MEDICARE GROUP INTERNATIONAL HEALTH PLAN

international

PLAN CHANGES 2015 – 2016

Changing the image of insurance.

The MediCare Group International Health Plan Employer and Employee Policy Guides will replace the Group Plan Rules for any policies renewing on or after 1st September 2015.

Many of the Plan and Benefit definitions have been rewritten.

We will conduct all future communication with you and your employees about the Plan via email, including renewal information, policy documentation and claims settlements, unless you specifically request us not to do so. We will send you the Insurance Identification Cards for your employees by post. Please ensure that you advise us of the email contact addresses for your employees.

YOU SHOULD CAREFULLY READ THE EMPLOYER POLICY GUIDE AND BENEFIT TABLE TO ENSURE THAT THE PLAN STILL MEETS YOUR REQUIREMENTS.

The key changes to the Plan are detailed below:

New Benefits
Please carefully read the 'Benefit Definitions' section in the MediCare Group International Health Plan Employer Policy Guide.

BENEFIT	International	International Plus	Executive	Executive Plus
Cancer Counselling following a cancer diagnosis, with a registered psychologist/ counsellor	Up to £1,000/$1,700/€1,400			
Artificial Hair Benefit Wig costs, available following cancer treatment	Up to £1,000/$1,700/€1,400			
Emergency Non-Medical Evacuation Evacuation to a safe location in the event of life-threatening situations resulting from civil unrest or in the event of a natural disaster	Full Refund			
Chinese Medicine Consultations and medications provided by a registered Chinese Medicine Practitioner	Not Covered	Not Covered	Up to £200/$340/€280 20% co-insurance	Up to £200/$340/€280 20% co-insurance
Hormone Replacement Therapy When not related to the menopause	Full Refund	Full Refund	Full Refund	Full Refund
Congenital Conditions and Birth Defects When diagnosed within one year of birth	Not Covered	Not Covered	Not Covered	Up to £25,000/$42,500/ €35,000 lifetime limit
Optical Care Eye testing and the cost of lenses to correct vision, available after one year of cover	Not Covered	Not Covered	Not Covered	Up to £300/$510/€420 20% co-insurance

NAVIGATOR
Insurance Brokers Ltd.
Unit 8E Golden Sun Centre 223 Wing Lok St Sheung Wan HK
Tel. (852) 2530 2530 Fax (852) 2530 2535
Email: crew@navigator-insurance.com
www.navigator-insurance.com

Amended Benefits

Please carefully read the 'Benefit Definitions' section in the MediCare Group International Health Plan Employer Policy Guide.

BENEFIT	International	International Plus	Executive	Executive Plus
Emergency Medical Evacuation –Supplementary Expenses Cost of travel to place of origin Hotel accommodation costs for companion Taxi costs for companion Accommodation costs following inpatient care	Economy Air Ticket Up to 12 nights Up to £500/$850/€700 Up to 7 nights	Economy Air Ticket Up to 12 nights Up to £500/$850/€700 Up to 7 nights	Economy Air Ticket Up to 12 nights Up to £500/$850/€700 Up to 7 nights	Economy Air Ticket Up to 12 nights Up to £500/$850/€700 Up to 7 nights
Repatriation or Local Burial Where death occurs outside the Home Country.	Up to £7,500/ $12,750/€10,500	Up to £7,500/ $12,750/€10,500	Up to £10,000/ $17,000/€14,000	Full Refund
Physiotherapy	Not Covered	Full Refund for maximum 20 sessions £50/$85/€70 excess per claim	Full Refund for maximum 20 sessions £50/$85/€70 excess per claim	Full Refund for maximum 20 sessions £50/$85/€70 excess per claim
Routine Dental Treatment	Not Covered	Not Covered	Up to £500/ $850/€700 20% co-insurance	Up to £750/ $1,275/€1,050 20% co-insurance
Newborn Care Available when a newborn child is enrolled within 14 days	Up to £5,000/ $8,500/€7,000	Up to £5,000/ $8,500/€7,000	Up to £5,000/ $8,500/€7,000	Up to £10,000/ $17,000/€14,000
Vaccination Benefit Childhood and travel related vaccinations	£200/$340/€280	Up to £200/$340/€280	Up to £200/$340/€280	Up to £200/$340/€280
Routine Health Screening preventative health checks available after one year of cover	Not Covered	Not Covered	Up to £300/$510/€420 20% co-insurance	Up to £300/$510/€420 20% co-insurance
Out of Area Cover For emergencies and acute episodes of existing covered medical conditions	Up to £20,000/$34,000/ €28,000 Max 60 days	Up to £30,000/$51,000/ €42,000 Max 60 days	Up to £40,000/$68,000/ €56,000 Max 60 days	Up to £50,000/$85,000/ €70,000 Max 60 days

New Exclusions

Please carefully read the 'What is Not Covered' section in the MediCare Group International Health Plan Employer Policy Guide.

- The first £1,000/$1,700/€1,400 of any claim for Hospital Services, Hospital Cash Benefit, Inpatient Psychiatric Treatment, Organ and Bone Marrow Transplant and Stem Cell Treatment, Oncology, Chemotherapy and Radiotherapy, or any claim that is likely to exceed £2,500/$4,250/€3,500 if Pre-Authorisation was not sought prior to incurring costs.

- Any costs relating to medical treatment required as a direct result of not following the medical advice given by a Physician.

- Any costs incurred during a benefit waiting period.

Amended Exclusions

Please carefully read the 'What is Not Covered' section in the MediCare Group International Health Plan Employer Policy Guide.

