



The SilverLite Plan for Individuals

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 You're only eligible for certain benefits in this section only if you select them and they are stated on your Certificate of Insurance.	
Hospital accommodation	<input checked="" type="radio"/> Semi-private hospital room <input type="radio"/> Private hospital room (only if you select this option)
Hospital treatment	<input checked="" type="radio"/> Full cover
Parent accommodation	<input checked="" type="radio"/> Full cover
Road ambulance	<input type="radio"/> Up to US\$1,600 or £1,065 or €1,200 per period of cover
Hospital cash benefit	<input type="radio"/> US\$200 or £132 or €150 per night
Cancer treatment	
Cancer treatment	<input checked="" type="radio"/> Full cover
Cancer genome tests	<input type="radio"/> Up to US\$6,000 or £4,000 or €4,500 per period of 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 checked="" type="radio"/> Full cover
Congenital conditions or hereditary conditions	
Congenital conditions or hereditary conditions	<input type="radio"/> Lifetime limit of US\$20,000 or £13,300 or €15,000

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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

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 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

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 Up to the annual limit for out-patient treatment

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

Advanced diagnostic tests 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 7 days per medical condition

Home nursing costs

Home nursing costs 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 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

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 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 (only if you select this option)

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

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 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\$50 or £33 or €38 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 (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 SilverLite 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 SilverLite 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%.