



The Bronze plan

Just to let you know—you won't find complete information for the Bronze plan in this guide, nor the full T&Cs, limitations, and exclusions that would apply you purchase it. You can find these in the plan agreement, which we suggest you read together with this guide. All the benefits in this guide are per member per period of cover, unless stated otherwise. Some benefit limits are stated in multiple currencies—the currency that applies to you is the currency in which you pay your premium.

Key Full cover within annual benefit limit Partial or limited cover Optional cover

Bronze	
Annual benefit limit	US\$1,500,000 or £1,000,000 or €1,125,000
Hospital costs	
Hospital accommodation	<input checked="" type="radio"/> Semi-private hospital room <input type="radio"/> Private hospital room
Hospital treatment	<input checked="" type="radio"/> Full cover
Parent accommodation	<input checked="" type="radio"/> Full cover
Local ambulance	<input checked="" type="radio"/> Full cover
Hospital cash benefit	<input type="radio"/> US\$150 or £100 or €113 per night
Advanced imaging tests	<input checked="" type="radio"/> Full cover
Cancer treatment	
Cancer treatment	<input checked="" type="radio"/> Full cover
Cancer genome tests	<input checked="" type="radio"/> Full cover
Wigs	<input type="radio"/> Lifetime limit of US\$150 or £100 or €113
Counselling	<input type="radio"/> Lifetime limit of US\$500 or £330 or €375
Dietitian	<input type="radio"/> Lifetime limit of US\$100 or £67 or €75
Organ, bone marrow or tissue transplants	
Transplant and related treatment	<input checked="" type="radio"/> Full cover
Donor costs	<input type="radio"/> Up to US\$25,000 or £16,600 or €18,750 per transplant
Kidney dialysis	
Kidney dialysis	<input checked="" type="radio"/> Full cover
Reconstructive surgery	
Reconstructive surgery	<input type="radio"/> In-patient, day-patient and post-hospital treatment received within the 90-day period following the date you are discharged from hospital

Key ● Full cover within annual benefit limit ● Partial or limited cover ○ Optional cover

Bronze

Congenital conditions or hereditary conditions

Congenital conditions or hereditary conditions ● In-patient, day-patient and post-hospital treatment received within the 90-day period following the date you are discharged from hospital, up to a lifetime limit of US\$50,000 or £33,300 or €37,500

Mental health treatment

Lifetime mental health treatment limit US\$50,000 or £33,300 or €37,500

In-patient and day-patient mental health treatment (12-month waiting period) ● Up to 30 days per period of cover

Out-patient mental health treatment (12-month waiting period) ● Up to 10 consultations per period of cover for post-hospital treatment received within the 90-day period following the date you are discharged from hospital following in-patient or day-patient mental health treatment

Out-patient mental health medication (12-month waiting period) ● Up to US\$500 or £333 or €375 for medication prescribed within the 90-day period following the date you are discharged from hospital following in-patient or day-patient mental health treatment, subject to a 20% co-insurance

HIV/AIDS treatment

HIV/AIDS treatment (24-month waiting period) ● In-patient and day-patient treatment only, up to US\$5,000 or £3,300 or €3,750 per period of cover

Medical appliances

Medical aids ● Up to US\$250 or £160 or €188 per medical condition per period of cover

Prosthetic implants ● Full cover

Prosthetic devices ● Up to US\$500 or £330 or €375 per device

Out-patient treatment

Annual limit for out-patient treatment Full cover up to your annual plan limit

Primary medical care ● Post-hospital treatment received within the 90-day period following the date you are discharged from hospital

Emergency ward treatment ● Essential and immediate treatment necessary as the result of an accident, plus one follow-up appointment with a medical doctor

Out-patient surgical procedures ● Full cover

Complementary treatments ● Up to 10 sessions per period of cover for post-hospital treatment received within the 90-day period following the date you are discharged from hospital

Physiotherapy ● Post-hospital treatment received within the 90-day period following the date you are discharged from hospital, up to US\$1,000 or £660 or €750 per period of cover


Chronic conditions

Acute flare-ups ● In-patient, day-patient, and post-hospital treatment received within the 90-day period following the date you are discharged from hospital

