

your**Health**

your

TABLE OF BENEFITS

 **IntegraGlobal**

Your well-being at heart



IMPORTANT CONTACT INFORMATION
FOR YOUR INTEGRA GLOBAL YOUR HEALTH PLAN

For help in understanding your benefits, questions and general plan guidance, please contact our Member Support Team:

+(44) 808 101 3483 or
+(44) 333 405 3003
member-care@integraglobal.com

PRE-AUTHORISATIONS AND CLAIMS

Europe: **+(44) 1444 444 960** in office hours
Asia: **+(86) 400 8850 570** in office hours
member-care@integraglobal.com

24/7 EMERGENCY MEDICAL ASSISTANCE OR EVACUATION:

+ (44) 1444 444 952 or
+ (1) 844 284 0210
(toll-free from within the USA)

PRE-AUTHORISATION INSTRUCTIONS

All hospital stays, outpatient surgery, medical transportation (except for local emergency transportation) or medical procedures over \$500 must be pre-authorised. Pre-authorisations are easy and only take a few minutes of your time.

For hospital stays and outpatient surgery, please notify us well in advance so that payment guarantees to hospital can be arranged. For an emergency hospitalisation please notify us within 48 hours of admission.

Failure to pre-authorise may result in a payment reduction of 50%.

Europe: **+(44) 1444 444 960** in office hours
Asia: **+(86) 400 8850 570** in office hours
member-care@integraglobal.com

U.S. CLAIMS AND PROVIDER INFORMATION

To find a provider in the US, visit:

www.welcometouhc.com/us1

Utilising the UHC Network ensures that preauthorisation procedures are followed. If using hospital or provider outside of UHC Network in the U.S. you or your provider must follow pre-authorisation procedures and contact:

UnitedHealthcare: **+(1) 800 718 1293**
for pre-authorisation

EXPAT ASSISTANCE PROGRAMME (EAP)

Professional counseling support and consultation available worldwide, any time of day or night, 365 days a year.

Call the Morneau Shepell Care Access Centre and identify yourself as part of Integra Expat (see below for contact information for your area).

Use online access via **workhealthlife.com**;

Register and login to E-Counseling via **workhealthlife.com**, **morneaushepell.com** or **My EAP** app;

Use First Chat, instant online chat with a counsellor, via **workhealthlife.com**;

For crisis situations requiring immediate attention, call your local emergency service or the Morneau Shepell Care Access Centre.

The new EAP benefit reflects our continuing commitment to your well-being and privacy. We encourage you to use the EAP anytime you need it. Visit **workhealthlife.com** and sign up using Integra Expat for full access to the EAP services and resources.

EAP REGIONAL TELEPHONE NUMBERS

China: **00 800 2685 2111**
Hong Kong: **001 800 2685 2111**
Singapore: **001 800 2685 2111**

