



Short-Term

International Health Plan

**BENEFIT SCHEDULE
2024 – 2025**

BENEFIT TABLE

This table gives a summary of the **benefits** covered by each **Plan**. Please refer to each **Benefit** Definition for a full explanation of the cover provided under each **benefit**.

OVERALL AGGREGATE LIMIT PER CERTIFICATE PERIOD £250,000/\$500,000/€375,000

PRE-AUTHORISATION IS REQUIRED FOR ALL CLAIMS WHERE THE COSTS ARE LIKELY TO EXCEED £1,000/\$1,700/€1,400 AND FOR ALL CLAIMS UNDER BENEFITS MARKED *.

MEDICAL EXPENSES

 Hospital Services * > Accommodation & meal charges > All inpatient treatment > Physician fees > Surgeon & Anaesthetist fees > Intensive Care Unit Charges	Paid in Full
Accident and Emergency Room Treatment	Paid in Full
Inpatient Psychiatric Treatment * Treatment in a hospital psychiatric unit	Paid in Full Max fifteen (15) days
Daycare Treatment Where a period of recovery is required in a Hospital bed	Paid in Full
Internal Protheses, Medical Aids and Devices Which are required intra-operatively	Paid in Full
Outpatient Services > GP, Specialist & Consultant Fees > Prescription Drugs and Dressings > X-rays, diagnostic & pathology tests, including MRI, CT and PET scans > Physiotherapy – up to five (5) sessions	Up to £5,000/\$10,000/€7,500 £50/\$100/€75 excess per claim#
Complementary Therapies Osteopathy, Chiropractic, Homeopathy, Acupuncture	
External Protheses, Medical Aids and Devices Which are medically required following Inpatient Treatment, Daycare Treatment or Accident and Emergency Room Treatment	£200/\$400/€300
Dental Treatment Following an Accident To restore or repair sound natural teeth	£500/\$1,000/€750
Emergency Dental Treatment For the immediate relief of dental pain	£200/\$400/€300
Home Country Cover Treatment of emergency medical conditions or acute episodes of existing covered medical conditions whilst on a temporary visit to the Home Country	Up to benefit limits shown above Max thirty (30) days

TELEHEALTH

Second Medical Opinion Access to a network of 50,000 medical specialists	Included
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EVACUATION AND REPATRIATION

Emergency Medical Evacuation * Evacuation costs for acute medical conditions where local medical facilities are inadequate	Paid in Full
Emergency Medical Evacuation – Supplementary Expenses * Costs of travel to return to Home Country or Country of Residence Hotel accommodation costs for companion if not returned to Home Country Policy will automatically cancel thirty (30) days after return to Home Country following emergency medical evacuation	Single Economy air ticket up to twelve (12) nights
Emergency Medical Reunion * Costs of travel and Hotel accommodation of a close family member if you are in a hospital for five (5) consecutive days	Single Economy air ticket up to twelve (12) nights
Compassionate Home Travel * Costs of travel in the event of the death of a close family member	One (1) return economy air ticket
Repatriation/Local Burial * Where death occurs outside the Home Country	£10,000/\$20,000/€15,000
Local Road Ambulance Services	Paid in Full
Emergency Non-Medical Evacuation * Evacuation to a safe location in the event of life-threatening situations resulting from political or civil unrest Evacuation to a safe location in the event of a natural disaster.	Paid in Full

ADDITIONAL SERVICE PARTNERS

Crisis24 Security Assistance	Included
Bloodcare Foundation	Included
Teladoc TeleHealth Services	Included

OPTIONAL ADD-ON – ADDITIONAL PREMIUM REQUIRED

Out of Area Extension For accidents and emergency conditions only.	£20,000/\$40,000/€30,000 Max thirty (30) days
Pre-Existing Condition Cover For emergency treatment of existing conditions, excluding congenital and hereditary conditions (available to applicants purchasing a Plan of at least three (3) months and less than fifty (50) years)	£20,000/\$40,000/€30,000

A claim is considered to be a course of **treatment** per diagnosed medical condition



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