CHOICES - Individuals, Families and Groups

The Choices Plan

"Choices" is available to individuals, families and groups and offers flexible benefits on a modular basis. It consists of a compulsory core module to which additional optional benefits can be added allowing you to select the cover that suits your needs.

Choices Core Plan

The Choices Core Plan offers in-patient cover. You can then extend the Choices Plan by adding optional covers from modules 1, 2 and 3...

+1	+2	+3
Cancer Treatment and Chronic Care	Out-patient Treatment	Additional Benefits

Tailor your plan

Choices Core Plan offers inpatient treatment, emergency medical evacuation, outpatient surgery and other benefits that you would expect to see in a standard international healthcare plan. You can extend the Choices plan by adding benefits from the following options:

- Option 1 - Cancer treatment and chronic care: you can decide whether you want full cover, restricted cover or no cover.
- Option 2 - Out-patient treatment: 5 levels of out-patient cover from no cover to a full refund option.
- Option 3 - Additional benefits: including routine dental treatment, wellness benefit, optical cover and maternity care.

Choose your excess

In order to manage the cost of your international health plans, we offer a range of optional policy excesses:

Excess	Premium Discount
GBP 100 / USD 170 / EUR 150	5%
GBP 250 / USD 425 / EUR 375	10%
GBP 500 / USD 850 / EUR 750	15%
GBP 1,000 / USD 1,700 / EUR 1,500	20%
GBP 2,000 / USD 3,400 / EUR 3,000	30%
GBP 5,000 / USD 8,500 / EUR 7,500	40%

(Any excess selected is per person per certificate period)

Key features

- For Individuals and Families, discounts are available for a healthy lifestyle.
- Flexibility to select the benefits to suit your needs whether you require a budget or benefit rich plan.
- There are no restrictions on the doctor or medical facility that you want to attend.
- Cover for emergency medical evacuation included on all plans.
- Ability to claim and receive in hospital treatment without the need to pay in advance and then seek reimbursement.
- Cover and premiums available in Sterling, US dollars or Euros.
- For Groups/Companies with 5+ employees - All members are accepted on a medical history disregarded basis.
- Four areas of cover available:
  - Europe
  - Worldwide excluding USA, Bermuda & all islands of the Caribbean
  - Worldwide
  - South East Asia

For full details please contact us to request a membership guide including definitions and exclusions.

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Choices Core Plan (Compulsory)

In-patient and day-patient hospital services including diagnostics and physicians', specialists' and anaesthetists' fees.	Full refund
Medical and Surgical Support Services	Assistance in provider location and coordination of required surgery.
Palliative Care	Included in all benefits and limits shown on your insurance certificate.
Congenital Cover	GBP100,000 / USD 170,000 / EUR 150,000 per lifetime
Emergency Medical Evacuation	Full refund
Ambulance Services	Full refund
Organ Donor costs	GBP 30,000 / USD 51,000 / EUR 45,000
Rehabilitation facility as an alternative to post acute care (maximum 14 days)	Full refund
Hospice care (maximum 6 weeks)	Full refund
Repatriation of mortal remains or local burial costs	GBP 7,500 / USD 12,750 / EUR 11,250
Dental treatment following an accident (within 3 months of accident)	Full refund
Out-patient Surgery	Full refund
In-patient Psychiatric treatment	Up to 30 nights
Parent Accommodation (if treatment of child under 18 requires hospitalisation)	Full refund
Surgical/Medical prostheses and appliances	Full refund
Mobility aids	GBP 500 / USD 850 / EUR 750
CT, MRI and PET scans	Full refund
Kidney dialysis	In-patient – Full refund up to six weeks Day-patient / Out-patient – up to GBP 40,000 / USD 68,000 / EUR 60,000
HIV and AIDS treatment	Up to GBP 20,000 /USD 34,000 / EUR 30,000

Within the Core Plan, the following are benefits where the benefit limit increases depending on the level of out-patient cover selected:

	No Out-Patient	Basic Out-Patient	Intermediate Out-Patient	Extended Out-Patient	Advanced Out-Patient
Overall maximum policy limit	GBP 1,500,000 USD 2,500,000 EUR 2,000,000	GBP 2,000,000 USD 3,000,000 EUR 2,500,000	GBP 2,000,000 USD 3,000,000 EUR 2,500,000	GBP 3,000,000 USD 5,000,000 EUR 4,000,000	GBP 7,000,000 USD 10,000,000 EUR 8,000,000
Out of geographic area cover for emergency treatment (maximum 6 weeks)	GBP 60,000 USD 100,000 EUR 75,000	GBP 60,000 USD 100,000 EUR 75,000	GBP 60,000 USD 100,000 EUR 75,000	GBP 75,000 USD 125,000 EUR 100,000	GBP 90,000 USD 150,000 EUR 120,000
Nursing at home	GBP 2,500 USD 4,250 EUR 3,750	GBP 2,500 USD 4,250 EUR 3,750	GBP 2,500 USD 4,250 EUR 3,750	GBP 5,000 USD 8,500 EUR 7,500	Full refund
Post Hospital Out-patient treatment (follow up)	GBP 750 USD 1,275 EUR 1,125 (up to 90 days)	GBP 750 USD 1,275 EUR 1,125 (up to 90 days)	GBP 750 USD 1,275 EUR 1,125 (up to 90 days)	Full refund	Full refund
Organ Transplant (bone marrow, heart, kidney, liver, lung and skin)	GBP 100,000 USD 170,000 EUR 150,000	GBP 100,000 USD 170,000 EUR 150,000	GBP 100,000 USD 170,000 EUR 150,000	GBP 150,000 USD 255,000 EUR 225,000	GBP 2,000,000 USD 3,400,000 EUR 3,000,000
Hospital cash benefit (per night, if you are treated for no charge) max 30 nights	GBP 100 USD 170 EUR 150	GBP 100 USD 170 EUR 150	GBP 100 USD 170 EUR 150	GBP 250 USD 425 EUR 375	GBP 500 USD 850 EUR 750