YOUR TABLE OF BENEFITS

TABLE OF BENEFITS	YOUR HEALTH	
	yourLife	yourFamily
Maximum lifetime plan benefit	\$2,500,000	\$2,500,000
Annual maximum plan benefit	\$1,500,000	\$1,500,000
Maximum lifetime plan benefit	€2,000,000	€2,000,000
Annual maximum plan benefit	€1,250,000	€1,250,000
Maximum lifetime plan benefit	£1,500,000	£1,500,000
Annual maximum plan benefit	£1,000,000	£1,000,000
HOSPITALISATION BENEFITS		
Accommodation	Semi-private room	Semi-private room
Inpatient treatment, daypatient, operating theatre and recovery room, prescribed medicines, drugs and dressing for inpatient or daypatient treatment	100% (90% US/Canada)	100% (90% US/Canada)
Intensive care unit	100% (90% US/Canada)	100% (90% US/Canada)
Inpatient ancillary services including physical and occupational therapy as daypatient or inpatient	100% (90% US/Canada)	100% (90% US/Canada)
Surgeons' and anaesthetists' fees	100% (90% US/Canada)	100% (90% US/Canada)
Inpatient consultation by specialist	100% (90% US/Canada)	100% (90% US/Canada)
Emergency room	100% (90% US/Canada)	100% (90% US/Canada)
Pathology, radiology, and diagnostic tests	100% (90% US/Canada)	100% (90% US/Canada)
MRI, CT and PET scans	100% (90% US/Canada)	100% (90% US/Canada)
Private duty nursing (Lifetime maximum)	\$7,500 €6,000 £5,000	\$7,500 €6,000 £5,000
Skilled nursing facility (Lifetime maximum)	\$7,500 €6,000 £5,000	\$7,500 €6,000 £5,000
Home health care (Lifetime maximum)	\$7,500 €6,000 £5,000	\$7,500 €6,000 £5,000
Hospice care services (Lifetime maximum)	\$10,000 €8,000 £6,500	\$10,000 €8,000 £6,500
Emergency dental treatment (as a result of accident)	100% (90% US/Canada)	100% (90% US/Canada)
Cancer treatment	100% (90% US/Canada)	100% (90% US/Canada)

YOUR TABLE OF BENEFITS

TABLE OF BENEFITS	YOUR HEALTH	
	yourLife	yourFamily
Child accompaniment	N/A	100%

If the insured person is a child under 16 who requires hospitalisation, we will pay for necessary overnight accommodation for one parent in the same hospital, or when no such accommodation is available, for necessary bed and breakfast accommodation in a nearby hotel. Pre-approval is necessary.

MANAGED TRANSPLANT PROGRAM

Organ transplants maximum lifetime	\$500,000 €400,000 £300,000	\$500,000 €400,000 £300,000
Tissue transplants (as part of the overall organ max.)	\$250,000 €200,000 £150,000	\$250,000 €200,000 £150,000

Transplant must be pre-certified and approved by us. Failure to comply will result in treatment not being covered by your policy.

OUTPATIENT BENEFITS

Surgery as outpatient	100% (90% US/Canada)	100% (90% US/Canada)
Physician office visits and specialist fees	90%	90%
Diagnostic and therapeutic services (as outpatient, per visit)	90%	90%
Physical therapy (as outpatient, per visit)	90% \$75 €60 £50 policy year max 30 visits	90% \$75 €60 £50 policy year max 30 visits
Occupational therapy (as outpatient, per visit)	90% \$75 €60 £50 policy year max 30 visits	90% \$75 €60 £50 policy year max 30 visits
Chiropractic services Policy year maximum for chiropractic services <i>Referral letter required from medical physician</i>	90% \$750 €600 £500	90% \$750 €600 £500
Complementary medicine Including TCM, bonesetting, acupuncture, herbal medicine, homeopathy and osteopathy	N/A	90% \$500 €400 £350

PRESCRIPTION PROGRAM

In US (no deductible applies)	90% generic 80% brand	90% generic 80% brand
All other countries (deductible applies)	90%	90%

DENTAL

Routine dental	N/A	N/A
Diagnostic and preventive dental	N/A	N/A
Dental plan option available	YES See dental options	YES See dental options