Key  Full cover within annual benefit limit  Partial or limited cover  Optional cover

Bronze

Rehabilitation treatment

Rehabilitation treatment  Up to US\$2,000 or £1,330 or €1,500 per period of cover

Home nursing costs

Home nursing costs  Up to US\$5,000 or £3,300 or €3,750 per medical condition per period of cover

Lifetime care


Lifetime limit for all lifetime care US\$25,000 or £16,600 or €18,750

Hospice and palliative care  Up to the lifetime limit for all lifetime care


Artificial life maintenance  Up to the lifetime limit for all lifetime care

Persistent vegetative state and neurological damage  Up to the lifetime limit for all lifetime care


Dental costs


Emergency restorative treatment you receive as an in-patient  Full cover

Maternity costs

Complications of pregnancy (12-month waiting period)  Up to US\$4,800 or £3,200 or €3,600 per period of cover

Expat benefits

24-hour medical assistance helpline  Full cover

Medevac Basic  Full cover

Return airfare  Full cover

Travel expenses of a companion  Full cover

Accommodation expenses of a companion  Up to US\$75 or £50 or €56 per night

Compassionate home visit (12-month waiting period)  Lifetime limit of one claim per insured person

Repatriation of mortal remains  Full cover

Burial or cremation  Up to US\$1,600 or £1,060 or €1,200

Medevac Plus  Full cover

Options for your plan

Private hospital room

As standard on the Bronze plan, you have cover for a semi-private room when you're admitted to hospital. If you choose the private hospital room option, you have cover for a private room when you're admitted to hospital.

Personal accident plan

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



The SilverLite plan

Just to let you know—you won't find complete information for the SilverLite plan in this guide, nor the full T&Cs, limitations, and exclusions that would apply if you purchase it. You can find these in the plan agreement, which we suggest you read together with this guide. All the benefits in this guide are per member per period of cover, unless stated otherwise. Some benefit limits are stated in multiple currencies—the currency that applies to you is the currency in which you pay your premium.


Key Full cover within annual benefit limit Partial or limited cover Optional cover

SilverLite	
Annual benefit limit	US\$1,500,000 or £1,000,000 or €1,125,000
Hospital costs	
Hospital accommodation	Semi-private hospital room Private hospital room
Hospital treatment	Full cover
Parent accommodation	Full cover
Local ambulance	Up to US\$1,600 or £1,065 or €1,200 per period of cover
Hospital cash benefit	US\$200 or £132 or €150 per night
Advanced imaging tests	Full cover
Cancer treatment	
Cancer treatment	Full cover
Cancer genome tests	Full cover
Wigs	Lifetime limit of US\$150 or £100 or €113
Counselling	Lifetime limit of US\$500 or £330 or €375
Dietitian	Lifetime limit of US\$100 or £67 or €75
Organ, bone marrow or tissue transplants	
Transplant and related treatment	Full cover
Donor costs	Up to US\$25,000 or £16,600 or €18,750 per transplant
Kidney dialysis	
Kidney dialysis	Full cover
Reconstructive surgery	
Reconstructive surgery	Full cover
Congenital conditions or hereditary conditions	
Congenital conditions or hereditary conditions	Lifetime limit of US\$60,000 or £40,000 or €45,000

Key  Full cover within annual benefit limit  Partial or limited cover  Optional cover

SilverLite

HIV/AIDS treatment




HIV/AIDS treatment (24-month waiting period)  Up to US\$5,000 or £3,300 or €3,750 per period of cover




Medical appliances

Prosthetic implants  Full cover

Prosthetic devices  Up to US\$1,000 or £660 or €750 per device


Out-patient treatment

Annual limit for out-patient treatment  US\$5,000 or £3,300 or €3,750
 Option A US\$7,500 or £5,000 or €5,625
 Option B US\$10,000 or £6,600 or €7,500


Primary medical care  US\$1,500 or £1,000 or €1,125 per period of cover (up to the annual limit for out-patient treatment)
 Option A US\$2,500 or £1,665 or €1,875 per period of cover (up to the annual limit for out-patient treatment)
 Option B US\$3,500 or £2,310 or €2,625 per period of cover (up to the annual limit for out-patient treatment)

