William Russell
A greater degree of expat protection

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Global Health Elite

The Gold Standard in International Private Medical Insurance

William Russell is the leading independent provider of international health insurance

When you're a customer with William Russell, you'll experience a difference from dealing with other companies.

We don't have call-centres and we won't frustrate you with a myriad of options when you call us. You'll get through to one of our insurance professionals who will treat you with respect and care. If you need to make a claim, wherever possible we'll ensure that you deal with the same claims adviser throughout your treatment.

That is the William Russell difference.

World-class health cover

The Elite plans are designed for expatriates and international citizens who require access to the best private healthcare around the world.

A world of protection from a provider with people who care

Cover wherever you need it

The Elite plans cover you anywhere in the world, so you are free to choose where you have your medical treatment. Since treatment in the USA is particularly expensive, we have made USA cover optional, so you don't have to pay for cover you don't need.

Comprehensive cover

The Elite plans offer wide-ranging cover for medical treatment, with plenty of benefits and features that set us apart from other providers.

Emergency medical evacuation cover and 24/7 medical assistance

All Global Health customers can rely on our 24/7 medical assistance helpline for immediate help at any time, from any location. If medically necessary, an air ambulance will be sent to transport you to a hospital in another country where you can get the care you need.

Cover that's easy to understand

We make our documents easy to understand, and we are always available to answer any questions you may have.

Cover for terrorist attacks

Provided you are an innocent bystander, and you are not in a location that the British Foreign & Commonwealth Office has advised its citizens to leave, you'll be covered in the event of a terrorist attack.

Access to hospitals worldwide

We maintain strong working relationships with world-class hospitals across the globe. If you need to be admitted, we will deal directly with the hospital.

We look after you throughout your life

Join before age 70 and we'll continue to offer you renewal for as long as you want cover. We will never refuse cover just because you make a claim.

It's easy to apply

You can apply online or you can download and complete an application form. Most customers can have cover in force within 24 hours.

Straightforward claiming process

For small claims, simply scan your bills and claim form, then email everything back to us. We'll acknowledge your claim straight away and let you know which claims adviser will be taking care of you.

We make every effort to settle claims within 5 working days, and usually we'll settle within 3 days. You can call us at any time if you have any questions, and you'll find our claims team helpful and efficient.

Taking care of our cancer patients

All treatment for cancer is covered as standard. To give our customers extra support, we provide additional benefits such as cover for dietician consultations, counselling upon first being diagnosed with cancer, and a benefit for a wig.

Helping you look after your health

At William Russell we believe that prevention is better than cure. That's why our Elite Silver and Gold plans each provide a generous annual benefit to cover health checks for illnesses that concern you. Vaccinations and eye examinations are also included in this benefit.

Cover for long-term conditions

You won't have to worry about limitations on your cover if you are diagnosed with an illness which is chronic or long-term. Our Elite Silver and Gold plans cover long-term medical conditions such as diabetes and hypertension (if such conditions first occur after your plan starts).

Generous maternity benefits

Our Gold plan not only includes $10,000 cover for routine maternity care, but also provides full cover for complications of pregnancy, including childbirth when it requires an emergency surgical procedure. The waiting period for this benefit is only 10 months.

The security behind your cover

The Elite plans are underwritten by the Allianz group, a global leader in insurance and a Fortune 500 company.

30-day money back guarantee

If you're unhappy with anything at all, we'll refund your premium under our 30-day money back guarantee, provided you have not made a claim.

The benefits of Elite at a glance

Designed to meet the needs of expatriates and international citizens who require worldwide access to healthcare, our Elite plan range offers comprehensive health insurance that doesn't stop when you cross a border.

Bronze
$1,500,000

Silver
$2,500,000

Gold
$4,500,000

To protect you against the major healthcare costs, our **Bronze** plan provides full cover for:

- Treatment you receive when you are admitted to hospital
- Advanced diagnostic tests such as MRI and CAT scans
- Post-hospital follow-up consultations and tests
- Treatment for cancer
- Organ, bone marrow and tissue transplants
- Reconstructive surgery
- International benefits such as emergency medical evacuation, 24/7 emergency medical assistance, and cover for compassionate home travel

Silver is our most popular plan, providing all the cover of Bronze, plus:

