

TABLE OF BENEFITS	GOLD PLAN	SILVER PLAN
If during the plan year , an insured person incurs a medical condition , we, under the terms and conditions of the plan , will pay necessary, customary and reasonable expenses up to an overall maximum, per insured person .	USD\$1,250,000	USD\$500,000
IN-PATIENT AND DAYCARE TREATMENT	GOLD PLAN	SILVER PLAN
Accidents & Emergency, Intensive Care and Theatre costs	Covered in Full	Covered in Full
Hospital accommodation		
Nursing fees, medical expenses and ancillary charges		
Surgeons', consultants ', anaesthetists', medical practitioners ' fees		
Prescribed medicines and drugs		
Reconstructive surgery following an accident or following surgery for an eligible medical condition		
Prostheses : artificial body parts designed to form permanent parts of an insured person's body		
MRI and CT scans		
X-rays, pathology, diagnostic tests / procedures		
Oncology tests, drugs and consultants ' fees including cover for chemotherapy and radiotherapy		
Physiotherapy by a registered physiotherapist , when referred by a medical practitioner, consultant or specialist		
Parent accommodation, insured parent with an insured child under 18 years of age in hospital		
Post hospitalisation treatment received within 90 days of being discharged from hospital		
Accidental damage to natural teeth		
OUT-PATIENT TREATMENT	GOLD PLAN	SILVER PLAN
Primary consultations and treatment to include medical practitioners' fees , prescribed medicines, drugs and dressings	Covered in Full	Covered up to USD\$6,800
X-rays, pathology, diagnostic tests / procedures	Covered up to USD\$850	Covered up to USD\$1,700
Specialists ' and consultants ' fees for consultations, prescribed medicines, drugs and dressings		
Physiotherapy by a registered physiotherapist , when referred by a medical practitioner, consultant or specialist	Covered up to USD\$850	Covered up to USD\$425
Psychiatric treatment available after 12 months continuous cover under the plan	Covered up to USD\$2,550	Covered up to USD\$1,700
Complementary medicine and treatment by a therapist , when referred by a medical practitioner, consultant or specialist . This benefit extends to osteopathic, chiropractic, homeopathic and acupuncture treatment	Covered up to USD\$850	Covered up to USD\$425
Oncology tests, drugs and consultants' fees including cover for chemotherapy and radiotherapy	Covered in Full	Covered in Full
MRI and CT scans		
Out-patient surgical operations		
DENTAL OUT-PATIENT TREATMENT	GOLD PLAN	SILVER PLAN
Emergency treatment for the immediate relief of dental pain & accidental damage to natural teeth	Covered up to USD\$1,275	Covered up to USD\$850
Routine treatment for the restoration of natural teeth including x-rays, fillings, extractions, root-canal treatment , gum treatment		Not Covered
CHRONIC MEDICAL CONDITIONS	GOLD PLAN	SILVER PLAN
Maintenance (palliative treatment and prescribed medications)	Covered up to USD\$850	Covered up to USD\$425
Stabilisation of acute exacerbations / episodes chronic medical conditions	Covered within the limits shown in the in-patient daycare selection and out-patient selection	Covered within the limits shown in the in-patient daycare selection and out-patient selection
EMERGENCY LOCAL AMBULANCE	GOLD PLAN	SILVER PLAN
Costs of road ambulance transport required due to an emergency or medical necessity to the nearest available and appropriate local hospital	Covered in Full	Covered in Full
ORGAN TRANSPLANT	GOLD PLAN	SILVER PLAN
Cost of the surgical procedures in performing an organ transplant of either ; kidney, liver, heart, lung, or heart and lung, in respect of the insured person as recipient and not the organ donor	Covered up to USD\$340,000	Covered up to USD\$340,000

<p>NURSING AT HOME Primary care services of a registered nurse in the insured person's home immediately after, or instead of, in-patient or daycare treatment</p>	<p>GOLD PLAN Covered up to USD\$8,500</p>	<p>SILVER PLAN Covered up to USD\$4,250</p>
