



healthOptions

INDIVIDUAL AND FAMILY HEALTH PLAN OVERVIEW





We're Integra Global: a different breed of health plan provider. Smaller, more flexible. Intelligent and personal. We create tailored insurance plans for expats, and for others with unique insurance needs.



Built around you

Unusual lives require a different sort of health insurance. If you're an expat, or your job requires you to travel regularly, you need a provider that understands your needs.

That's where we come in.

We're a specialist team, focused on flexible, tailored health cover for people with unique insurance needs. That's never going to make us a global household name – but then, that's never been our goal. We're more interested in helping people like you.

At Integra Global, you're an individual – not a number. And your insurance is built around you.

Convenience, meet choice

Most providers force you to select between convenience and choice. Off-the-peg plans often give you limited flexibility – and building your own can be bewildering.

At Integra Global, we've worked hard to balance the two. Our plans are ready to go, but easy to tailor. And if you have questions, we're always just a phone call away.

Comprehensive means comprehensive

When we say comprehensive, we mean it.

Our standard plans offer all the benefits you'd expect – and many you might not. Routine check ups, mental health appointments and prescription costs are all included. We cover preventative care, too, so there's no need to wait before seeking treatment.

Of course, you may not want all this. Which is why we also offer plans that just cover the essentials. That way, you never end up paying for things you know you won't use.

Designed to be flexible

As well as a choice of plans, you can customise each one. For example, you can set your deductible – the amount you contribute when you use your insurance – at a level that suits you.

A high deductible gives you great coverage with a low premium: it's a good option if you think you're unlikely to use your insurance. A low deductible increases your premium, but means you never have to worry about the cost of your care.

Feel at home wherever you are

Unsurprisingly, we're proud of our signature benefit: peerless worldwide care.

We offer direct settlement with hospitals around the globe. And we have convenient direct billing networks in many countries, providing instant, cashless access to outpatient services such as doctor visits, exams, lab fees and prescriptions drugs.

The result is simple: you and your family feel safe and secure, whenever and wherever you travel.

A helping hand

Good health is about more than check ups and prescriptions. It's about looking after yourself every day, in the way that's right for you. That's what our Expat Assistance Programme is all about.

It's a comprehensive well-being programme that gives you and your family free, confidential support, 24 hours a day. You can talk to someone about any issues you're experiencing, from anxiety to relationship problems; from culture shock to work stresses, conflicts and challenges. It's totally confidential: we have no knowledge of which services you use, or how much you use them, so it will never affect your premiums.

We believe good health insurance should reward you for taking care of yourself. That's why all our plans include the Expat Assistance Programme as standard.

Truly global care

As an expat, you need quick, reliable access to your care wherever you are.

We work with a leading provider of assistance services, to ensure you're always protected. Everything from vaccinations and travel advice to emergency medical evacuation is included, so you can travel without worrying about your healthcare.

What's more, we make getting treatment abroad as simple as possible. We offer direct settlement with hospitals around the globe. And we have convenient direct billing networks in many countries, providing instant, cashless access to outpatient services such as doctor visits, exams, lab fees and prescription drugs.

In other words, our international care is comprehensive, and convenient – just what you'd expect from an expat specialist.



Your care, everywhere

As an expat, you need quick, reliable access to care all over the world. That's why our plans include the latest digital health tools.

We use Medelinked, a leading digital health records service, to make accessing your records online from anywhere in the world safe and convenient. You can share your records with trusted health partners, and instantly check your insurance information, so you get the right care as quickly as possible.

The IntegraHealth app makes things even easier. With it, you can check your Medelinked records, and contact us at any time for help and advice. It integrates directly with Apple Health, building up a better picture of your health over time. And it allows you to submit claims directly, which means less paperwork and quicker settlement.

It's not just about convenience. With these tools, health providers have more information, so they can always give you the best possible care, wherever you are.



Plans for individuals

You never quite know what's around the corner.
That's why we offer comprehensive, integrated
policies, with everything you need built in.

Whether you choose yourLife or PremierLife, you'll benefit from prompt, reliable, high quality care wherever you are.

yourLife

Our yourLife plan has been thoughtfully designed to provide comprehensive yet affordable care.



