

Quick Guide to the Personal Health Plans

Bronze

Health insurance can be confusing. There's much to think about, with different benefits, excesses, limits, and T&Cs. In this guide, we've made things simple. You can learn more about the Bronze plan, how to make it work for you, and what options are available.

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Bronze at a glance

The Bronze plan is a solid international health plan, pitched between Bronze*Lite* and Silver. You have all the benefits of Bronze*Lite*, plus a private room when you're admitted to hospital. Cover for everyday medical costs is limited to treatment you receive within 90 days of your discharge from hospital, but you're always covered in full for cancer treatment and advanced diagnostic tests.

Bronze is a good fit for members with the following circumstances: -

Cover for major medical expenses

When you want cover for the most expensive healthcare costs (e.g. transplants, cancer treatment) and the privacy of a private room during hospital stays, but you're not concerned with wider cover for complementary treatments, well-being benefits or full cover for everyday medical care.

High excess

When you want a high excess for a greater premium discount. Most likely, members with a high excess (e.g. US\$5,000, US\$10,000) will not be reimbursed for everyday medical costs because these expenses are unlikely to exceed the excess. As such, a high excess is typically taken with a Bronze plan, which doesn't have much cover for everyday medical care anyway.

You can customise your Bronze plan with our range of optional benefits and plans, including Medevac Plus, personal accident cover, and travel cover. You can also use our tailoring tools to put the finishing touches on your Bronze plan and make your premium work for you.

Benefits of the Bronze plan

Just to let you know—you won't find complete information for the Bronze plan in this guide, nor the full T&Cs, limitations, and exclusions that would apply if you purchase it. These can be found in the personal health plan agreement, which we suggest you read together with this guide. All the benefits in this guide are per member per period of cover, unless stated otherwise. Some benefit limits are stated in multiple currencies—the currency that applies to you is the currency in which you pay your premium.

Key ○ Full cover within annual benefit limit ○ Partial or limited cover ○ Optional cover

Bronze	
Annual benefit limit	US\$1,500,000 or £1,000,000 or €1,125,000
Hospital costs	
Hospital accommodation	○ Private hospital room
Hospital treatment	○ Full cover
Parent accommodation	○ Full cover
Road ambulance	○ Full cover
Hospital cash benefit	○ US\$150 or £100 or €113 per night
Cancer treatment	
Cancer treatment	○ Full cover
Cancer genome tests	○ Up to US\$6,000 or £4,000 or €4,500 per period of cover
Wigs	○ Lifetime limit of US\$150 or £100 or €113
Counselling	○ Lifetime limit of US\$500 or £330 or €375
Dietitian	○ Lifetime limit of US\$100 or £67 or €75
Organ, bone marrow or tissue transplants	
Transplant and related treatment	○ Full cover
Donor costs	○ Up to US\$25,000 or £16,600 or €18,750 per transplant
Kidney dialysis	
Kidney dialysis	○ Full cover
Reconstructive surgery	
Reconstructive surgery	○ In-patient, day-patient and post-hospital treatment received within the 90-day period following the date you are discharged from hospital

Key ● Full cover within annual benefit limit ● Partial or limited cover ● Optional cover

Bronze

Congenital conditions or hereditary conditions

Congenital conditions or hereditary conditions	● In-patient, day-patient and post-hospital treatment received within the 90-day period following the date you are discharged from hospital, up to a lifetime limit of US\$20,000 or £13,300 or €15,000
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Mental health treatment

Lifetime mental health treatment limit	US\$50,000 or £33,300 or €37,500
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In-patient and day-patient mental health treatment (24-month waiting period)	● Up to 30 days per period of cover
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Out-patient mental health treatment (24-month waiting period)	● Up to 10 consultations per period of cover for post-hospital treatment received within the 90-day period following the date you are discharged from hospital
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HIV/AIDS treatment

HIV/AIDS treatment (24-month waiting period)	● In-patient and day-patient treatment only, up to US\$5,000 or £3,300 or €3,750 per period of cover
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Medical appliances

Medical aids	● Up to US\$250 or £160 or €188 per medical condition per period of cover
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Prosthetic implants	● Full cover
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Prosthetic devices	● Up to US\$500 or £330 or €375 per device
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Out-patient treatment

Primary medical care	● Post-hospital treatment received within the 90-day period following the date you are discharged from hospital
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Emergency ward treatment	● Essential and immediate treatment necessary as the result of an accident, plus one follow-up appointment with a medical doctor
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Out-patient surgical procedures	● Full cover
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Advanced diagnostic tests	● Full cover
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Complementary treatments	● Up to 10 sessions per period of cover for post-hospital treatment received within the 90-day period following the date you are discharged from hospital
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Physiotherapy	● Post-hospital treatment received within the 90-day period following the date you are discharged from hospital, up to US\$1,000 or £660 or €750 per period of cover
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Chronic conditions