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Choices Option 1: Cancer Treatment and Chronic Care

The benefit limit increases depending on which level of cover is selected.			
	No Cover	Restricted Cover	Full Cover
Cancer Treatment and Chronic Care	✗	Lifetime limit: GBP 50,000 / USD 85,000 / EUR 75,000	Full refund
ATMPs for the treatment of cancer or chronic conditions.	✗	Within the cancer and chronic lifetime limit Up to one course of treatment per condition, per lifetime.	Lifetime limit. GBP 400,000 / USD 500,000 / EUR 450,000 Up to one course of treatment per condition, per lifetime.

✗ Not covered

Note - out-patient treatment and prescriptions for chronic conditions will be subject to the out-patient benefit selected. If no out-patient benefit is selected, there is no cover for out-patient treatment and prescription drugs for chronic conditions.

Choices Option 2: Out-Patient Treatment

The benefit limit increases depending on which level of cover is selected.					
	No Out-Patient	Basic Out-Patient	Intermediate Out-Patient	Extended Out-Patient	Advanced Out-Patient
Out-patient option limit	✗	Subject to aggregate limit of GBP 1,500 / USD 2,550 / EUR 2,250	Subject to aggregate limit of GBP 3,000/USD 5,100, EUR 4,500	Subject to overall maximum policy limit	Subject to overall maximum policy limit
Consultations and diagnostic services with doctors or specialists	✗	Within the aggregate limit	Within the aggregate limit	Full refund	Full refund
Out-patient psychiatric treatment	✗	✗	GBP 500 USD 850 EUR 750	GBP 1,000 USD 1,700 EUR 1,500	GBP 2,000 USD 3,400 EUR 3,000
Prescription drugs (forms part of any overall out-patient limit that may apply)	✗	GBP 500 USD 850 EUR 750	GBP 1,000 USD1,700 EUR 1,500	GBP 5,000 USD 8,500 EUR 7,500	Full refund
Vaccinations	✗	Within prescription benefit	Within prescription benefit	Within prescription benefit	Within prescription benefit
Hormone Replacement Therapy (HRT) for menopausal conditions	✗	Within prescription benefit	Within prescription benefit	Within prescription benefit	Within prescription benefit
Physiotherapy (forms part of any overall out-patient limit that may apply)	✗	Up to 7 sessions	Up to 20 sessions	Full refund	Full refund
Occupational therapy (forms part of any overall out-patient limit that may apply)	✗	Up to 7 sessions	Up to 7 sessions	Up to 7 sessions	Up to 14 sessions
Complementary Therapies (forms part of any overall out-patient limit that may apply)	✗	GBP 500 USD 850 EUR 750	GBP 500 USD 850 EUR 750	GBP 750 USD 1,275 EUR 1,125	Full refund
Traditional Chinese Medicine and Bone-Setting	✗	✗	✗	GBP 750 USD 1,275 EUR 1,125	GBP 1,500 USD 2,550 EUR 2,250
Developmental Disorders (maximum 3 visits) (forms part of any overall out-patient limit that may apply)	✗	✗	GBP 200 USD 340 EUR 300	GBP 200 USD 340 EUR 300	GBP 200 USD 340 EUR 300
Rehabilitation for alcohol and drug addiction (lifetime limit) In-patient treatment is also covered under this benefit. A 1 year waiting period applies.	✗	✗	✗	✗	GBP 10,000 USD 17,000 EUR 15,000

✗ Not covered

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Choices Option 3: Additional Benefits

Dental, Wellness and Optical			
	No cover	Dental & Wellness	Dental, Wellness & Optical
Dental Treatment (20% co-pay applies)	✗	GBP 750 USD 1,275 EUR 1,125	GBP 1,500 USD 2,550 EUR 2,250
Wellness Benefit (1 year waiting period, only available to insured members over the age of 18)	✗	GBP 500 USD 850 EUR 750 for one medical examination per certificate period.	GBP 750 USD 1,275 EUR 1,125 for one medical examination per certificate period.
Optical	✗	✗	Full refund for one eye examination per certificate period. Prescription glasses / contact lenses subject to a limit of GBP 120 / USD 204 / EUR 180 per certificate period.

Maternity Treatment			
	Maternity Basic (Where Maternity Level 1 or Maternity Level 2 have not been selected)	Maternity Level 1	Maternity Level 2
Routine Maternity Care (a 10 month waiting period applies)	✗	GBP 6,500 USD 11,050 EUR 9,750	GBP 15,000 USD 25,500 EUR 22,500
Maternity Care with complications (a 10 month waiting period applies)	✗	GBP 13,000 USD 22,100 EUR 19,500	GBP 40,000 USD 68,000 EUR 60,000
Maternity Care (emergency surgery) (a 10 month waiting period applies)	Up to GBP 10,000 / USD 17,000 / EUR 15,000	Full refund	Full refund
Newborn Care (within the first 60 days of life)	✗	GBP 70,000 USD 119,000 EUR 105,000	GBP 90,000 USD 153,000 EUR 135,000
IVF (In vitro fertilisation) (50% co-pay and 2 year waiting period applies)	✗	✗	Up to GBP 2,500 / USD 4,250 / EUR 3,750 per cycle, 3 cycles per lifetime.

✗ Not covered

Notes:

There is an option available to groups which are already insured to waive the waiting period on maternity cover and wellness. Please ask for further details.

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