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.

expacare.com
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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
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 out-patient 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	✗	Covered - This includes telephone consultations
Prescription drugs	✗	Covered - Up to USD 850
Vaccinations	✗	Covered - As part of the prescription benefit
Physiotherapy	✗	Covered - Up to 7 sessions
Occupational therapy	✗	Covered - Up to 7 sessions
Complementary therapies	✗	Covered - Up to USD 850

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