YOUR TABLE OF BENEFITS

TABLE OF BENEFITS	YOUR HEALTH	
	yourLife	yourFamily
MATERNITY AND NEWBORN COVER		
Pregnancy, normal delivery	N/A	90% \$10,000 €7,500 £6,500
Complicated pregnancy	N/A	90% \$12,000 €8,500 £8,000
<i>Routine nursery, included under Maternity Benefits as any other treatment including room and board, physician charges and circumcision for males prior to discharge.</i>		
New born cover	N/A	\$25,000 €20,000 £15,000
<i>Included in New Born Cover are premature births, congenital conditions and birth anomalies. New Born Cover is only available for a covered pregnancy. A 12-month waiting period applies for all maternity benefits.</i>		
WELLNESS AND ROUTINE SERVICES		
ADULTS Per policy year	\$500 €400 £300	\$500 €400 £300
Routine physical exams in connection with overall health and wellbeing	90%	90%
Pap smear	90%	90%
Mammograms: ages 35-39 one baseline exam; ages 40-49 one exam every one or two years for asymptomatic women, but no sooner than two years after baseline; age 50 and over one exam annually; any age whenever prescribed by a physician	90%	90%
Prostate cancer screening: one test per policy year for males age 50 or over	90%	90%
Immunizations and vaccinations	90%	90%
CHILD(REN)		
Maximum per policy year: birth to age 12 months	N/A	\$300 €275 £225
Maximum per policy year: 13 months and over	N/A	\$200 €150 £125
Routine medical exams and immunizations and vaccinations	N/A	100%
Child preventive care services	N/A	100%
Hearing tests	N/A	100%
<i>Six-month waiting period applies to all Wellness Benefits, but waits are waived for policies that are paid annually. Deductible does not apply to Wellness Benefits. Overall Wellness Benefit maximums apply to all routine and Wellness Benefits for adults and children.</i>		

TABLE OF BENEFITS	YOUR HEALTH	
	yourLife	yourFamily
VISION CARE COVER	100%	100%
Maximum per 24-month period	\$300	\$300
Six month waiting period applies to Vision	€275	€275
Care Cover but waits are waived for policies that are paid annually.	£225	£225
EMERGENCY EVACUATION, REPATRIATION AND AMBULANCE SERVICES		
Medical evacuation and assistance	100%	100%
24/7 Emergency medical assistance hotline	Yes	Yes
Repatriation of mortal remains	100%	100%
Family emergency travel	N/A	N/A
Repatriation accompaniment	N/A	100% \$2,500 €1,750 £1,500
Repatriation family accompaniment	N/A	N/A
MEDICAL CONCIERGE SERVICES		
Best possible outcome programme	N/A	N/A
<i>A dedicated diagnosis verification and treatment planning care management programme. In the event that you are diagnosed with a specified critical illness, the programme provides access to an appropriate specialist who will remotely review your medical reports to confirm your diagnosis and advise, in conjunction with your treating physician on your treatment options, to provide the best outcome.</i>		
Advanced health screening programme	N/A	N/A
Ages 40-50 one high level physical examination every three years	N/A	N/A
Ages 50+ one high level physical examination every three years	N/A	N/A
Blood care programme	N/A	N/A
<i>A blood care programme that delivers screened blood, in an emergency, to its members in any part of the world.</i>		
eHealth records account	YES	YES

YOUR TABLE OF BENEFITS

TABLE OF BENEFITS	YOUR HEALTH	
	yourLife	yourFamily
MENTAL HEALTH BENEFITS	90%	90%
Lifetime maximum for mental health benefits (inpatient and outpatient)	\$25,000 €20,000 £15,000	\$25,000 €20,000 £15,000
Policy year mental illness, maximum (out-of-hospital) 15 visits	\$2,500 €2,000 £1,500 per policy year	\$2,500 €2,000 £1,500 per policy year
Lifetime mental illness, maximum per insured (in-hospital)	60 days	60 days
Lifetime maximum for mental health benefits (out-of-hospital)	80 visits	80 visits
<i>Mental health benefits do not count towards out of pocket maximum.</i>		
EXPATRIATE ASSISTANCE PROGRAMME	YES	YES
Operated by Morneau Shepell, provides assistance with the following types of issues often faced by expatriates: how to cope with isolation and loneliness, adapt across cultures, identify and cope with culture shock, address the personal impact of the relocation, strengthen relationships, improve communication, work towards life goals, deal with stress, anxiety and depression, address alcohol and drug misuse, resolve marital and relationship difficulties, find solutions for work-related issues, access crisis and trauma support while on assignment, discover ways to improve your nutrition in your new environment, focus on your health with natural healing strategies.		
ACCIDENTAL DEATH AND DISMEMBERMENT	N/A	N/A
<i>Also available as an optional benefit on all plans.</i>		
HIV/AIDS TREATMENT	YES	YES
Lifetime maximum	\$25,000 €20,000 £15,000	\$25,000 €20,000 £15,000
DURABLE MEDICAL EQUIPMENT	YES	YES
Lifetime maximum	\$15,000 €12,000 £10,000	\$15,000 €12,000 £10,000
CHRONIC CONDITIONS	YES	YES
<i>Chronic conditions are treated like any other condition under the policy.</i>		
PRE-EXISTING CONDITIONS		
Annual maximum plan benefit	\$5,000 €4,000 £3,000	\$5,000 €4,000 £3,000
Lifetime maximum	\$50,000 €40,000 £30,000	\$50,000 €40,000 £30,000

