



William Russell
Expatriate Insurance Specialists

GLOBAL INSURANCE FOR BUSINESSES

**Employee benefits for your
business and your employees**



YOUR EMPLOYEES' WELFARE IS OUR CONCERN

As an international business, you will be confronted by many challenges, not least of which being the welfare of your employees and their families.

- How can you ensure they will have access to the best medical care, without having to worry about the cost?
- For how long could you continue to pay an employee who needs to take long term sick leave?
- How could you assist the family of an employee who dies whilst working for you?

William Russell has twenty years experience in looking after the health, life and income protection insurance needs of expatriates.



WHY CHOOSE WILLIAM RUSSELL?

WE KNOW OUR BUSINESS

With all our knowledge and experience, our insurance plans and administration systems are tried and tested.

WE CARE ABOUT PEOPLE

Our business is about protecting and helping people, and we place the well being of our clients at the centre of everything we do.

WE CARE ABOUT SERVICE

Our reputation has been built on the fact that we consistently deliver the highest standards of service and care.

WE LISTEN

We listen carefully to your needs and provide you with a quotation and clear information about the cover we propose.

WE ARE AN INTERNATIONAL BUSINESS, WITH A PERSONAL TOUCH

Our personal approach is particularly valued by employees when they need to claim.

WE OFFER FLEXIBILITY AND CHOICE

With a selection of insurance plans and optional benefits, we can cover all your international employee protection needs.

FINANCIAL STRENGTH AND SECURITY



Our Global Health and Income plans are insured by Allianz Nederland Schadeverzekering NV and our Global Life plan is insured by Allianz Nederland Leven NV. Both companies are part of the Allianz Insurance Group.

SOLUTIONS FOR YOUR BUSINESS

Choose from a range of insurance plans.

GLOBAL HEALTH ELITE PLAN

Full refund, international cover for your employees everyday and major health care costs. Elite plans also include valuable well being benefits to enable your employees to have the regular health checks they need to keep healthy.

GLOBAL HEALTH ESSENTIAL PLAN

Cost-effective regional health care plans, giving your employees access to the best local medical care for essential health care costs.

BESPOKE GLOBAL HEALTH PLAN

For employers with 50 or more staff, a health care plan tailored to your company's specific requirements.

GLOBAL INCOME PLAN

A valued employee benefit, paying a replacement income to employees who need to take long-term sick leave.

GLOBAL LIFE PLAN

Provide your employees with a life insurance benefit based on a multiple of their salary, payable if they die whilst in your employment.

BESPOKE GLOBAL PROTECTION PLAN

For employers with 20 or more staff, a protection plan tailored to the needs of your company.

With the right plans in place, your business will be financially protected against expensive medical claims and the cost of long term sickness absence. Most importantly, your employees will value your investment in their welfare.

GLOBAL HEALTH ELITE – INTERNATIONAL MEDICAL COVER

Our range of Elite plans offer your employees the freedom to choose where they are treated, providing truly worldwide health insurance cover.

BRONZE

For those just looking to cover significant health care costs, our Bronze plan provides full cover for:

- Hospital treatment, including benefits for home nursing, rehabilitation, medical aids and devices.
- Post-hospital follow up consultations and tests.
- All cancer treatment.
- Emergency medical evacuation, with 24/7 emergency medical assistance.

SILVER

Our most popular plan, which offers these important benefits:

- Full cover for hospital treatment and everyday medical care, including visits to the doctor, prescribed drugs, specialist treatments and advanced diagnostic tests.
- Generous post-hospital benefits.
- Full cover for all cancer treatment.
- A preventative health benefit covering your employees for vaccinations and health checks of their choice, helping them to stay healthy.
- A range of benefits specifically for expatriates, such as cover for emergency medical evacuation, 24/7 emergency medical assistance, and a compassionate home travel benefit.

GOLD

Offering the most comprehensive benefits, Elite Gold provides all the cover benefits of the Silver plan with increased benefit limits plus:

- A generous annual benefit limit of \$2,500,000.
- Cover for routine and complex maternity care.
- Routine dental benefits as standard.
- Higher limits for all post-hospital benefits.
- Full refund for all chronic condition treatment.
- An enhanced wellness benefit package including optical cover as standard and well-child benefits.

OPTIONAL MATERNITY, DENTAL AND OPTICAL BENEFITS

Maternity, Dental and Optical benefits are available with the Elite Silver plan, while Enhanced Maternity cover and Complex Dental benefits can be added to the Elite Gold plan.

YOUR OWN BESPOKE PLAN

For larger employers, we can tailor your cover to match your requirements. We'll listen carefully to your needs, before proposing a solution to meet your requirements, within budget.