Emergency ward treatment  Up to the annual limit for out-patient treatment

Out-patient surgical procedures  Up to the annual limit for out-patient treatment


Physiotherapy  Up to US\$250 or £165 or €188 per period of cover up to the annual limit for out-patient treatment

Chronic conditions

Acute flare-ups  In-patient and day-patient treatment, with cover for out-patient treatment up to the benefit limit for primary medical care

Monitoring and maintenance  Up to the benefit limit for primary medical care

Rehabilitation treatment

Rehabilitation treatment  Up to US\$2,000 or £1,330 or €1,500 per period of cover

Home nursing costs

Home nursing costs  Up to US\$8,000 or £5,300 or €6,000 per medical condition per period of cover

Lifetime care

Lifetime limit for all lifetime care US\$50,000 or £33,300 or €37,500

Hospice and palliative care  Up to the lifetime limit for all lifetime care

Artificial life maintenance  Up to the lifetime limit for all lifetime care

Persistent vegetative state & neurological damage  Up to the lifetime limit for all lifetime care

Key Full cover within annual benefit limit Partial or limited cover Optional cover

SilverLite

Dental costs

Emergency restorative treatment you receive as an in-patient Up to US\$5,000 or £3,330 or €3,750 per period of cover

Dental Basic (6-month waiting period) Up to US\$500 or £330 or €375 per period of cover, subject to a 20% co-insurance

Complex maternity costs

Complications of pregnancy (12-month waiting period) Up to US\$10,000 or £6,600 or €7,500 per period of cover

Expat benefits

24-hour medical assistance helpline Full cover

Medevac Basic Full cover

Return airfare Full cover

Travel expenses of a companion Full cover

Accommodation expenses of a companion Up to US\$100 or £67 or €75 per night

Repatriation of mortal remains Up to US\$5,000 or £3,330 or €3,750

Burial or cremation Up to US\$1,600 or £1,060 or €1,200

Medevac Plus Full cover

Options for your plan

Private hospital room

As standard on the SilverLite plan, you have cover for a semi-private room when you're admitted to hospital. If you choose the private hospital room option, you have cover for a private room when you're admitted to hospital.

Annual limit for out-patient treatment

The SilverLite plan gives you cover for all out-patient treatment up to US\$5,000 or £3,330 or €3,750 per period of cover. You can extend this limit to US\$7,500 or £5,000 or €5,625 per period of cover (**Option A**) or to US\$10,000 or £6,600 or €7,500 per period of cover (**Option B**).

Within the standard limit for out-patient treatment, you have US\$1,500 or £1,000 or €1,125 per period of cover for primary medical care (e.g., doctor visits). Selection **Option A** extends that limit to US\$2,500 or £1,665 or €1,875 per period of cover, while selecting **Option B** extends that limit to US\$3,500 or £2,310 or €2,625 per period of cover.

Dental option

You can add cover for routine dental care with the Dental Basic option. The cover provided by Dental Basic includes screening, polishing, and simple extractions up to US\$500 or £330 or €375 per period of cover, subject to a 20% co-insurance.

Medevac Plus

As standard on the SilverLite plan, we organise your emergency medical evacuation should you suffer a life-threatening or limb-threatening condition that cannot be treated locally. If you choose Medevac Plus, you can request repatriation to your country of nationality (if within your area of cover) or your country of residence following your eligible evacuation. The circumstances under which we evacuate you are extended to include advanced imaging tests and cancer treatment that cannot be provided locally.

Personal accident plan

With an optional personal accident plan, we pay you a cash lump-sum benefit if an accident results in your death, loss of sight, loss of limb or their 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.



The Silver plan

Just to let you know—you won't find complete information for the Silver plan in this guide, nor the full T&Cs, limitations, and exclusions that would apply if you purchase it. You can find these in the plan agreement, which we suggest you read together with this guide. All the benefits in this guide are per member per period of cover, unless stated otherwise. Some benefit limits are stated in multiple currencies—the currency that applies to you is the currency in which you pay your premium.