Pre-existing conditions must be declared upon enrollment and if accepted are covered after a 12-month waiting period and subject to maximums above unless otherwise stated on your Certificate of Insurance.

TABLE OF BENEFITS	YOUR HEALTH	
	yourLife	yourFamily
DEDUCTIBLE OPTIONS		
Individual deductible	Yes	No
Family deductible	No	Yes
Deductible options are:	\$200, \$500, \$1,000, \$5,000 €150, €400, €750, €4,000 £125, £300, £650, £3,000	
OUT OF POCKET MAXIMUM INDIVIDUAL	\$1,000 €750 £650	\$1,000 €750 £650

An out of pocket maximum is protection for you against high medical costs from your benefits which are listed at 90%. The 10% that you pay yourself is your out of pocket expenses. Once your out of pocket costs equal the maximum indicated, your benefits that were at 90% are switched to 100% for the remainder of the policy year (unless where indicated). For Premier Plans out of pocket while technically possible is not practical due to the 100%. The only area where a maximum out of pocket could be reached is in the US prescriptions for brand name drugs. All other qualified benefits are at 100%.

Important - in China, Hong Kong, Macau and Singapore the out of pocket maximum does not apply to any additional Network Coinsurance, i.e. for treatment received in a higher network tier or equivalent than your elected network tier.

OUT OF POCKET MAXIMUM FAMILY	\$3,000 €2,250 £2,000	\$3,000 €2,250 £2,000
-------------------------------------	-----------------------------	-----------------------------

Functions just like the individual out of pocket except this is protection for the entire family. If the family out of pocket maximum is reached regardless of whether the individual out of pocket limit is reached the entire family under cover has their 90% benefits switched to 100% for the remainder of the policy year (unless where indicated). For Premier Plans out of pocket while technically possible is not practical due to the 100%. The only area where a maximum out of pocket could be reached is in the US prescriptions for brand name drugs. All other qualified benefits are at 100%.

Important - in China, Hong Kong, Macau and Singapore the out of pocket maximum does not apply to any additional Network Coinsurance, i.e. for treatment received in a higher network tier or equivalent than your elected network tier.

GEOGRAPHICAL COVER REGION OPTIONS

Cover Region 1 - Worldwide including U.S. and Canada and their territories.

For Cover Region 1 - please note that benefits listed above are only applicable when using our UnitedHealthcare (UHC) Preferred Provider Network. The UHC Network is one of the largest in the U.S. with over 650,000 medical providers. Benefits outside of network are reduced to 70% and co-insurance does not count toward out of pocket max.

Please note that Cover Region 1 is limited to 180 days in the U.S. in any 12 month period. If you are returning to the U.S. 12-month Bridge Cover is available for Cover Region 1 members only and request must be made prior to returning to the U.S. Bridge Cover Premiums are 185% of standard published rates.

Cover Region 2 - Worldwide but excluding U.S. and Canada and their territories.

Cover Region 2 - does not include any cover for U.S. and Canada and their territories.

ELECTED NETWORK TIER OPTIONS

CHINA, HONG KONG, MACAU, SINGAPORE

The following only applies to medical services received within China, Hong Kong, Macau and Singapore.