PremierLife

With PremierLife, you'll benefit from the very best care, wherever you are – from a private room during any hospital stay, to free regular checkups, and much more.



Plans for families

As a family, you're more than a collection of individuals. You're a team. And you want a simple, integrated insurance plan that works for all of you, together. That's exactly what our family health plans provide.

For example, we offer a unique family deductible. If you choose this option, instead of having separate deductibles for each person, there's just one for all of you. That helps make sure everyone gets the quickest possible access to health benefits – and it saves you money.

yourFamily

With health insurance, the little things make a big difference. Whether it's our comprehensive maternity and newborn cover, or the vaccination cover that we include as standard, you can be confident that your family is in safe hands.



PremierFamily

Our PremierFamily plan gives your whole family access to the best possible care – from remote consultations with top US doctors.

TABLE OF BENEFITS	YOUR HEALTH		PREMIER HEALTH	
	yourLife	yourFamily	PremierLife	PremierFamily
Maximum lifetime plan benefit	\$2,500,000	\$2,500,000	\$5,000,000	\$5,000,000
Annual maximum plan benefit	\$1,500,000	\$1,500,000	\$2,000,000	\$2,000,000
Maximum lifetime plan benefit	€2,000,000	€2,000,000	€3,750,000	€3,750,000
Annual maximum plan benefit	€1,250,000	€1,250,000	€1,500,000	€1,500,000
Maximum lifetime plan benefit	£1,500,000	£1,500,000	£3,000,000	£3,000,000
Annual maximum plan benefit	£1,000,000	£1,000,000	£1,250,000	£1,250,000
HOSPITALISATION BENEFITS				
Accommodation	Semi-private room	Semi-private room	Private room	Private room
Inpatient treatment, daypatient, operating theatre and recovery room, prescribed medicines, drugs and dressing for inpatient or daypatient treatment	100% (90% US/Canada)	100% (90% US/Canada)	100%	100%
Intensive care unit	100% (90% US/Canada)	100% (90% US/Canada)	100%	100%
Inpatient ancillary services including physical and occupational therapy as daypatient or inpatient	100% (90% US/Canada)	100% (90% US/Canada)	100%	100%
Surgeons' and anaesthetists' fees	100% (90% US/Canada)	100% (90% US/Canada)	100%	100%
Inpatient consultation by specialist	100% (90% US/Canada)	100% (90% US/Canada)	100%	100%
Emergency room	100% (90% US/Canada)	100% (90% US/Canada)	100%	100%
Pathology, radiology, and diagnostic tests	100% (90% US/Canada)	100% (90% US/Canada)	100%	100%
MRI, CT and PET scans	100% (90% US/Canada)	100% (90% US/Canada)	100%	100%
Private duty nursing (Lifetime maximum)	\$7,500 €6,000 £5,000	\$7,500 €6,000 £5,000	\$15,000 €12,500 £10,000	\$15,000 €12,500 £10,000
Skilled nursing facility (Lifetime maximum)	\$7,500 €6,000 £5,000	\$7,500 €6,000 £5,000	\$15,000 €12,500 £10,000	\$15,000 €12,500 £10,000
Home health care (Lifetime maximum)	\$7,500 €6,000 £5,000	\$7,500 €6,000 £5,000	\$15,000 €12,500 £10,000	\$15,000 €12,500 £10,000
Hospice care services (Lifetime maximum)	\$10,000 €8,000 £6,500	\$10,000 €8,000 £6,500	\$20,000 €15,000 £13,000	\$20,000 €15,000 £13,000
Emergency dental treatment (as a result of accident)	100% (90% US/Canada)	100% (90% US/Canada)	100%	100%
Cancer treatment	100% (90% US/Canada)	100% (90% US/Canada)	100%	100%

TABLE OF BENEFITS

	YOUR HEALTH		PREMIER HEALTH	
	yourLife	yourFamily	PremierLife	PremierFamily
Child accompaniment	N/A	100%	N/A	100%

If the insured person is a child under 16 who requires hospitalisation, we will pay for necessary overnight accommodation for one parent in the same hospital, or when no such accommodation is available, for necessary bed and breakfast accommodation in a nearby hotel. Pre-approval is necessary.