- Full cover for everyday healthcare, including visits to the doctor, prescribed drugs, and specialist visits, treatment and tests
- Cover for long-term conditions, such as diabetes and asthma, that you first suffer after starting your plan
- A well-being benefit covering you for vaccinations and the preventive health checks of your choice
- A well-child benefit
- Cover for physiotherapy sessions
- An optional dental plan covering routine and complex dental treatment

Gold provides all the cover of Silver and Bronze, plus:

- Full cover for maternity complications, including emergency C-sections
- $10,000 of cover for routine maternity care
- $100,000 of cover for the treatment of newborns
- Routine dental benefits as standard
- Enhanced well-being benefit
- Enhanced well-child benefit
- An optional dental plan covering complex dental treatment

For full details of all our plans, please visit us online or consult the Elite Plan Agreement.

The Elite Table of Benefits

	Bronze	Silver	Gold
TOTAL ANNUAL BENEFIT LIMIT PER INSURED PERSON			
The overall maximum limit to the amount that you can claim during any one period of cover.	**$1,500,000 or £950,000 or €1,100,000**	**$2,500,000 or £1,500,000 or €1,800,000**	**$4,500,000 or £2,800,000 or €3,300,000**
COVER WHEN YOU ARE ADMITTED TO HOSPITAL			
Hospital accommodation and treatment costs (as an in-patient or day-patient).	FULL COVER	FULL COVER	FULL COVER
Parent accommodation charges.	FULL COVER	FULL COVER	FULL COVER
Hospital cash benefit (up to 60 nights).	PER NIGHT: $40 or £25 or €30	PER NIGHT: $80 or £50 or €60	PER NIGHT: $250 or £156 or €187
Road ambulance.	FULL COVER	FULL COVER	FULL COVER
IF YOU ARE DIAGNOSED WITH CANCER			
Cancer treatment (including chemotherapy and radiotherapy, and out-patient consultations, tests, and scans).	FULL COVER	FULL COVER	FULL COVER
Dietician (up to 2 consultations).	LIFETIME LIMIT OF $100 or £63 or €76	LIFETIME LIMIT OF $100 or £63 or €76	LIFETIME LIMIT OF $100 or £63 or €76
Counselling (up to 10 sessions).	LIFETIME LIMIT OF $500 or £313 or €376	LIFETIME LIMIT OF $500 or £313 or €376	LIFETIME LIMIT OF $500 or £313 or €376
Wig benefit.	LIFETIME LIMIT OF $150 or $94 or €113	LIFETIME LIMIT OF $150 or $94 or €113	LIFETIME LIMIT OF $150 or $94 or €113
IF YOU ARE DIAGNOSED WITH A CHRONIC CONDITION			
Acute flare-ups (cover for acute exacerbation of a chronic condition).	FULL COVER	FULL COVER	FULL COVER
Regular monitoring and maintenance (consultations, tests, and prescribed medication required to monitor and maintain the stability of a chronic condition).	NOT COVERED	FULL COVER	FULL COVER
IF YOU NEED RECONSTRUCTIVE SURGERY			
Surgery to restore your appearance after an accident, or after surgery for breast cancer.	COVER FOR IN-PATIENT, DAY-PATIENT OR POST-HOSPITAL TREATMENT	FULL COVER	FULL COVER
IF YOU NEED AN ORGAN, BONE MARROW, OR TISSUE TRANSPLANT			
Costs incurred whilst hospitalised, and all related out-patient treatment required prior to and after the transplant.	FULL COVER	FULL COVER	FULL COVER
IF YOU NEED RENAL DIALYSIS			
Short-term kidney dialysis of up to 4 weeks.	FULL COVER	FULL COVER	FULL COVER
IF YOU NEED PSYCHIATRIC CARE			
Lifetime limit for ALL psychiatric treatment.	LIFETIME LIMIT OF $50,000 or £31,250 or €37,500	LIFETIME LIMIT OF $75,000 or £46,875 or €56,250	LIFETIME LIMIT OF $100,000 or £62,500 or €75,000
In-patient and day-patient psychiatric treatment. Cover is limited to 30 days per period of cover (24-month waiting period).	FULL COVER	FULL COVER	FULL COVER
Up to 10 sessions of out-patient psychiatric treatment (24-month waiting period).	COVER IF POST-HOSPITAL TREATMENT	FULL COVER	FULL COVER
COVER FOR EVERYDAY MEDICAL CARE			
Emergency ward treatment.	COVER FOR TREATMENT NECESSARY AS A RESULT OF AN ACCIDENT	FULL COVER	FULL COVER
Out-patient surgical procedure.	FULL COVER	FULL COVER	FULL COVER
GP and specialist consultations.	COVER IF POST-HOSPITAL TREATMENT	FULL COVER	FULL COVER
Advanced diagnostic tests, such as MRI, CAT (CT) and PET scans.	FULL COVER	FULL COVER	FULL COVER
Treatment by a chiropractor, osteopath, homeopath, or acupuncturist.	COVER IF POST-HOSPITAL TREATMENT	FULL COVER UP TO 10 SESSIONS	FULL COVER UP TO 15 SESSIONS
Hormone Replacement Therapy prescribed by a medical doctor.	NOT COVERED	FULL COVER UP TO 12 MONTHS FROM THE DATE OF DIAGNOSIS	FULL COVER UP TO 18 MONTHS FROM THE DATE OF DIAGNOSIS
Traditional Chinese medicine (up to 10 sessions per period of cover).	NOT COVERED	COVER PER SESSION UP TO $32 or £20 or €24	COVER PER SESSION UP TO $32 or £20 or €24
Physiotherapy (up to 10 sessions, provided you have a medical referral letter). For additional sessions, we will require a further medical referral letter.	COVER IF POST-HOSPITAL TREATMENT UP TO $1,000 or £625 or €750	FULL COVER	FULL COVER

