



Young Traveller Plan

Travelling or Studying Abroad? Expacare Health Insurance offers 2 plans for young travellers and students studying around the world.

Young Traveller

Young Traveller PLUS

Level of cover

2 levels of cover to choose from, Young Traveller and Young Traveller Plus, benefits included on both plans:

- In-Hospital & Day-Patient
- Out-patient Surgery
- Emergency Medical Evacuation
- Ambulance Services
- Dental Treatment following an Accident
- CT, MRI & PET Scans
- Cancer & Chronic Benefit (USD 85,000 lifetime limit on Young Traveller and Full refund on Young Traveller Plus)

Young Traveller PLUS includes an out-patient benefit that provides cover for doctors consultations, prescription drugs and physiotherapy.

Area of Cover

Worldwide excluding USA, Bermuda and all islands of the Caribbean.

How do I get a quote?

Contact us or your broker / agent for a quote.

Email: youngtraveller@expacare.com

Overall policy limits

Young Traveller: USD 2,500,000
Young Traveller PLUS: USD 3,000,000

Key features

- You can choose the doctor or medical facility that you want to visit
- Cover for medical emergency / evacuation on both plans
- Ambulance services
- 24 hr emergency case management by Healix Worldwide and Air Health International in South Africa
- Cancer and chronic benefit

Plan conditions

Currency: US Dollars

Eligibility: Must be aged 12 to 24 years
Pre-existing conditions may be excluded.
Maternity: Ten month waiting period applies

For full details, please contact us to request a Membership Guide including definitions and exclusions.

Young Traveller Plan			
	Young Traveller	Young Traveller PLUS	
Overall policy limit	USD 2,500,000	USD 3,000,000	
Core Cover			
In-patient and day-patient hospital services	Covered - Full refund	Covered - Full refund	

Core Cover		
In-patient and day-patient hospital services	Covered - Full refund	Covered - Full refund
Medical and Surgical Support Services Assistance in provider location and coordination of required surgery.	Covered	Covered
Emergency medical evacuation	Covered - Full refund	Covered - Full refund
Ambulance services	Covered - Full refund	Covered - Full refund
Rehabilitation facility	Covered - Up to 14 days	Covered - Up to 14 days
Hospice care	Covered - Up to 6 weeks	Covered - Up to 6 weeks
Repatriating your body or local burial costs	Covered - Up to USD 12,750	Covered - Up to USD 12,750
Out of geographic area cover for up to 6 weeks	Covered - Up to USD 100,000	Covered - Up to USD 100,000
Nursing at home	Covered - Up to USD 4,250	Covered - Up to USD 4,250
Dental treatment following an accident	Covered - Full refund	Covered - Full refund
Post-hospital out-patient treatment (follow up)	Covered - Up to USD 1,275 - Up to 90 days	Covered - Up to USD 1,275 - Up to 90 days
Out-patient surgery	Covered - Full refund	Covered - Full refund
In-patient psychiatric treatment	Covered - Up to 30 nights	Covered - Up to 30 nights
Parent accommodation (when your child is under 18)	Covered - Full refund	Covered - Full refund
Organ transplant (excluding donor costs)	Covered - Up to USD 170,000	Covered - Up to USD 170,000
Organ donor costs	Covered - Up to USD 51,000	Covered - Up to USD 51,000
Hospital cash benefit	Covered - Up to USD 170 per night	Covered - Up to USD 170 per night
Surgical/Medical prostheses and appliances	Covered - Full refund	Covered - Full refund
Mobility aids	Covered - Up to USD 850	Covered - Up to USD 850
CT, MRI and PET scans	Covered - Full refund	Covered - Full refund
Kidney dialysis	Covered - In-patient - Full refund - Up to 6 weeks Day-patient/Out-patient - up to USD 68,000	Covered - In-patient - Full refund - Up to 6 weeks Day-patient/Out-patient - up to USD 68,000
Congenital cover	Covered - Up to USD 170,000 per lifetime Includes diagnosis and all ongoing treatment up to the limit. Out-patient treatment for congenital conditions will be subject to the out-patient benefit selected within the congenital limit.	Covered - Up to USD 170,000 per lifetime Includes diagnosis and all ongoing treatment up to the limit. Out-patient treatment for congenital conditions will be subject to the out-patient benefit selected within the congenital limit.
Palliative care	Covered - Included in all benefits and limits shown	Covered - Included in all benefits and limits shown
Treatment for HIV and AIDS	Covered - Up to USD 34,000	Covered - Up to USD 34,000

Cancer and Chronic	Lifetime limit of USD 85,000	Full Cover
Treatment for cancer	Covered - Within the cancer and chronic aggregate lifetime limit	Covered - Full refund
Monitoring and treatment of chronic conditions	Covered - In-patient only - Within the cancer and chronic aggregate lifetime limit	Covered - In-patient - full refund. Out-patient treatment and prescriptions for chronic conditions are subject to the out-patient benefit limits
ATMPs for the treatment of cancer or chronic conditions	In-patient and out-patient treatment within the cancer and chronic aggregate lifetime limit. Up to one course of treatment per condition, per lifetime	Up to USD 500,000 per lifetime. For inpatient and outpatient treatment.Up to one course of treatment per condition, per lifetime.

Maternity Basic		
Maternity care (emergency surgery)	Covered - Up to USD 17,000 - Ten month waiting period applies	Covered - Up to USD 17,000 - Ten month waiting period applies

Out-patient		Maximum Aggregate Limit of USD 2,550
Consultations and diagnostic services with doctors or specialists	x	Covered - This includes telephone consultations
Prescription drugs	X	Covered - Up to USD 850
Vaccinations	X	Covered - As part of the prescription benefit
Physiotherapy	X	Covered - Up to 7 sessions
Occupational therapy	X	Covered - Up to 7 sessions
Complementary therapies	х	Covered - Up to USD 850

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