You will be insured on your choice of one of three tiered provider network options: Platinum, Gold, or Silver.

Your Elected Network Tier is stated on your Certificate of Insurance.

You will be provided with an extensive list of healthcare providers (hospitals/physicians) in each of the three tiers.

You can choose to use any recognised healthcare provider however, it is important that prior to visiting a healthcare provider, you check which network tier the provider is in.

The categorisation of healthcare providers reflects the standard of accommodation available, and the level of charges made, not the standard of medical treatment or level of medical facilities that can be expected. It is your responsibility to ensure that the network tier which you elect, and the healthcare providers which you choose to use, afford adequate cover for your healthcare needs.

IMPORTANT

If you choose to be treated at a healthcare provider which is in a higher network tier than you have elected, the following **Network Coinsurance** will apply:

NETWORK COINSURANCE	NETWORK PROVIDER USED		
Elected Network Tier	Platinum	Gold	Silver
Platinum	0%	0%	0%
Gold	25%	0%	0%
Silver	50%	15%	0%

For example: if your elected network tier is Gold, and you choose to be treated at a healthcare provider in the Platinum network, you will have to pay additional **Network Coinsurance** of 25% of the charges yourself.

Note: the **Network Coinsurance** is in addition to any outpatient coinsurance applicable to your plan.

If you are unsure of this, and to avoid incurring any unnecessary or unexpected shortfalls, please call our members helpline, to check your level of cover.

OPTIONAL BENEFITS PLAN	YOUR HEALTH	
	yourLife	yourFamily
DENTAL PLAN OPTION PLAN FEATURES		
Individual deductible	\$50 €40 £30	\$50 €40 £30
Family deductible	N/A	\$150 €125 £100
CLASS I EXPENSES No deductible applies Diagnostic – general preventive	100%	100%
CLASS II EXPENSES Restorative (basic); endodontics; periodontics; prosthodontics – removable (maintenance); fixed bridge (maintenance); oral surgery	80%	80%
CLASS III EXPENSES Restorative (major); endodontics; prosthodontics – removable (installation); fixed bridge (installation)	50%	50%
<i>Orthodontic and Class III services are available after six months of continuous enrollment in the Dental Plan. Orthodontic services are only available for children under 18 years of age.</i>		
Policy year maximum (per insured person)	\$1,500 €1,200 £1,000	\$1,500 €1,200 £1,000
Orthodontic lifetime maximum	\$1,500 €1,200 £1,000	\$1,500 €1,200 £1,000

ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) OPTION

In the event of an accidental death or dismemberment of the primary insured the insurer pays a lump sum benefit equal to the principal sum subject to a maximum benefit multiplied by a percentage as shown below.

Loss of life	100%	100%
Loss of sight of both eyes	100%	100%
Loss of both hands or arms	100%	100%
Loss of both feet or both legs	100%	100%
Loss of one arm and one leg	100%	100%
Loss of sight of one eye	50%	50%
Loss of one foot or one leg	50%	50%
Loss of one hand or arm	50%	50%

N.B. Benefits cannot exceed two times annual salary. See rate sheet for benefit sums available.

Your health covered

We're Integra Global: a different breed of health plan provider. Smaller, more flexible. Intelligent and personal. We create tailored insurance plans for expats, and for others with unique insurance needs.

UK +44 333 405 3003

US +1 888 753 1377
(North America toll-free)

member-care@integraglobal.com
www.integraglobal.com

NAVIGATOR
Insurance Brokers Ltd.

Unit 8E, Golden Sun Centre, 223 Wing Lok St, Sheung Wan, Hong Kong
Tel : +852 2530 2530 | Fax : +852 2530 2535
Email : crew@navigator-insurance.com | www.navigator-insurance.com

 **IntegraGlobal**

Your well-being at heart

CHKS / TOB / YOUR HEALTH / SEP 15