KEY FULL COVER WITHIN ANNUAL PLAN BENEFIT LIMIT · PARTIAL OR LIMITED COVER · NOT COVERED

	Bronze	Silver	Gold
HELPING YOU TO LOOK AFTER YOUR HEALTH			
Preventive health checks for adults (6-month waiting period).	NOT COVERED	COVER UP TO $300 or £188 or €226	COVER UP TO $550 or £344 or €413
Well-child benefit (12-month waiting period).	NOT COVERED	LIFETIME LIMIT OF $250 or £156 or €187	LIFETIME LIMIT OF $320 or £200 or €240
IF YOU NEED TREATMENT FOR HIV & AIDS			
Treatment for up to 5 years (24-month waiting period).	COVER FOR IN-PATIENT OR DAY-PATIENT TREATMENT ONLY UP TO $5,000 or £3,125 or €3,750	COVER UP TO $75,000 or £46,875 or €56,250	COVER UP TO $100,000 or £62,500 or €75,000
IF YOU NEED REHABILITATION TREATMENT			
In-patient rehabilitation carried out in a recognised rehabilitation hospital or unit, following treatment covered by your plan.	FULL COVER UP TO 7 DAYS PER MEDICAL CONDITION	FULL COVER UP TO 15 DAYS PER MEDICAL CONDITION	FULL COVER UP TO 30 DAYS PER MEDICAL CONDITION
IF YOU NEED HOME NURSING			
Cover for up to 12 weeks per medical condition per period of cover.	FULL COVER	FULL COVER	FULL COVER
IF YOU NEED HOSPICE & PALLIATIVE CARE			
The palliative care of a medical condition.	LIFETIME LIMIT OF $25,000 or £15,625 or €18,750	LIFETIME LIMIT OF $50,000 or £31,250 or €37,500	LIFETIME LIMIT OF $100,000 or £62,500 or €75,000
IF YOU NEED MEDICAL AIDS & DEVICES			
Supplying, fitting, or hiring instruments, apparatus, or devices, such as crutches, wheelchairs, orthopaedic supports/braces, stoma supplies, and compression stockings.	COVER PER MEDICAL CONDITION UP TO $250 or £156 or €187	COVER PER MEDICAL CONDITION UP TO $500 or £313 or €376	COVER PER MEDICAL CONDITION UP TO $1,000 or £625 or €750
IF YOU NEED PROSTHESES			
Surgically implanted artificial body parts needed as a vital part of an operation.	FULL COVER	FULL COVER	FULL COVER
Prosthetic devices.	PER DEVICE: $500 or £313 or €376	PER DEVICE: $1,000 or £625 or €750	PER DEVICE: $1,500 or £938 or €1,126
IF YOU NEED MATERNITY CARE			
In-patient and day-patient complications of pregnancy (10-month waiting period).	COVER UP TO $4,800 or £3,000 or €3,600	COVER UP TO $15,000 or £9,375 or €11,250	FULL COVER
Childbirth necessitating an emergency surgical procedure (10-month waiting period).	NOT COVERED	NOT COVERED	FULL COVER
Routine maternity care and out-patient complications of pregnancy (10-month waiting period).	NOT COVERED	NOT COVERED	COVER PER PREGNANCY UP TO $10,000 or £6,250 or €7,500
Cover for newborns for first 90 days of life (10-month waiting period).	NOT COVERED	COVER PER PREGNANCY UP TO $10,000 or £6,250 or €7,500	COVER PER PREGNANCY UP TO $100,000 or £62,500 or €75,000
IF YOU NEED DENTAL CARE			
In-patient emergency restorative dental treatment.	FULL COVER	FULL COVER	FULL COVER
Out-patient emergency dental treatment.	NOT COVERED	COVER UP TO $500 or £313 or €376	COVER UP TO $1,000 or £625 or €750
Routine dental treatment (6-month waiting period).	NOT COVERED	NOT COVERED	COVER UP TO $1,000 or £625 or €750
COVER IF YOU NEED EMERGENCY EVACUATION			
Emergency evacuation.	FULL COVER	FULL COVER	FULL COVER
Return airfare (economy class).	FULL COVER	FULL COVER	FULL COVER
Travelling expenses of a companion.	FULL COVER	FULL COVER	FULL COVER
Accommodation expenses of a companion (up to 15 nights).	PER NIGHT: $72 or £45 or €54	PER NIGHT: $96 or £60 or €72	PER NIGHT: $250 or £156 or €187
Compassionate home travel, economy class (12-month waiting period, with a lifetime limit of 1 claim only).	FULL COVER	FULL COVER	FULL COVER
Repatriation of mortal remains.	FULL COVER	FULL COVER	FULL COVER
Burial or cremation.	COVER UP TO $1,600 or £1,000 or €1,200	COVER UP TO $1,600 or £1,000 or €1,200	COVER UP TO $1,600 or £1,000 or €1,200

