NAVIGATOR
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WilliamRussell
Expatriate Insurance Specialists

GLOBAL HEALTH ESSENTIAL PLAN BENEFITS

	ESSENTIAL CARE	ESSENTIAL CARE PLUS
TOTAL ANNUAL BENEFIT LIMIT PER INSURED PERSON This is the overall maximum limit to the amount that you can claim during any one **period of cover**	$250,000	$500,000
IN-PATIENT & DAY-PATIENT TREATMENT		
Private hospital accommodation and nursing including parent accommodation while a child is in hospital	**Full refund**	**Full refund**
Surgery, treatment and tests including surgically implanted artificial body parts	**Full refund**	**Full refund**
Road ambulance	Up to $1,200	Up to $1,600
Emergency in-patient dental treatment for accidental injury (Within 15 days of accident)	Up to $5,000	Up to $10,000
10 **In- & day-patient treatment for complications of pregnancy**	Not covered	Up to $5,000
ORGAN, BONE MARROW AND TISSUE TRANSPLANTS		
In-& day-patient treatment and related out-patient treatment required prior to and after transplant	**Full refund**	**Full refund**
TREATMENT FOR CANCER		
In- & day-patient treatment, **radiotherapy and chemotherapy**	**Full refund**	**Full refund**
Out-patient consultations and tests	**Full refund** (maximum of 5 years)	**Full refund**
RENAL DIALYSIS		
Short term kidney dialysis before or after a kidney transplant operation or following sudden kidney failure	**Full refund** (maximum of 4 weeks)	**Full refund** (maximum of 4 weeks)
HOSPICE AND PALLIATIVE CARE		
Hospice and palliative care	Life-time limit of $25,000	Life-time limit of $50,000
WAR AND TERRORISM		
Treatment arising directly or indirectly as a consequence of war or terrorism provided you are an innocent bystander	**Full refund** of in-patient, day-patient and post-hospital out-patient treatment within the out-patient sub-limit	**Full refund** of in-patient, day-patient and post-hospital out-patient treatment within the out-patient sub-limit
OUT-PATIENT TREATMENT (Up to sub-limit)		
Annual out-patient treatment sub-limit	$2,500	$10,000
Emergency ward treatment	Not covered	**Full refund** within the out-patient sub-limit
Out-patient surgical procedures	**Full refund** within the out-patient sub-limit	**Full refund** within the out-patient sub-limit
GP & Specialist consultations, prescribed drugs & dressings, pathology scans, radiology & diagnostic tests	**Full refund** for post-hospital treatment within the out-patient sub-limit	**Full refund** within the out-patient sub-limit
Advanced diagnostic tests (MRI, CAT (CT) & PET scans)	**Full refund** for post-hospital treatment within the out-patient sub-limit	**Full refund** within the out-patient sub-limit
Physiotherapy	Up to $250 for post-hospital treatment within the out-patient sub-limit	Up to $1,000 within the out-patient sub-limit
RECONSTRUCTIVE SURGERY		
Surgical operations to restore appearance after an accident or after surgery for breast cancer.	**Full refund** of in-patient, day-patient and post-hospital out-patient treatment within the out-patient sub-limit	**Full refund** of in-patient, day-patient and out-patient treatment within the out-patient sub-limit
CHRONIC CONDITIONS		
Treatment for acute flare-ups of a chronic condition	**Full refund** of in-patient, day-patient and post-hospital out-patient treatment within the out-patient sub-limit	**Full refund** of in-patient, day-patient and out-patient treatment within the out-patient sub-limit
Periodic examinations, tests and treatment	Not covered	Up to $1,000 within the out-patient sub-limit

GLOBAL HEALTH ESSENTIAL PLAN BENEFITS

	ESSENTIAL CARE	ESSENTIAL CARE PLUS
TREATMENT FOR HIV & AIDS		
24 **In- & day-patient treatment**	Up to $1,000 (maximum of 5 years)	Up to $2,500 (maximum of 5 years)
EMERGENCY EVACUATION		
Emergency medical evacuation	**Full refund**	**Full refund**
Economy return airfare to country of residence	**Full refund**	**Full refund**
Economy transport expenses of a companion	**Full refund**	**Full refund**
Repatriation of mortal remains,	Up to $5,000	Up to $10,000
OR **Local burial or cremation** (if death occurs outside your home country)	Up to $1,600	Up to $1,600

KEY:

WAITING PERIODS 10 24

Benefit is available after either 10 or 24 months continuous cover respectively. No benefit is paid in respect of treatment received during the waiting period.

POST-HOSPITAL TREATMENT: Post-hospital treatment means medically necessary follow-up consultations and treatment received within 90 days of being discharged from hospital following in-patient or day-patient treatment covered by your plan.

IMPORTANT NOTE: All benefits are per insured person per annum unless otherwise stated. Please refer to the Global Health Essential plan agreement for a full description of the cover provided at www.william-russell.com/useful-documents

AREA OF COVER

AREA OF COVER: The Global Health Essential plans are available to expatriates everywhere outside Australia, Canada, the Caribbean countries and islands, Europe, the London area, New Zealand, Orchid countries (Bali, China, Hong Kong, Japan, Macau, Singapore, Taiwan), and the USA.

Emergency cover only is provided for unforeseen emergency treatment, covered by your plan, and received during temporary trips of up to 90 days duration to Australia, Europe, New Zealand, and Orchid Countries (up to US$50,000). No cover is provided for any treatment received in the USA, Canada, the Caribbean countries and islands, or within the London area.

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