Quick Guide to the Personal Health Plans

Silver

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

NAVIGATOR Insurance Brokers Ltd.
Tel (852) 2530 2530
Fax (852) 2530 2535
crew@navigator-insurance.com
www.navigator-insurance.com
Unit 8E Golden Sun Centre
59-67 Bonham Strand West
Sheung Wan, Hong Kong

Get in touch
+44 1276 486 477
william-russell.com

William Russell

Silver at a glance

The Silver plan is our most popular and best-selling plan, with all the benefits of Bronze and Silver*Lite* but with no limit to your cover for everyday medical costs. You also have cover for complementary therapies, mental health treatment, and well-being benefits.

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

Comprehensive cover

When you want comprehensive, balanced cover for a wide range of medical treatments, with the privacy of a private room during hospital stays.

Cover for everyday medical care

When you want full cover for everyday medical costs such as primary care, physiotherapy, and monitoring & maintenance of chronic conditions, as well as cover for complementary treatments.

Direct billing

If you want to take advantage of direct billing for everyday medical costs, including doctor visits, specialist consultations, and other out-patient treatment.

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

Benefits of the Silver plan

Just to let you know—you won't find complete information for the Silver 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
Annual benefit limit	US$2,500,000 or £1,666,000 or €1,875,000
Hospital costs	
Hospital accommodation	Private hospital room
Hospital treatment	Full cover
Parent accommodation	Full cover
Road ambulance	Full 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$40,000 or £26,600 or €30,000

Key	Full cover within annual benefit limit / Partial or limited cover / Optional cover
	Silver
Mental health treatment	
Lifetime mental health treatment limit	US$75,000 or £50,000 or €56,250
In-patient and day-patient mental health treatment (24-month waiting period)	Up to 30 days per period of cover
Out-patient mental health treatment (24-month waiting period)	Up to 10 consultations per period of cover
HIV/AIDS treatment	
HIV/AIDS treatment (24-month waiting period)	Up to US$75,000 or £50,000 or €56,250 per period of cover
Medical appliances	
Medical aids	Up to US$500 or £330 or €375 per medical condition per period of cover
Prosthetic implants	Full cover
Prosthetic devices	Up to US$1,000 or £660 or €750 per device
Out-patient treatment	
Primary medical care	Full cover
Emergency ward treatment	Full cover
Out-patient surgical procedures	Full cover
Advanced diagnostic tests	Full cover
Complementary treatments	Up to 10 sessions per period of cover
Hormone replacement therapy	Maximum period of 12 months from the date of diagnosis
Traditional Chinese medicine	Up to US$50 or £33 or €38 per session, up to a maximum of 15 sessions
Physiotherapy	Full cover
Chronic conditions	
Acute flare-ups	Full cover
Monitoring and maintenance	Full cover
Well-being benefits You are eligible for certain benefits in this section only if you select them and they are stated on your Certificate of Insurance.	
Preventive health and well-being (6-month waiting period)	Up to US$300 or £200 or €225 per period of cover Up to US$500 or £330 or €375 per period of cover (only if selected by you)
Vaccinations for adults	Up to US$150 or £100 or €113 per period of cover
Well-child benefit (6-month waiting period)	Up to US$200 or £133 or €150 per period of cover
Rehabilitation treatment	
Rehabilitation treatment	Up to 15 days per medical condition

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

	Silver
Home nursing costs	
Home nursing costs	Up to 12 weeks per medical condition
Lifetime care	
Lifetime limit for all lifetime care	US$50,000 or £33,300 or €37,5000
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 You are eligible for certain benefits in this section only if you select them and they are stated on your Certificate of Insurance.	
Emergency restorative treatment you receive as an in-patient	Full cover
Emergency restorative treatment you receive as an out-patient	Up to US$500 or £330 or €375 per period of cover
Dental Basic (6-month waiting period)	Up to US$1,000 or £660 or €750 per period of cover, subject to a 20% co-insurance (only if selected by you)
Dental Plus (12-month waiting period)	Up to US$1,500 or £1,000 or €1,125 per period of cover, subject to a 20% co-insurance (only if selected by you)
Maternity costs	
Complications of pregnancy (12-month waiting period)	Up to US$15,000 or £10,000 or €11,250 per period of cover
Emergency medical treatment for newborn babies (12-month waiting period)	Up to US$10,000 or £6,600 or €7,500 per pregnancy
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$96 or £64 or €72 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 Silver plan

Make your Silver 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 Silver 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.

Direct billing

With direct billing for everyday medical care, you can pay for doctor visits, specialist consultations, and other out-patient treatment with your William Russell membership card. We'll settle your bills directly with the doctor or clinic. This means you won't be left out-of-pocket for your treatment, and you won't have to make a claim to us.

Well-Being Plus

We encourage our members to take charge of their own health. The Silver plan comes with well-being benefits as standard, but you can boost your limits for additional control.

Dental options

You can add cover for routine dental care and complex dental care with our two options: Dental Basic and Dental Plus. The cover provided by Dental Basic includes screening, polishing, and simple extractions, while the cover provided by Dental Plus includes dentures, crowns, and implants. Dental Plus must be taken in conjunction with Dental Basic.

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 plan

There's a range of tools you can use to tailor your Silver 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
+44 1276 486 477

Visit
william-russell.com