For full details of all our plans, please visit us online or consult the Elite Plan Agreement.

Where you will be covered

Where you are covered

Our standard area of cover is worldwide, excluding the USA. You can add either of the following USA cover options:-

- $100,000 of annual USA cover during trips of up to 45 days' duration
- $250,000 of annual USA cover during trips of up to 90 days' duration

If you live in Africa or the Indian Subcontinent

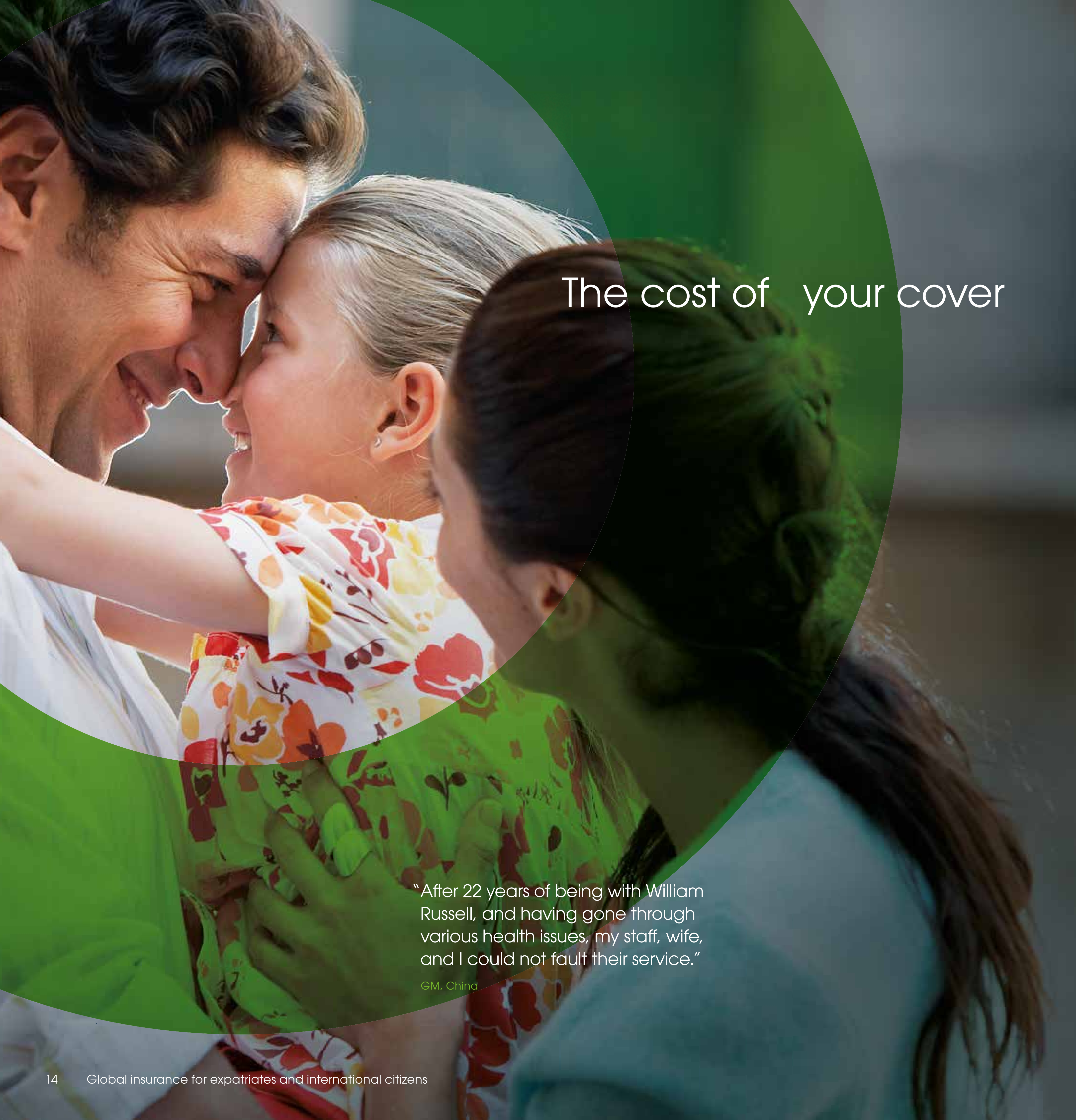
The Elite plan is available at competitive rates if you live in Africa or the Indian Subcontinent, and if you don't need full cover outside these regions. With this option, you can travel anywhere within Africa or the Indian Subcontinent for treatment. Limited cover for accident and emergency medical treatment is provided if you travel outside these regions. No cover at all is provided in North America, the Caribbean, or hospitals in the London area.

If you don't need worldwide cover

If you are living in Africa, Central and Southeast Asia, Latin America, the Indian Subcontinent, Eastern Europe, or the Near and Middle East, and you don't need full international cover, you may want to consider the **Global Health Essential plans**, which provide cost-effective health cover for your region. Cover is restricted to accident and emergency treatment only when you travel outside the regions above, and there is no cover at all in North America, the Caribbean, or hospitals in the London area.

"Thank you so much for the efficient service we have had from William Russell, once again, and for all your support. It is very much appreciated."

RS, Botswana