- Routine medical examinations (including annual routine diagnostic procedures other than when they form part of Routine Health Screening and this benefit is shown on your Certificate), including the issue of medical certificates and attestations, and examinations as to the suitability for employment.

- Routine eye and ear examinations, including the cost of spectacles, contact lenses and hearing aids (unless Vision Care benefit is shown on your Certificate).

- Treatment relating to birth defects and congenital illnesses (including hereditary conditions) except as defined Congenital Conditions and Birth Defects and this benefit is shown on your Certificate.

- Treatment of any psychological or psychiatric disorders, and treatment (including Prescription Drugs) of anxiety, stress, depression and phobic states, except as defined under Inpatient Psychiatric Care and Outpatient Psychiatric Care and these benefits are shown on your Certificate.

- Acquired Immune Deficiency Syndrome (AIDS), AIDS-related Complex Syndrome (ARCS) and all diseases caused by and/or related to the virus HIV positive, unless HIV/AIDS benefit is included on your Certificate. If this benefit is included on your Certificate, we will only pay up to the HIV/AIDS benefit limit for the treatment of the following conditions: Candidiasis (thrush), Cervical Cancer, CMN (cytomegalovirus), Cryptoccal meningitis, Cryptosporidiosis, HIV-associated brain impairment, Kaposi's sarcoma, Lymphoma, Mycobacterium avium intracellulare, Pneumonia including PCP (Pneumocystis pneumonia), Thrombocytopenia, Toxoplasmosis and Tuberculosis.

Deleted Exclusions

The following exclusions have been removed from the MediCare Group International Health Plan Employer Policy Guide.

- Costs for acquisition and implantation of artificial heart and mono or bi-ventricular devices.

Amended Claims Procedures

Please carefully read the 'How to make a Claim' section in the MediCare Group International Health Plan Employer Policy Guide.

The Assistance Company must be contacted to obtain pre-authorisation before any costs are incurred for all claims under the following benefits: Hospital Services (inpatient treatment), Inpatient Psychiatric Treatment, Organ and Bone Marrow and Stem Cell Treatment, Oncology, Chemotherapy and Radiotherapy, all Emergency Medical Evacuation benefits and Normal and Complicated Pregnancy and Childbirth and any other claim likely to exceed £2,500/$4,250/€3,500 in any one Certificate period. In the case of emergency admission to a Hospital, the Assistance Company must be notified within 72 hours of admission.

FAILURE TO CONTACT THE 24 HOUR ASSISTANCE COMPANY FOR PRE-AUTHORISATION WILL RESULT IN YOUR EMPLOYEE BEING RESPONSIBLE FOR THE FIRST £1,000/$1,700/€1,400 OF EACH CLAIM.

A fully completed claim form must be submitted for each claim. The employee must complete Sections A, B and C on the claim form. The Physician/Dentist must complete Section D or E on the Claim Form. A separate claim form is required for each medical condition. All questions must be fully answered – ticks and dashes will not be accepted and may delay settlement of the claim. If the claim form is not fully completed it will be returned. We do not pay any charges related to the completion of a claim form.

The fully completed claim form along with the original invoices and/or receipts should be sent to us at the following address:
April International UK
Minster House
42 Mincing Lane
London, EC3R 7AE
United Kingdom

If the claim is less than £1,000/£1,700/€1,400, the claim form and copies of the invoices and/or receipts can be submitted to: claims@april-international.co.uk.

The original documents must be retained as we reserve the right to request them.

We must receive notification of a claim within 90 days of the start of treatment. We will not pay any invoices that are more than 180 days old.

Additional New Services

Red24 is a crisis management assistance company who can assist individuals and businesses to minimise risks and help them in the event of a crisis.

As a benefit of your MediCare Group International Health Plan, your employees will be provided with access to their web-portal where they can obtain details of country-specific risk information which is continually updated, and they will have the opportunity to sign up to receive email or text alerts if risk levels increase/change in in their current or future location.

Your employees will be able to access travel safety tips and advice and up-to-the-minute information on civil unrest, natural hazards and travel disruptions for hundreds of countries and cities worldwide.

Their crisis support teams are on hand 24/7 on a global basis to coordinate activities should your employees need to use the Emergency Non-Medical Evacuation benefit that is now included in your Plan.

Founded in the UK in 1991, the Blood Care Foundation is a charitable, not-for-profit organisation that can provide properly screened blood, in an emergency.

Should your employees be badly injured or require a blood transfusion, the Foundation has access to a global network of blood banks, enabling it to provide blood to almost any location in the world within 12-18 hours, subject to the availability of schedule air services.

This service is now included in your MediCare Group International Health Plan.

Best Doctors is an independent organisation that exists to supplement the healthcare options available to patients around the clock and around the world.

If your employee receives an uncertain diagnosis or requires a second medical opinion on a proposed treatment plan that would be covered by your MediCare Group International Health Plan they can access the service of Best Doctors.

They will be able to arrange a review of your employee's medical diagnosis and treatment plan with a world class specialist in a field that relates to the specific medical condition.

april international | UK

Minster House, 42 Mincing Lane,
London EC3R 7AE, United Kingdom
Tel: +44 (0) 203 418 0470 – Fax: +44 (0) 207 118 1178
info@april-international.co.uk – www.april-international.co.uk

NAVIGATOR Insurance Brokers Ltd.
Unit 8E Golden Sun Centre 223 Wing Lok St Sheung Wan HK
Tel. (852) 2530 2530 Fax (852) 2530 2535
Email: crew@navigator-insurance.com
www.navigator-insurance.com