Key Full cover within annual benefit limit Partial or limited cover Optional cover

Silver	
Annual benefit limit	US\$2,500,000 or £1,666,000 or €1,875,000
Hospital costs	
Hospital accommodation	Private hospital room
Hospital treatment	Full cover
Parent accommodation	Full cover
Local ambulance	Full cover
Hospital cash benefit	US\$200 or £132 or €150 per night
Advanced imaging tests	Full cover
Cancer treatment	
Cancer treatment	Full cover
Cancer genome tests	Full cover
Wigs	Lifetime limit of US\$150 or £100 or €113
Counselling	Lifetime limit of US\$500 or £330 or €375
Dietitian	Lifetime limit of US\$100 or £67 or €75
Organ, bone marrow or tissue transplants	
Transplant and related treatment	Full cover
Donor costs	Up to US\$25,000 or £16,600 or €18,750 per transplant
Kidney dialysis	
Kidney dialysis	Full cover
Reconstructive surgery	
Reconstructive surgery	Full cover
Congenital conditions or hereditary conditions	
Congenital conditions or hereditary conditions	Lifetime limit of US\$80,000 or £53,300 or €60,000

Key ● Full cover within annual benefit limit ● Partial or limited cover ● Optional cover

Silver

Mental health treatment

Lifetime mental health treatment limit US\$75,000 or £50,000 or €56,250

In-patient and day-patient mental health treatment (12-month waiting period) ● Up to the lifetime limit for mental health treatment

Out-patient mental health treatment (12-month waiting period) ● Up to 10 consultations per period of cover

Out-patient mental health medication (12-month waiting period) ● Up to US\$500 or £333 or €375 per period of cover, subject to a 20% co-insurance

HIV/AIDS treatment

HIV/AIDS treatment (24-month waiting period) ● Up to US\$75,000 or £50,000 or €56,250 per period of cover

Medical appliances

Medical aids ● Up to US\$500 or £330 or €375 per medical condition per period of cover

Prosthetic implants ● Full cover

Prosthetic devices ● Up to US\$1,000 or £660 or €750 per device

Out-patient treatment

Annual limit for out-patient treatment Full cover up to your annual plan limit

Primary medical care ● Full cover

Emergency ward treatment ● Full cover

Out-patient surgical procedures ● Full cover

Complementary treatments ● Up to 10 sessions per period of cover

Hormone replacement therapy ● Maximum period of 12 months from the date of diagnosis

Traditional Chinese medicine ● Up to US\$50 or £33 or €38 per session, up to a maximum of 15 sessions

Physiotherapy ● Full cover

Chronic conditions

Acute flare-ups ● Full cover

Monitoring and maintenance ● Full cover

Well-being benefits

Preventive health and well-being (6-month waiting period) ● Up to US\$300 or £200 or €225 per period of cover
● Up to US\$500 or £330 or €375 per period of cover

Vaccinations for adults ● Up to US\$150 or £100 or €113 per period of cover

Well-child benefit (6-month waiting period) ● Up to US\$200 or £133 or €150 per period of cover

Key ● Full cover within annual benefit limit ● Partial or limited cover ● Optional cover

Silver

Rehabilitation treatment

Rehabilitation treatment ● Up to US\$4,000 or £2,660 or €3,000 per period of cover

Home nursing costs

Home nursing costs ● Up to US\$10,000 or £6,660 or €7,500 per medical condition per period of cover

Lifetime care

Lifetime limit for all lifetime care US\$50,000 or £33,300 or €37,500

Hospice and palliative care ● Up to the lifetime limit for all lifetime care

Artificial life maintenance ● Up to the lifetime limit for all lifetime care

Persistent vegetative state and neurological damage ● Up to the lifetime limit for all lifetime care

Dental costs

Emergency restorative treatment you receive as an in-patient ● Full cover

Emergency restorative treatment you receive as an out-patient ● Up to US\$500 or £330 or €375 per period of cover

Dental Basic (6-month waiting period) ● Up to US\$1,000 or £660 or €750 per period of cover, subject to a 20% co-insurance

Dental Plus (10-month waiting period) ● Up to US\$1,500 or £1,000 or €1,125 per period of cover, subject to a 20% co-insurance

Complex maternity costs

Complications of pregnancy (12-month waiting period) ● Up to US\$15,000 or £10,000 or €11,250 per period of cover