GLOBAL HEALTH ESSENTIAL – REGIONAL MEDICAL COVER

Our Essential plans offer low-cost, regional cover, taking care of all your employees' essential healthcare costs.

ESSENTIAL CARE

For those just looking to cover major medical costs, our Essential Care plan provides:

- Full refund cover for hospital treatment.
- \$2,500 of cover for post-hospital follow up consultations and tests.
- Full refund cover for all cancer treatment.
- Full refund cover for emergency medical evacuation, with 24/7 emergency medical assistance.

View and compare the benefits of each Global Health plan on our website www.william-russell.com, or request our Global Health benefits chart.

ESSENTIAL CARE PLUS

Offers all the benefits of Essential Care, with more extensive out-patient benefits:

- Full refund cover for hospital treatment.
- \$10,000 of annual cover for everyday medical care, including visits to the doctor, prescribed drugs, specialist treatments and advanced diagnostic tests.
- Full refund cover for all cancer treatment.
- Cover for monitoring and maintaining chronic conditions.
- Full refund cover for emergency medical evacuation, with 24/7 emergency medical assistance.

OPTIONAL MATERNITY, DENTAL AND OPTICAL BENEFITS

Maternity, Dental and Optical benefits are available with the Essential Care Plus plan.

OPTIONAL PLANS

The following plans are also available with all our health plans:-

THE GLOBAL TRAVEL PLAN

Providing travel insurance cover for personal belongings, travel delays and cancellations during business trips and holidays.

THE GLOBAL PERSONAL ACCIDENT PLAN

Provides a lump sum benefit should an employee die or if they lose their sight, a limb or become totally and permanently disabled as a result of an accident.

GLOBAL PROTECTION PLAN - INCOME AND LIFE INSURANCE COVER

These key employee benefits are available separately or together.

GLOBAL INCOME INSURANCE

Our Global Income Plan allows you to offer your employees the security of a long term sickness plan.

Insure up to 75% of earnings

You may insure up to 75% of each employees' salary, with benefit payments commencing after an employee has been off work for 3 or 6 months.

Benefit payments during the first 24 months

Benefit payments will continue for up to 24 months whilst an employee is unable to return to work. A rehabilitation benefit is paid if the employee needs a phased return to work.

After 24 months

After 24 months, benefit payments will continue for as long as an employee is unable to return to any occupation, right up to age 65 if necessary.

Keeping pace with inflation

In the case of a claim, benefit payments increase each year by 2% compound.

EASY TO ARRANGE

Our Global Protection plan is competitively priced, quick to arrange and easy to administer.

GLOBAL LIFE INSURANCE

Our Global Life plan allows you to provide your employees with life insurance cover of up to 5 times their annual salary.

ADDITIONAL ACCIDENT BENEFIT

There is the option to include an additional accident benefit which can increase the life insurance benefit paid if death is caused by an accident, and which also pays benefit to the employee if they are seriously injured as a result of an accident.



WHAT'S DIFFERENT ABOUT OUR SERVICE?

Our personal, no call centre approach really sets us apart from our competitors.

STRAIGHTFORWARD, FAST ENROLMENT

Your employees will receive their membership packs as soon as cover is in force. Documentation is informative and easy to understand, and our staff are always on hand to answer any questions.

EFFICIENT CLAIMING PROCESS

We have achieved 96% customer satisfaction on our claims service and are confident your employees will find our claims process painless. For faster settlement, smaller medical claims can be scanned and emailed directly to us.

A BRAND KNOWN TO HOSPITALS GLOBALLY

When your employees need hospital treatment, we arrange direct settlement to the hospital.

PERSONAL AND CARING SERVICE

Claims for ongoing treatment are usually dealt with by the same person, so your employees will get to know and trust the person responsible for their claim.

The real test of an insurance plan is when making a claim. We are renowned across the world for our competence and professionalism, with a reputation built over twenty years serving expatriates like those you employ. Their health and well-being is important to us, and when they need us, we'll be there to assist them efficiently and without delay.



BUSINESS BENEFITS FOR YOU AND YOUR EMPLOYEES

Our Global plans can benefit your business and your employees.

- Helping you to attract and retain the high-calibre employees your business needs.
- Giving you committed employees who feel valued by your investment in their welfare.
- Limiting your liability for long-term sickness absence claims.
- Protecting your business against expensive medical treatment claims.

PROTECT YOUR BUSINESS NOW

Find out today how your business could benefit from a William Russell insurance plan.

If you already have insurance plans in place, we may be able to offer more generous cover or a more cost-effective solution. If you're unhappy with your current provider's service, we can certainly help.

For more information call us on +44 1276 486477



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