Quick Guide to the Personal Health Plans

Silver*Lite*

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 Silver*Lite* plan, how to make it work for you, and what options are available.

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Silver*Lite* at a glance

The Silver*Lite* plan is a low-cost international health plan with all the benefits of Bronze*Lite*, plus up to US$10,000 cover for everyday medical costs including US$2,500 cover for primary medical care and the monitoring and maintenance of chronic conditions. There is also cover for hospital treatment needed as a result of complications of pregnancy.

Silver*Lite* is a good fit for members with the following circumstances: -

Cover for basic everyday medical costs

When you need cover for everyday medical costs but are not concerned with wider cover for complementary treatments, mental health treatment or well-being benefits.

Countries where private healthcare is costly

*When you live in a country where the cost of private healthcare is high, you might find private health insurance similarly expensive. In such countries, Silver*Lite* is an affordable alternative to a comprehensive health plan.*

Top-up plan

When you live in a country where there is a public or universal healthcare system and you might need a low-cost, capped-benefit health plan to act as a top-up plan or to provide private medical cover when you travel abroad.

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

Benefits of the Silver*Lite* plan

Just to let you know—you won't find complete information for the Silver*Lite* 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

	Silver*Lite*
Annual benefit limit	US$1,500,000 or £1,000,000 or €1,125,000
Hospital costs	
Hospital accommodation	Semi-private hospital room
Hospital treatment	Full cover
Parent accommodation	Full cover
Road ambulance	Up to US$1,600 or £1,065 or €1,200 per period of cover
Hospital cash benefit	US$200 or £132 or €150 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	Full cover
Congenital conditions or hereditary conditions	
Congenital conditions or hereditary conditions	Lifetime limit of US$20,000 or £13,300 or €15,000

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

	Silver*Lite*
HIV/AIDS treatment	
HIV/AIDS treatment (24-month waiting period)	Up to US$5,000 or £3,300 or €3,750 per period of cover
Medical appliances	
Prosthetic implants	Full cover
Prosthetic devices	Up to US$1,000 or £660 or €750 per device
Out-patient treatment	
Annual limit for out-patient treatment	US$10,000 or £6,600 or €7,500
Primary medical care	Up to US$2,500 or £1,665 or €1,875, up to the annual limit for out-patient treatment
Emergency ward treatment	Up to the annual limit for out-patient treatment
Out-patient surgical procedures	Up to the annual limit for out-patient treatment
Advanced diagnostic tests	Up to the annual limit for out-patient treatment
Physiotherapy	Up to US$250 or £165 or €188 per period of cover up to the annual limit for out-patient treatment
Chronic conditions	
Acute flare-ups	In-patient and day-patient treatment, with cover for out-patient treatment up to the benefit limit for primary medical care
Monitoring and maintenance	Up to the benefit limit for primary medical care
Rehabilitation treatment	
Rehabilitation treatment	Up to 7 days per medical condition
Home nursing costs	
Home nursing costs	Up to 2 weeks per medical condition
Lifetime care	
Lifetime limit for all lifetime care	US$50,000 or £33,300 or €37,500
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

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

	Silver*Lite*
Dental costs	
Emergency restorative treatment you receive as an in-patient	Up to US$5,000 or £3,330 or €3,750 per period of cover
Maternity costs	
Complications of pregnancy (12-month waiting period)	Up to US$10,000 or £6,600 or €7,500 per period of cover
Expat benefits	
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$50 or £33 or €38 per night
Repatriation of mortal remains	Up to US$5,000 or £3,330 or €3,750
Burial or cremation	Up to US$1,600 or £1,060 or €1,200

Customise your Silver*Lite* plan

Make your Silver*Lite* 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.

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 Silver*Lite* plan

There's a range of tools you can use to tailor your Silver*Lite* 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.

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
+44 1276 486 477

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