Treatment for congenital conditions or hereditary conditions for newborn babies ● In-patient or daypatient treatment received within the 90-day period following birth, up to US\$10,000 or £6,600 or €7,500 per pregnancy

Expat benefits

24-hour medical assistance helpline ● Full cover

Medevac Basic ● Full cover

Return airfare ● Full cover

Travel expenses of a companion ● Full cover

Accommodation expenses of a companion ● Up to US\$150 or £100 or €113 per night

Compassionate home visit (12-month waiting period) ● Lifetime limit of one claim per insured person

Repatriation of mortal remains ● Full cover

Burial or cremation ● Up to US\$1,600 or £1,060 or €1,200

Medevac Plus ● Full cover

Options for your plan

Additional well-being cover

As standard on the Silver plan, you're covered for preventive health and well-being checks up to US\$300 or £200 or €225 per period of cover. You can choose to increase these limits to US\$500 or £330 or €375.

Dental options

You can add cover for routine dental care with the Dental Basic option. The cover provided by Dental Basic includes screening, polishing, and simple extractions up to US\$1,000 or £660 or €755 per period of cover, subject to a 20% co-insurance.

You can add cover for complex dental care with the Dental Plus option. The cover provided by Dental Plus includes dentures, dental bridges, crowns, inlays and onlays, and dental implants up to US\$1,500 or £1,000 or €1,125 per period of cover, subject to a 20% co-insurance.

Medevac Plus

As standard on the Silver plan, we organise your emergency medical evacuation should you suffer a life-threatening or limb-threatening condition that cannot be treated locally. If you choose Medevac Plus, you can request repatriation to your country of nationality (if within your area of cover) or your country of residence following your eligible evacuation. The circumstances under which we evacuate you are extended to include advanced imaging tests and cancer treatment that cannot be provided locally.

Personal accident plan

With an optional personal accident plan, we pay you a cash lump-sum benefit if an accident results in your death, loss of sight, loss of limb or their 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.



The Gold plan

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Key



Full cover within annual benefit limit



Partial or limited cover



Optional cover

Gold

Annual benefit limit

US\$5,000,000 or £3,333,000 or €3,750,000

Hospital costs

Hospital accommodation



Private hospital room

Hospital treatment



Full cover

Parent accommodation



Full cover

Local ambulance



Full cover

Hospital cash benefit



US\$350 or £231 or €263 per night

Advanced imaging tests



Full cover

Cancer treatment

Cancer treatment



Full cover

Cancer genome tests



Full cover

Cash benefit upon diagnosis of cancer
(6-month waiting period)



US\$5,000 or £3,330 or €3,750 with a lifetime limit of one claim per insured person

Wigs



Lifetime limit of US\$250 or £165 or €188

Counselling



Lifetime limit of US\$750 or £500 or €563

Dietitian



Lifetime limit of US\$250 or £165 or €188

Organ, bone marrow or tissue transplants

Transplant and related treatment



Full cover

Donor costs



Up to US\$25,000 or £16,600 or €18,750 per transplant

Kidney dialysis

Kidney dialysis



Full cover

Reconstructive surgery

Reconstructive surgery



Full cover



Key  Full cover within annual benefit limit  Partial or limited cover  Optional cover

Gold

Congenital conditions or hereditary conditions


Congenital conditions or hereditary conditions  Lifetime limit of US\$100,000 or £66,600 or €75,000

Mental health treatment


Lifetime mental health treatment limit US\$100,000 or £66,600 or €75,000

In-patient and day-patient mental health treatment (12-month waiting period)  Up to the lifetime limit for mental health treatment

Out-patient mental health treatment (12-month waiting period)  Up to 10 consultations per period of cover

Out-patient mental health medication (12-month waiting period)  Up to US\$500 or £333 or €375 per period of cover, subject to a 20%co-insurance

HIV/AIDS treatment

HIV/AIDS treatment (24-month waiting period)  Up to US\$100,000 or £66,600 or €75,000 per period of cover

Medical appliances

Medical aids  Up to US\$1,000 or £660 or €750 per medical condition per period of cover