MANAGED TRANSPLANT PROGRAMME

Organ transplants maximum lifetime	\$500,000 €400,000 £300,000	\$500,000 €400,000 £300,000	\$500,000 €400,000 £300,000	\$500,000 €400,000 £300,000
Tissue transplants (as part of the overall organ max.)	\$250,000 €200,000 £150,000	\$250,000 €200,000 £150,000	\$250,000 €200,000 £150,000	\$250,000 €200,000 £150,000

Transplant must be pre-certified and approved by us. Failure to comply will result in treatment not being covered by your policy. A 24-month waiting period applies for all transplants.

OUTPATIENT BENEFITS				
Surgery as outpatient	100% (90% US/Canada)	100% (90% US/Canada)	100%	100%
Physician office visits and specialist fees	90%	90%	100%	100%
Diagnostic and therapeutic services (as outpatient, per visit)	90%	90%	100%	100%
Physical therapy (as outpatient, per visit)	90% \$75 €60 £50 policy year max 30 visits	90% \$75 €60 £50 policy year max 30 visits	100% \$75 €60 £50 policy year max 50 visits	100% \$75 €60 £50 policy year max 50 visits
Occupational therapy (as outpatient, per visit)	90% \$75 €60 £50 policy year max 30 visits	90% \$75 €60 £50 policy year max 30 visits	100% \$75 €60 £50 policy year max 50 visits	100% \$75 €60 £50 policy year max 50 visits
Chiropractic services Policy year maximum for chiropractic services <i>Referral letter required from medical physician</i>	90% \$750 €600 £500	90% \$750 €600 £500	100% \$1,500 €1,250 £1,000	100% \$1,500 €1,250 £1,000
Complementary Medicine Including TCM, bonesetting, acupuncture, herbal medicine, homeopathy and osteopathy	90% \$500 €400 £350	90% \$500 €400 £350	100% \$1,500 €1,250 £1,000	100% \$1,500 €1,250 £1,000

PRESCRIPTION PROGRAMME

In US (no deductible applies)	90% generic 80% brand	90% generic 80% brand	100% generic 90% brand	100% generic 90% brand
All other countries (deductible applies)	90%	90%	100%	100%

DENTAL

Routine dental	N/A	N/A	\$1,500 €1,250 £1,000	\$1,500 €1,250 £1,000
Diagnostic and preventive dental	N/A	N/A	100%	100%
Dental plan option available	YES See dental options	YES See dental options	YES See dental options	YES See dental options

TABLE OF BENEFITS

	YOUR HEALTH		PREMIER HEALTH	
	yourLife	yourFamily	PremierLife	PremierFamily
MATERNITY AND NEWBORN COVER				
Pregnancy, normal delivery	N/A	90% \$10,000 €7,500 £6,500	N/A	100% \$15,000 €13,000 £11,500
Complicated pregnancy and Cesarean section (non-elective)	N/A	90% \$12,000 €8,500 £8,000	N/A	100% \$20,000 €17,500 £15,000
<i>Routine nursery, included under maternity benefits as any other treatment including room and board, physician charges and circumcision for males prior to discharge. In the case of an elective Cesarean section, which is not medically necessary, benefit will be paid at the cost of a normal delivery, up to the Pregnancy, normal delivery limit.</i>				
Newborn cover	N/A	\$25,000 €20,000 £15,000	N/A	\$30,000 €25,000 £20,000
<i>Included in newborn cover are premature births, congenital conditions and birth anomalies. Newborn cover is only available for a covered pregnancy. A 12-month waiting period applies for all maternity benefits.</i>				
WELLNESS AND ROUTINE SERVICES				
ADULTS Per policy year	\$500 €400 £300	\$500 €400 £300	\$750 €600 £500	\$750 €600 £500
Routine physical exams in connection with overall health and wellbeing	90%	90%	100%	100%
Pap smear	90%	90%	100%	100%
Mammograms: ages 35-39 one baseline exam; ages 40-49 one exam every one or two years for asymptomatic women, but no sooner than two years after baseline; age 50 and over one exam annually; any age whenever prescribed by a physician	90%	90%	100%	100%
Prostate cancer screening: one test per policy year for males age 50 or over	90%	90%	100%	100%
Immunisations and vaccinations	90%	90%	100%	100%
CHILD(REN)				
Maximum per policy year: birth to age 12 months	N/A	\$300 €275 £225	N/A	\$500 €400 £325
Maximum per policy year: 13 months and over	N/A	\$200 €150 £125	N/A	\$300 €225 £200
Routine medical exams and immunisations and vaccinations	N/A	100%	N/A	100%
Child preventive care services	N/A	100%	N/A	100%
Hearing tests	N/A	100%	N/A	100%