The cost of your cover

Good healthcare is expensive, and claims for serious illnesses can run into hundreds of thousands of dollars. With our commitment to fair pricing, William Russell will protect you from these costs. We keep annual premium increases reasonable, and your personal claims experience will never affect your renewal premiums.

Using an excess to reduce your premiums

Your Elite plan can have a nil excess, or, if you take one of our excess options, it will help reduce your premiums:-

- $50 per claim
- $100 per claim
- $1,600 per claim
- $250 per annum

Optional plans available with your Elite plan

For little extra cost you can add the optional **Global Travel Plan**, which will cover your baggage and personal effects, and provide cover for cancellation, curtailment and legal liability while you are travelling.

You can also protect your family by taking out a **Global Personal Accident plan**, which is a cost-effective way to provide your family with a lump-sum benefit if you die in an accident, or if you suffer a permanent disability as the result of an accident.

Adding life insurance and income protection insurance

For comprehensive life insurance, we offer our **Global Life plan**, designed with expatriate life and international living in mind.

If you wish to insure your income against the possibility of your inability to work due to illness or injury, our **Global Income Protection plan** will do just that. It will pay you a replacement income whilst you are too sick to work.

"After 22 years of being with William Russell, and having gone through various health issues, my staff, wife, and I could not fault their service."

