and Childbirth (12 months waiting period on claims)	Not covered	100% of costs up to \$10,000	100% of costs up to \$10,000	100% of costs	100% of costs
	Normal Pregnancy and Childbirth (12 months waiting period on claims)	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
Dental (Overall Combined Limit up to \$4,000)	Emergency Dental Treatment <i>(Deductible/Excess does not apply)</i>	Optional Extra Available	Optional Extra Available	Optional Extra Available	Optional Extra Available	100% of costs
	Dental Crowns, Bridges, Dentures and Implants (6 months waiting period on claims) <i>(Deductible/Excess does not apply)</i>	Optional Extra Available	Optional Extra Available	Optional Extra Available	Optional Extra Available	50% of costs up to \$500 per tooth up to \$2,000
	Routine Dental Care (6 months waiting period on claims) <i>(Deductible/Excess does not apply)</i>	Optional Extra Available	Optional Extra Available	Optional Extra Available	Optional Extra Available	100% of costs (limited to \$700 per period of insurance)
	Restorative Dental Treatment (6 months waiting period on claims) <i>(Deductible/Excess does not apply)</i>	Optional Extra Available	Optional Extra Available	Optional Extra Available	Optional Extra Available	100% of costs up to \$2,000
	Orthodontic Treatment (6 months waiting period on claims) <i>(Only eligible for dependent children under the age of 18)</i> <i>(Deductible/Excess does not apply)</i>	Optional Extra Available	Optional Extra Available	Optional Extra Available	Optional Extra Available	50% of costs up to \$2,000 (Lifetime Maximum)
Special and travel benefits	Additional Travel Benefits	Optional Extra Available	Optional Extra Available	Optional Extra Available	Optional Extra Available	Optional Extra Available
	Compassionate Travel and Accommodation Expenses <i>(Deductible/Excess does not apply)</i>	In the event of the death of a close relative (spouse, parent, child, brother or sister) 100% of costs of a round trip Economy Class airline ticket and accommodation costs to attend a funeral up to maximum \$5,000.				
	Elective Home Country Treatment	Not covered	Not covered	100% of costs	100% of costs	100% of costs
	Emergency Medical Evacuation and Medical Repatriation	100% of costs	100% of costs	100% of costs	100% of costs	100% of costs
	Out of Area Accident or Emergency Cover	Limited to 30 days per policy year	Limited to 30 days per policy year	Limited to 30 days per policy year	Limited to 60 days per policy year	Limited to 60 days per policy year
	Out of Hospital Network Cover	30% Co-Pay	20% Co-Pay	20% Co-Pay	20% Co-Pay	20% Co-Pay
	Repatriation of Mortal Remains	100% of costs up to \$3,000	100% of costs	100% of costs	100% of costs	100% of costs
	Road Ambulance Transportation	100% of costs	100% of costs	100% of costs	100% of costs	100% of costs
	Travel Expenses to Home Country for Childbirth	Not covered	Not covered	Not covered	50% of costs	50% of costs
Other benefits	Dread/Chronic Diseases (including cancer, heart disease and HIV/Aids)	100% of costs up to \$20,000 (Lifetime Maximum)	100% of costs up to \$20,000 (Lifetime Maximum)	100% of costs up to \$20,000 (Lifetime Maximum)	100% of costs up to \$200,000 (Lifetime Maximum)	100% of costs up to \$200,000 (Lifetime Maximum)
	Eye Surgery (Illness and Accidental only)	100% of costs	100% of costs	100% of costs	100% of costs	100% of costs
	Eyeglasses and Contact Lenses (6 months waiting period on claims) <i>(Deductible/Excess does not apply)</i>	Optional Extra Available	Optional Extra Available	Optional Extra Available	Optional Extra Available	100% of costs up to \$400
	Home Nursing	Not covered	Not covered	Not covered	100% of costs (max 60 days)	100% of costs (max 60 days)
	Personal Accident Cover (Life Cover for Death by Accident only) <i>(Deductible/Excess does not apply)</i>	\$25,000 per member (over the age of 18 years old). \$10,000 block increases available. The maximum amount of cover per member is \$125,000.				
	Prescribed Medical Aids <i>(Deductible/Excess does not apply)</i>	Not covered	Not covered	Not covered	Not covered	50% of costs up to \$6,000 (Lifetime Maximum)
	Psychiatric, Drug and Alcohol Abuse (6 months waiting period on claims) <i>(Deductible/Excess does not apply)</i>	Not covered	Not covered	Not covered	Not covered	50% of costs up to \$5,000 (Lifetime Maximum)
	Rehabilitation/Convalescence	Not covered	Not covered	Not covered	100% of costs (max 45 days)	100% of costs (max 60 days)

Co-Pay applies to all claims if selected

Please note that these plans are stated in US Dollars for illustrative purposes only. Sterling and Euro versions are available upon request.

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 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. We also offer Single-Trip cover for durations of upto 90 days. 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, 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.

Current plan rates and discounts for up to 50 members are available on request. 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 our website www.healthcareinternational.com

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

Applying for your healthcare insurance

How to apply

To apply for your companies cover and pay your premiums with complete security, simply visit www.healthcareinternational.com and fill in our easy to use, online application form.

Alternatively, hard copy application forms can be downloaded from the website, as with all our documentation.

Once you've filled in all the parts of the form, this can be sent 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

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 on the address above. We're happy to guide you through this 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, 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:

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



UK Administration Office

95 Cromwell Road
London
SW7 4DL
United Kingdom

T: +44 (0)20 7590 8800

F: +44 (0)20 7590 8815

enquiries@healthcareinternational.com

www.healthcareinternational.com