Six-month waiting period applies to all wellness benefits, but waits are waived for policies that are paid annually. Deductible does not apply to wellness benefits. Overall wellness benefit maximums apply to all routine and wellness benefits for adults and children.

TABLE OF BENEFITS	YOUR HEALTH		PREMIER HEALTH	
	yourLife	yourFamily	PremierLife	PremierFamily
VISION CARE COVER	100%	100%	100%	100%
Maximum per 24-month period	\$300	\$300	\$300	\$300
Six month waiting period applies to Vision Care Cover but waits are waived for policies that are paid annually. Not subject to deductible.	€275	€275	€275	€275
	£225	£225	£225	£225
EMERGENCY EVACUATION, REPATRIATION AND AMBULANCE SERVICES				
Medical evacuation and assistance	100%	100%	100%	100%
24/7 Emergency medical assistance hotline	YES	YES	YES	YES
Repatriation of mortal remains	100%	100%	100%	100%
Family emergency travel	N/A	N/A	100% \$5,000 €3,500 £3,000	100% \$5,000 €3,500 £3,000
Repatriation accompaniment	N/A	100% \$2,500 €1,750 £1,500	100% \$5,000 €3,500 £3,000	100% \$5,000 €3,500 £3,000
Repatriation family accompaniment	N/A	N/A	N/A	100% \$3,000 €2,250 £2,000
SAND (SECURITY AND NATURAL DISASTER)				
Access to our specialist representatives who provide a 24/7 international emergency response in events such as security crises, political unrest and natural disasters. The services include assistance in arranging evacuation, contingency planning, remote medical abilities, crisis management and tracking services. Any costs incurred are the responsibility of the insured person, and must be paid by you to the service provider.				
MEDICAL CONCIERGE SERVICES				
Best possible outcome programme	N/A	N/A	YES	YES
<i>A dedicated diagnosis verification and treatment planning care management programme. In the event that you are diagnosed with a specified critical illness, the programme provides access to an appropriate specialist who will remotely review your medical reports to confirm your diagnosis and advise, in conjunction with your treating physician on your treatment options, to provide the best outcome.</i>				
Advanced health screening programme	N/A	N/A	100%	100%
Ages 40-50 one high level physical examination every three years	N/A	N/A	\$1,000 €750 £650	\$1,000 €750 £650
Ages 50+ one high level physical examination every three years	N/A	N/A	\$1,500 €1,250 £1,000	\$1,500 €1,250 £1,000
eHealth records account	YES	YES	YES	YES

TABLE OF BENEFITS

	YOUR HEALTH		PREMIER HEALTH	
	yourLife	yourFamily	PremierLife	PremierFamily
MENTAL HEALTH BENEFITS	90%	90%	100%	100%
Lifetime maximum for mental health benefits (inpatient and outpatient)	\$25,000 €20,000 £15,000	\$25,000 €20,000 £15,000	\$25,000 €20,000 £15,000	\$25,000 €20,000 £15,000
Policy year mental illness, maximum 15 visits (outpatient treatment)	\$2,500 €2,000 £1,500 per policy year	\$2,500 €2,000 £1,500 per policy year	\$2,500 €2,000 £1,500 per policy year	\$2,500 €2,000 £1,500 per policy year
Lifetime mental illness, maximum per insured (in-hospital)	60 days	60 days	60 days	60 days
Lifetime maximum for mental health benefits (outpatient treatment)	80 visits	80 visits	80 visits	80 visits

Mental health benefits do not count towards out of pocket maximum.