Prosthetic implants  Full cover

Prosthetic devices  Up to US\$1,500 or £1,000 or €1,125 per device

Out-patient treatment


Annual limit for out-patient treatment Full cover up to your annual plan limit


Primary medical care  Full cover

Emergency ward treatment  Full cover

Out-patient surgical procedures  Full cover

Complementary treatments  Up to 15 sessions per period of cover

Hormone replacement therapy  Maximum period of 18 months from the date of diagnosis


Traditional Chinese medicine  Up to US\$50 or £33 or €38 per session, up to a maximum of 20 sessions

Physiotherapy  Full cover

Chronic conditions


Acute flare-ups  Full cover

Monitoring and maintenance  Full cover

Key  Full cover within annual benefit limit  Partial or limited cover  Optional cover

Gold


Well-being benefits

Preventive health and well-being (6-month waiting period)  Up to US\$750 or £500 or €563 per period of cover
 Up to US\$1,300 or £860 or €975 per period of cover

Vaccinations for adults  Up to US\$250 or £167 or €188 per period of cover

Well-child benefit (6-month waiting period)  Up to US\$400 or £260 or €300 per period of cover

Rehabilitation treatment

Rehabilitation treatment  Up to US\$6,000 or £4,000 or €4,500 per period of cover

Home nursing costs

Home nursing costs  Up to US\$15,000 or £10,000 or €11,250 per medical condition period of cover

Lifetime care


Lifetime limit for all lifetime care US\$100,000 or £66,600 or €75,000

Hospice and palliative care  Up to the lifetime limit for all lifetime care


Artificial life maintenance  Up to the lifetime limit for all lifetime care


Persistent vegetative state and neurological damage  Up to the lifetime limit for all lifetime care

Dental costs


Emergency restorative treatment you receive as an in-patient  Full cover


Emergency restorative treatment you receive as an out-patient  Up to US\$1,000 or £660 or €750 per period of cover


Dental Basic (6-month waiting period)  Up to US\$1,500 or £1,000 or €1,125 per period of cover


Dental Plus (10-month waiting period)  Up to US\$2,000 or £1,330 or €1,500 per period of cover, subject to a 20% co-insurance

Maternity costs

Routine maternity care and routine care of newborns (12-month waiting period)  Up to US\$18,500 or £12,200 or €13,875 per pregnancy

Complications of pregnancy (12-month waiting period)  Full cover


Childbirth necessitating an emergency surgical procedure (12-month waiting period)  Full cover

Treatment for congenital conditions or hereditary conditions for newborn babies  In-patient or day-patient treatment received within the 90-day period following birth, up to US\$100,000 or £66,600 or €75,000 per pregnancy

Key  Full cover within annual benefit limit  Partial or limited cover  Optional cover

Gold

Expat benefits

24-hour medical assistance helpline  Full cover

Medevac Basic  Full cover

Return airfare  Full cover

Travel expenses of a companion  Full cover

Accommodation expenses of a companion  Up to US\$250 or £167 or €188 per night

Compassionate home visit
(12-month waiting period)  Lifetime limit of one claim per insured person

Repatriation of mortal remains  Full cover

Burial or cremation  Up to US\$1,600 or £1,060 or €1,200

Medevac Plus  Full cover

Accidental death benefit

Accidental death benefit  US\$15,000 or £10,000 or €11,250

Options for your plan

Additional well-being cover

As standard on the Gold plan, you're covered for preventive health and well-being checks up to US\$750 or £500 or €563 per period of cover. You can choose to increase these limits to US\$1,300 or £860 or €975.

Dental options

You can add cover for complex dental care with the Dental Plus option. The cover provided by Dental Plus includes dentures, dental bridges, crowns, inlays and onlays, and dental implants up to US\$2,000 or £1,330 or €1,500 per period of cover, subject to a 20% co-insurance.

Medevac Plus

As standard on the Gold plan, we organise your emergency medical evacuation should you suffer a life-threatening or limb-threatening condition that cannot be treated locally. If you choose Medevac Plus, you can request repatriation to your country of nationality (if within your area of cover) or your country of residence following your eligible evacuation. The circumstances under which we evacuate you are extended to include advanced imaging tests and cancer treatment that cannot be provided locally.

Personal accident plan

With an optional personal accident plan, we pay you a cash lump-sum benefit if an accident results in your death, loss of sight, loss of limb or their 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.