

### The SilverLite Plan for Individuals

**Just to let you know**—you won't find complete information for the Silver*Lite* 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	O Full cover within annual benefit limit	O Partial or limited cover	Optional cove	
	Silver <i>Lite</i>			
Annual benefit limit	US\$1,500,000 or £1,000,000 or €1,125,000			
Hospital costs You're only eligible for certain be	nefits in this section only if you select them and the	ey are stated on your Certificate of Ins	urance.	
Hospital accommodation	O Semi-private hospital	Semi-private hospital room		
	O Private hospital room	Private hospital room (only if you select this option)		
Hospital treatment	O Full cover			
Parent accommodation	O Full cover			
Road ambulance	O Up to US\$1,600 or £1,	065 or €1,200 per period of cove	r	
Hospital cash benefit	O US\$200 or £132 or €1	50 per night		
Cancer treatment				
Cancer treatment	O Full cover			
Cancer genome tests	O Up to US\$6,000 or £4,	000 or €4,500 per period of cover		
Wigs	O Lifetime limit of US\$1	50 or £100 or €113		
Counselling	O Lifetime limit of US\$5	500 or £330 or €375		
Dietitian	O Lifetime limit of US\$1	00 or £67 or €75		
Organ, bone marrow or ti	ssue transplants			
Transplant and related trea	atment			
Donor costs	O Up to US\$25,000 or £	:16,600 or €18,750 per transplant		
Kidney dialysis				
Kidney dialysis	O Full cover			
Reconstructive surgery				
Reconstructive surgery	O Full cover			
Congenital conditions or	hereditary conditions			
Congenital conditions or h conditions	ereditary	20,000 or £13,300 or €15,000		





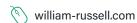
Key O Full cover within annual benefit limit Partial or limited cover Optional cover SilverLite **HIV/AIDS treatment HIV/AIDS** treatment O Up to US\$5,000 or £3,300 or €3,750 per period of cover (24-month waiting period) **Medical appliances** O Full cover **Prosthetic implants** Prosthetic devices O Up to US\$1,000 or £660 or €750 per device **Out-patient treatment** You're only eligible for certain benefits in this section only if you select them and they are stated on your Certificate of Insurance. **Annual limit for out-patient treatment** O 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 O US\$1,500 or £1,000 or €1,125 per period of cover Option A US\$2,500 or £1,665 or €1,875 per period of cover Option B US\$3,500 or £2,310 or €2,625 per period of cover **Emergency ward treatment** O Up to the annual limit for out-patient treatment Out-patient surgical procedures O Up to the annual limit for out-patient treatment Advanced diagnostic tests O Up to the annual limit for out-patient treatment **Physiotherapy** O Up to US\$250 or £165 or €188 per period of cover up to the annual limit for out-patient treatment **Chronic conditions** O In-patient and day-patient treatment, with cover for out-patient treatment up Acute flare-ups to the benefit limit for primary medical care Monitoring and maintenance O Up to the benefit limit for primary medical care Rehabilitation treatment Rehabilitation treatment Oup to 7 days per medical condition **Home nursing costs** Home nursing costs O Up to 2 weeks per medical condition Lifetime care Lifetime limit for all lifetime care US\$50,000 or £33,300 or €37,500 Hospice and palliative care O Up to the lifetime limit for all lifetime care Artificial life maintenance Oup to the lifetime limit for all lifetime care Persistent vegetative state & neurological O Up to the lifetime limit for all lifetime care damage





Key O Full cover within annual benefit limit O Partial or limited cover Optional cover SilverLite **Dental costs** You're only eligible for certain benefits in this section only if you select them and they are stated on your Certificate of Insurance. **Emergency restorative treatment you** O Up to US\$5,000 or £3,330 or €3,750 per period of cover receive as an in-patient **Dental Basic** O Up to US\$500 or £330 or €375 per period of cover, (6-month waiting period) subject to a 20% co-insurance (only if you select this option) **Maternity costs** Complications of pregnancy O Up to US\$10,000 or £6,600 or €7,500 per period of cover (12-month waiting period) **Expat benefits** You're only eligible for certain benefits in this section only if you select them and they are stated on your Certificate of Insurance. 24-hour medical assistance helpline O Full cover O Full cover Medevac Basic Return airfare O Full cover O Full cover Travel expenses of a companion Accommodation expenses of a O Up to US\$50 or £33 or €38 per night companion Repatriation of mortal remains O Up to US\$5,000 or £3,330 or €3,750 O Up to US\$1,600 or £1,060 or €1,200 **Burial or cremation** Medevac Plus O Full cover (only if you select this option)







# Customising your plan

#### **Direct billing**

Direct billing is an arrangement by which we settle your medical bills directly with your hospital or treating doctor. This means you won't be left out-of-pocket for your treatment, and you won't have to submit a claim to us. That's why direct billing is also known as 'cashless access' or 'fast-track payment'.

We have direct billing arrangements with over 40,000 hospitals, clinics, and medical facilities in our worldwide medical network.

#### **Private hospital room**

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

#### **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).

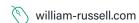
#### **Medevac Plus**

As standard on the Silver*Lite* plan, we'll 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'll evacuate you are extended to include advanced diagnostics and cancer treatment that cannot be provided locally.

#### Personal accident plan

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







## Tailoring your plan

#### Area of cover

The area of cover is a feature of international health plans that you don't typically find in domestic plans. The area of cover is the geographic or territorial limits of your plan. In short, it specifies in which countries you're covered. You can choose from three areas of cover, with each one giving you different levels of cover in different countries and regions.

#### **Excess**

An excess is the fixed cash amount you pay towards a claim. You must choose one when you first apply for your health plan. You pay the excess for each medical condition, per period of cover. There's a range of excess options, including 'per claim' and 'per annum' excesses.

#### **Medical underwriting**

When you apply for a health plan, we assess your medical records, including any medical conditions or injuries you have suffered in the past. This process is known as medical underwriting. It helps us decide the terms under which we can offer you cover. You can choose from Full Medical Underwriting, Moratorium Underwriting or Switch Underwriting.

#### Payment frequency

When you apply for a health plan, you choose the frequency with which you pay your premium. You can pay annually, monthly, quarterly or half-yearly. Paying your premium annually is the cheapest option overall. If you pay half-yearly, you'll pay a surcharge of 3%. If you pay quarterly or monthly, you'll pay a surcharge of 5%.





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