EXPATRIATE ASSISTANCE PROGRAMME	YES	YES	YES	YES
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Operated by Morneau Shepell, provides assistance with the following types of issues often faced by expatriates: how to cope with isolation and loneliness, adapt across cultures, identify and cope with culture shock, address the personal impact of the relocation, strengthen relationships, improve communication, work towards life goals, deal with stress, anxiety and depression, address alcohol and drug misuse, resolve marital and relationship difficulties, find solutions for work-related issues, access crisis and trauma support while on assignment, discover ways to improve your nutrition in your new environment, focus on your health with natural healing strategies.

ACCIDENTAL DEATH AND DISMEMBERMENT	N/A	N/A	\$100,000 €80,000 £70,000	\$100,000 €80,000 £70,000
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Also available as an optional benefit on all plans.

HIV/AIDS TREATMENT	YES	YES	YES	YES
Lifetime maximum	\$25,000 €20,000 £15,000	\$25,000 €20,000 £15,000	\$25,000 €20,000 £15,000	\$25,000 €20,000 £15,000
DURABLE MEDICAL EQUIPMENT	YES	YES	YES	YES
Lifetime maximum	\$15,000 €12,000 £10,000	\$15,000 €12,000 £10,000	\$20,000 €15,000 £13,000	\$20,000 €15,000 £13,000
CHRONIC CONDITIONS	YES	YES	YES	YES

Chronic conditions are treated like any other condition under the policy.

TABLE OF BENEFITS

TABLE OF BENEFITS	YOUR HEALTH		PREMIER HEALTH	
	yourLife	yourFamily	PremierLife	PremierFamily
LIFE COVER (ADULTS ONLY)				
Lump sum in case of death (all causes)	\$5,000 €5,000 £5,000	\$5,000 €5,000 £5,000	\$10,000 €10,000 £10,000	\$10,000 €10,000 £10,000
DEDUCTIBLE OPTIONS				
Individual deductible	YES	NO	YES	NO
Family deductible	NO	YES	NO	YES
Deductible options	\$200, \$500, \$1,000, \$5,000 €150, €400, €750, €4,000 £125, £300, £650, £3,000		\$0, \$100, \$200, \$500, \$1,000, \$5,000 €0, €75, €150, €400, €750, €4,000 £0, £65, £125, £300, £650, £3,000	
OUT OF POCKET MAXIMUM INDIVIDUAL	\$1,000 €750 £650	\$1,000 €750 £650	\$1,000 €750 £650	\$1,000 €750 £650

An out of pocket maximum is protection for you against high medical costs from your benefits which are listed at 90%. The 10% that you pay yourself is your out of pocket expenses. Once your out of pocket costs equal the maximum indicated, your benefits that were at 90% are switched to 100% for the remainder of the policy year (unless where indicated). For Premier Plans out of pocket while technically possible is not practical due to the 100%. The only area where a maximum out of pocket could be reached is in the US prescriptions for brand name drugs. All other qualified benefits are at 100%.

OUT OF POCKET MAXIMUM FAMILY				
	\$3,000 €2,250 £2,000	\$3,000 €2,250 £2,000	\$3,000 €2,250 £2,000	\$3,000 €2,250 £2,000

Functions just like the individual out of pocket except this is protection for the entire family. If the family out of pocket maximum is reached regardless of whether the individual out of pocket limit is reached the entire family under cover has their 90% benefits switched to 100% for the remainder of the policy year (unless where indicated). For Premier Plans out of pocket while technically possible is not practical due to the 100%. The only area where a maximum out of pocket could be reached is in the US prescriptions for brand name drugs. All other qualified benefits are at 100%.

GEOGRAPHICAL COVER REGION OPTIONS

Cover Region 1 – Worldwide including US and Canada and their territories.

For Cover Region 1 – please note that benefits listed above are only applicable when using our Preferred Provider Network. Benefits outside of network are reduced to 70% and co-insurance does not count toward out of pocket max.

Please note that Cover Region 1 is limited to 180 days in the US in any 12-month period.

Cover Region 2 – Worldwide but excluding US and Canada and their territories.

For Cover Region 2 – does not include any cover for US and Canada and their territories.

ELECTED NETWORK TIER OPTIONS

CHINA, HONG KONG, MACAU, SINGAPORE

The following only applies to residents of China, Hong Kong, Macau and Singapore.

You will be insured on your choice of one of three tiered provider network options: Platinum, Gold, or Silver.

Your Elected Network Tier is stated on your Certificate of Insurance.