<p>COMPASSIONATE EMERGENCY HOME VISIT Costs incurred by an insured person for an economy class return airfare to travel to and from an insured person's home country in the event of a medical condition of a close family member, up to the attained age of 75 years, resulting in that close family member being placed on a critical list, or death of a close family member. Limited to one return journey per insured person per plan year</p>	<p>GOLD PLAN Covered in Full</p>	<p>SILVER PLAN Covered in Full</p>
<p>HOSPITAL CASH BENEFIT Cash payment payable for each night where treatment is received by an insured person as a non-paying patient</p>	<p>GOLD PLAN USD\$425 per night (Up to a maximum of USD\$12,750)</p>	<p>SILVER PLAN USD\$425 per night (Up to a maximum of USD\$12,750)</p>
<p>EMERGENCY EVACUATION & REPATRIATION The transportation costs of an insured person to the nearest centre where adequate medical facilities are available. Payment of this benefit, including treatment incurred, will be subject to the insured person suffering from a medical condition; (a) that necessitates the insured person being placed on a critical list, or, (b) for which, in our opinion, adequate treatment is not available in the country where such treatment is required and/or recovery would be substantially expedited thereby</p>	<p>GOLD PLAN Covered in Full</p>	<p>SILVER PLAN Covered in Full</p>
<p>Return Airfare economy class following an emergency medical evacuation, to country of residence Travelling, accommodation and Economy Class return airfare expenses for pre-authorized costs of a close business colleague, or the insured person's dependants, or in the case of the insured person being a dependant, a parent or close family member, having to accompany the insured person for an emergency medical evacuation</p>	<p>GOLD PLAN Covered in Full</p>	<p>SILVER PLAN Covered in Full</p>
<p>REPATRIATION, BURIAL OR CREMATION OF MORTAL REMAINS In the event of death, the costs of preparation and air transportation of the body, mortal remains or the ashes of an insured person, from the place of death to the home country, or the preparation and local burial or cremation of the mortal remains of the insured person, who dies outside of the home country</p>	<p>GOLD PLAN Covered up to USD\$25,500</p>	<p>SILVER PLAN Covered up to USD\$25,500</p>
<p>EMERGENCY MEDICAL TREATMENT OUTSIDE AREA OF COVER Emergency medical treatment cover outside of geographic area</p>	<p>GOLD PLAN Covered up to USD\$59,500</p>	<p>SILVER PLAN Covered up to USD\$51,000</p>
<p>MATERNITY CARE Complications of pregnancy treatment of a medical condition which arises during the antenatal stages of pregnancy, or a medical condition which arises during childbirth. Available after 12 months continuous cover under the plan New-born accommodation, hospital accommodation costs for a new-born child to accompany its mother while she is receiving treatment as an in-patient in a hospital for a medical condition covered under the complications of pregnancy and childbirth benefit Termination of pregnancy when medical necessary</p>	<p>GOLD PLAN Covered up to USD\$8,500 Covered in Full</p>	<p>SILVER PLAN Not Covered Covered up to USD\$8,500 Covered in Full</p>
<p>COMPULSORY DEDUCTIBLE Out-patient medical treatment Out-patient dental treatment</p>	<p>GOLD PLAN Nil 25% co-insurance per claim</p>	<p>SILVER PLAN Nil 25% co-insurance per claim</p>
<p>PERSONAL ACCIDENT PLAN TABLE OF BENEFITS & LIMITS If during the period of insurance, an insured person sustains bodily injury, due to an accident, we will pay:</p> <ol style="list-style-type: none"> Accidental Death Benefit Ages eighteen (18) years attained and over Accidental Death Benefit Ages five (5) to seventeen (17) years attained Loss of sight in one or both eyes Loss of, or permanent loss of use of, one or more limbs Permanent Total Disablement (Other than total loss of sight of one or both eyes or loss of, one or more limbs) <p>In the case of disablement which entirely prevents an insured person from attending any business or occupation to which the insured person is suited by way of education, training or experience and which lasts twelve (12) months and at expiry of that period is beyond expectation of improvement</p>	<p>GOLD PLAN USD\$85,000 USD\$8,500 USD\$85,000 USD\$85,000 USD\$85,000</p>	<p>SILVER PLAN USD\$85,000 USD\$8,500 USD\$85,000 USD\$85,000 USD\$85,000</p>