GM, China

We're here to help

William Russell is the leading independent provider of international health, life and income protection insurance. Over the last twenty-three years we have developed a range of world-class insurance products, each designed to provide protection for expatriate life and international living.

As a family-owned company, we are renowned for our fairness, honesty and outstanding personal service. We operate throughout the world, protecting expatriates and their families, international citizens, global corporations and SME businesses, and high-net-worth individuals.

For more information

call us on +44 1276 486477
or visit william-russell.com

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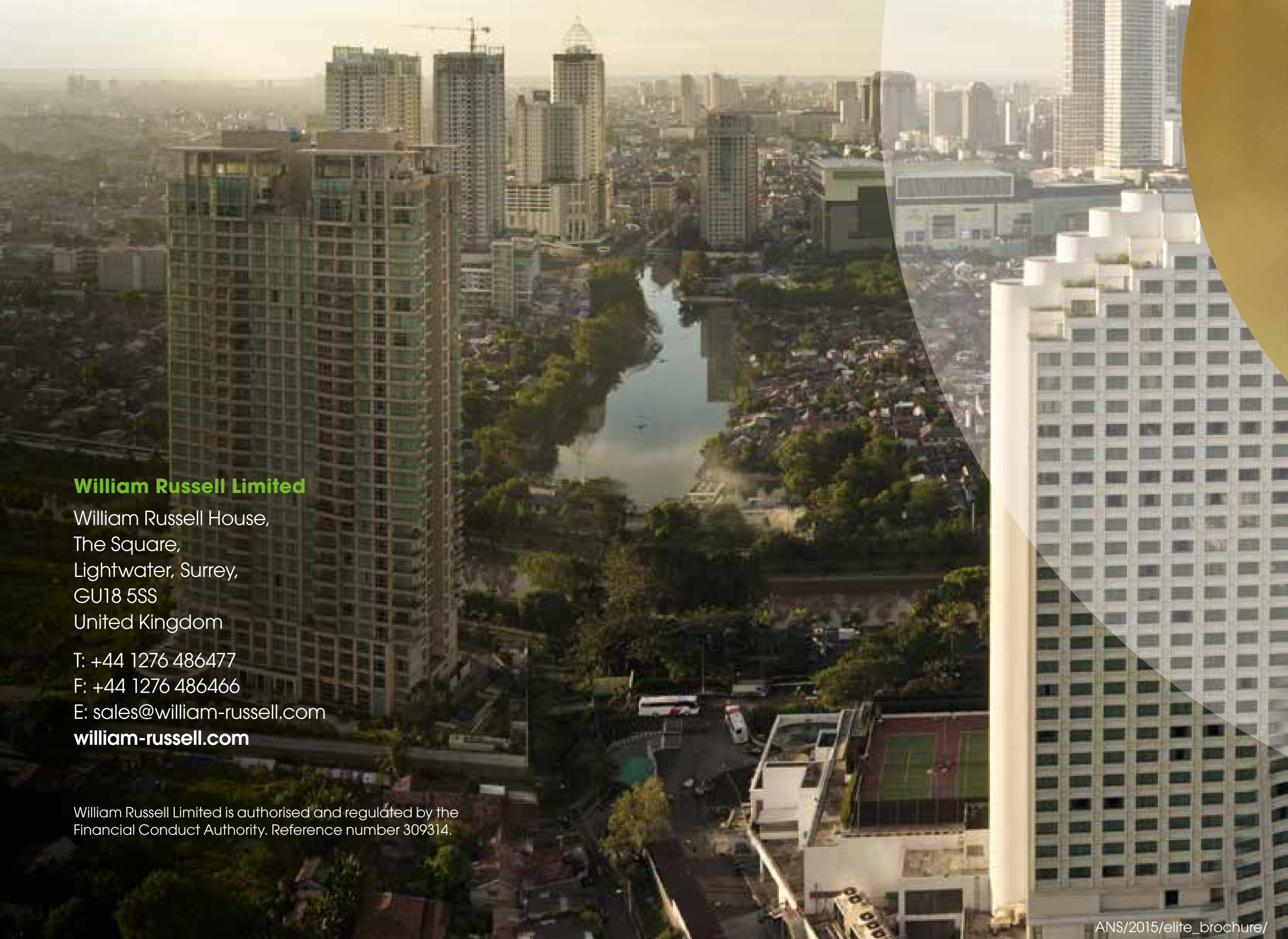

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