You will be provided with an extensive list of healthcare providers (hospitals/physicians) in each of the three tiers.

You can choose to use any recognised healthcare provider however, it is important that prior to visiting a healthcare provider, you check which network tier the provider is in.

The categorisation of healthcare providers reflects the standard of accommodation available, and the level of charges made, not the standard of medical treatment or level of medical facilities that can be expected. It is your responsibility to ensure that the network tier which you elect, and the healthcare providers which you choose to use, afford adequate cover for your healthcare needs.

IMPORTANT

If you choose to be treated at a healthcare provider which is in a higher network tier than you have elected, the following **Network Coinsurance** will apply:

NETWORK COINSURANCE	NETWORK PROVIDER USED		
Elected Network Tier	Platinum	Gold	Silver
Platinum	0%	0%	0%
Gold	25%	0%	0%
Silver	50%	15%	0%

For example: if your elected network tier is Gold, and you choose to be treated at a healthcare provider in the Platinum network, you will have to pay additional **Network Coinsurance** of 25% of the charges yourself.

Our Silver tier covers you for 100% at the local departments of public or government providers, with the flexibility to pay a higher contribution to use providers in the other network tiers. You may visit the local (but not VIP or international) departments of any public or government hospital and clinic and submit a claim on a "pay and claim" basis.

Note: the **Network Coinsurance** is in addition to any outpatient coinsurance applicable to your plan.

If you are unsure of this, and to avoid incurring any unnecessary or unexpected shortfalls, please call our members helpline, to check your level of cover.

OPTIONAL BENEFITS PLAN

OPTIONAL BENEFITS PLAN	YOUR HEALTH		PREMIER HEALTH	
	yourLife	yourFamily	PremierLife	PremierFamily
DENTAL PLAN OPTION PLAN FEATURES				
Individual deductible	\$50 €40 £30	N/A N/A N/A	\$50 €40 £30	N/A N/A N/A
Family deductible	N/A N/A N/A	\$150 €125 £100	N/A N/A N/A	\$150 €125 £100
CLASS I EXPENSES No deductible applies Diagnostic – general preventive	100%	100%	Included under your Premier medical plan	Included under your Premier medical plan
CLASS II EXPENSES Restorative (basic); endodontics; periodontics; prosthodontics – removable (maintenance); fixed bridge (maintenance); oral surgery	80%	80%	90%	90%
CLASS III EXPENSES Restorative (major); endodontics; prosthodontics – removable (installation); fixed bridge (installation)	50%	50%	60%	60%

Orthodontic and Class III services are available after six months of continuous enrolment in the Dental Plan. Orthodontic services are only available for children under 18 years of age.

Policy year maximum (per insured person)	\$1,500 €1,200 £1,000	\$1,500 €1,200 £1,000	\$3,000 €2,250 £2,000	\$3,000 €2,250 £2,000
Orthodontic lifetime maximum	\$1,500 €1,200 £1,000	\$1,500 €1,200 £1,000	\$2,500 €2,000 £1,500	\$2,500 €2,000 £1,500

ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) OPTION

In the event of an accidental death or dismemberment of the primary insured the insurer pays a lump sum benefit equal to the principal sum subject to a maximum benefit multiplied by a percentage as shown below.

Loss of life	100%	100%	100%	100%
Loss of sight of both eyes	100%	100%	100%	100%
Loss of both hands or arms	100%	100%	100%	100%
Loss of both feet or both legs	100%	100%	100%	100%
Loss of one arm and one leg	100%	100%	100%	100%
Loss of sight of one eye	50%	50%	50%	50%
Loss of one foot or one leg	50%	50%	50%	50%
Loss of one hand or arm	50%	50%	50%	50%

N.B. Benefits cannot exceed two times annual salary. See rate sheet for benefit sums available.



**INTERNATIONAL
INSURANCE.COM**

Contact Us

International Citizens Insurance

18 Shipyard Drive, Suite 2A

Hingham, MA 02043

Phone: 617-500-6738

Fax: 617-505-1484

Email: info@internationalinsurance.com

www.internationalinsurance.com

UK +44 333 405 3003

US +1 888 753 1377
(North America toll-free)

member-care@integraglobal.com
www.integraglobal.com