Acute flare-ups	● In-patient, day-patient, and post-hospital treatment received within the 90-day period following the date you are discharged from hospital
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Rehabilitation treatment	
Rehabilitation treatment	● Up to 7 days per medical condition
Home nursing costs	
Home nursing costs	● Up to 12 weeks per medical condition
Lifetime care	
Lifetime limit for all lifetime care	US\$25,000 or £16,600 or €18,750
Hospice and palliative care	● Up to the lifetime limit for all lifetime care
Artificial life maintenance	● Up to the lifetime limit for all lifetime care
Persistent vegetative state and neurological damage	● Up to the lifetime limit for all lifetime care
Dental costs	
Emergency restorative treatment you receive as an in-patient	● Full cover
Maternity costs	
Complications of pregnancy (12-month waiting period)	● Up to US\$4,800 or £3,200 or €3,600 per period of cover
Expat benefits	
You are eligible for certain benefits in this section only if you select them and they are stated on your Certificate of Insurance.	
24-hour medical assistance helpline	● Full cover
Medevac Basic	● Full cover
Return airfare	● Full cover
Travel expenses of a companion	● Full cover
Accommodation expenses of a companion	● Up to US\$72 or £48 or €54 per night
Compassionate home visit (12-month waiting period)	● Lifetime limit of one claim per insured person
Repatriation of mortal remains	● Full cover
Burial or cremation	● Up to US\$1,600 or £1,060 or €1,200
Medevac Plus	● Full cover (only if selected by you)

Customise your Bronze plan

Make your Bronze plan work for you with our range of optional benefits and plans. All the benefits in this guide are per member per period of cover, unless stated otherwise. Some benefit limits are stated in multiple currencies—the currency that applies to you is the currency in which you pay your premium.



Medevac Plus

As standard on the Bronze plan, we'll organise your emergency medical evacuation should you suffer a life-threatening or limb-threatening condition that cannot be treated locally.

If you choose Medevac Plus, you can request repatriation to your country of nationality (if within your area of cover) or your country of residence following your eligible evacuation. The circumstances under which we'll evacuate you are extended to include advanced diagnostics and cancer treatment that cannot be provided locally.



Travel plan

The optional travel plan is great value for money, working out at only US\$104 or £62 or €104 per member per period of cover. The travel plan includes US\$85,000 of personal accident cover and US\$4,250 cover for personal belongings and for trip cancellations.



Personal accident plan

With an optional personal accident plan, we'll pay you a cash lump-sum benefit if an accident results in your death, loss of sight, loss of limb or your permanent and total disablement within 2 years of the accident. A personal accident benefit of US\$75,000 costs only US\$9.45 or £6.13 or €9.45 per month.

Tailor your Bronze plan

There's a range of tools you can use to tailor your Bronze plan to your needs. They will help you put the finishing touches on your health plan, but they can also be used to reduce your premium!

Excess

An excess is the fixed cash amount you pay towards a claim. You must choose one when you first apply for your health plan. You pay the excess for each medical condition, per period of cover. There's a range of excess options, including 'per claim' and 'per annum'.

Area of cover

The area of cover is a feature of international health plans that you don't typically find in domestic plans. The area of cover is the geographic or territorial limits of your plan. In short, it specifies in which countries you're covered. You can choose from three areas of cover, with each one giving you different levels of cover in different countries and regions.

USA cover

None of the areas of cover includes cover in the USA as standard. If you need cover for temporary trips to the USA, we have two options for you: USA-45 and USA-90. Whichever you choose, there is no limit to the number of temporary trips you can make each year. The USA cover options are only available if you have selected Zone 1 as your area of cover.

Payment frequency

When you apply for a health plan, you choose the frequency with which you pay your premium. You can pay annually, monthly, quarterly or half-yearly. Paying your premium annually is the cheapest option overall. If you pay quarterly or half-yearly, you'll pay a surcharge of 3%. If you pay monthly, you'll pay a surcharge of 5%.

Medical underwriting

When you apply for a health plan, we assess your medical records, including any medical conditions or injuries you have suffered in the past. This process is known as medical underwriting. It helps us decide the terms under which we can offer you cover. You can choose from full medical underwriting, moratorium underwriting or switch underwriting.

We mean different things to different people

We mean a better healthcare experience for people living & working abroad. We mean financial security for people with futures to safeguard. We mean healthy & happy staff for international businesses. We mean progressive thinking for insurance partners.

But one thing everyone knows us by is the way we work. By putting our members at the heart of everything we do, we're creating an insurance experience that's personal, sustainable & transparent.

That's why we're the insurance partner of choice for people living & working abroad.

We're here to help



Call us on
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