

WORLDWIDE HEALTH OPTIONS



Membership Guide

This booklet explains the terms and conditions of the Worldwide Health Options plan. Detailed information such as prior approval, making a claim and moving country can be found in this booklet.

From 1 April 2020 (Release date: 1 January 2021)

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Summary of Benefits

Level

Core cover: Worldwide Medical Insurance

Overall annual maximum - GBP 1,700,000 / USD 2,890,000 / EUR 2,125,000*	●
Staying in hospital overnight or as a day-case	●
Parent accommodation	●
Nursing care	●
Operating room, medicines and surgical dressings	●
Intensive care , intensive therapy, coronary care and high dependency unit	●
In-patient, day-case and out-patient surgical operations , including surgeons' and anaesthetists' fees	●
Specialists' consultation fees	●
Pathology, X-rays and diagnostic tests	●
Physiotherapy, chiropractor and osteopathy, therapists, complementary therapists, dietician and speech therapist	●
Rehabilitation	●
Advanced imaging	●
Mental health treatment overnight in hospital , including room, board and treatment costs	●
Mental health treatment as a day-case , including room, board and treatment costs	●
Prosthetic implants and appliances	●
Prosthetic devices	●
Childbirth and treatment in hospital	●
Childbirth at home or birthing centre	●
Complications of maternity and childbirth	●
Medically essential Caesarean section	●
Cancer treatment	●
Transplant services	●
Hospice and palliative care	●
Kidney dialysis	●
Local road ambulance	●
Local air ambulance	●
Home nursing	●
Hospitalisation cash benefit	●
Emergency dental treatment	●
Treatment of congenital and hereditary conditions	●
Newborn care	●

Option: Worldwide Medical Plus

Overall annual maximum - GBP 25,000 / USD 42,500 / EUR 31,250* (excluding transplant services benefits)	●
Specialists' consultation and doctors' fees	●
Physiotherapy, osteopathy and chiropractor treatment	●
Consultations and treatment with therapists, complementary therapists and qualified nurses	●
Psychiatrists', psychologists' and psychotherapist fees	●
Speech therapy	●
Pathology, X-rays and diagnostic tests	●
Young child care	●
Maternity	●
Accident-related dental treatment	●
Transplant services	●

Summary of Benefits (continued)

Level

Option: Worldwide Medicines and Equipment

Prescribed medicines and dressings	●
Durable medical equipment - up to 45 days rental each condition	●
Long-term prescription medicines	●

Option: Worldwide Wellbeing

Overall annual maximum - GBP 5,000 / USD 8,500 / EUR 6,250*	●
Full health screen	●
Mammogram	●
Papanicolaou (PAP) test	●
Prostate cancer screen	●
Colon cancer screen	●
Bone densitometry	●
Four dietetic consultations	●
Vaccinations	●
Dental benefits	●
Dental - Preventive - 100%	●
Dental - Routine and major restorative - 80%	●
Dental - Orthodontic - 50%	●
Eye test (including consultation)	●
Spectacle lenses	●
Contact lenses	●
Spectacle frames	●

Option: Worldwide Evacuation

Evacuation	●
Repatriation	●
Travel cost for an accompanying person	●
Travel cost for the transfer of minor children	●
Living allowance	●
Repatriation of mortal remains	●
Compassionate visit and return	●
Compassionate visit living allowance	●

Summary of Exclusions

	Level
Artificial life maintenance	●
Birth control	●
Conflict and disaster	●
Convalescence and admission for general care, or staying in hospital for	●
Cosmetic treatment	●
Developmental problems	●
Donor organs	●
Epidemics and pandemics:	●
Experimental or unproven treatment	●
Eyesight	●
Footcare	●
Genetic testing	●
Harmful or hazardous use of alcohol, drugs and/or medicines	●
Health hydros, nature cure clinics etc.	●
Illegal activity	●
Infertility treatment	●
Obesity	●
Persistent vegetative state (PVS) and neurological damage	●
Personal exclusions	●
Pre-existing conditions	●
Preventive treatment	●
Reconstructive or remedial surgery	●
Sexual problems/gender issues	●
Sleep disorders	●
Stem cells	●
Surrogate parenting	●
Temporomandibular joint (TMJ) disorders	●
Travel costs for treatment	●
U.S. treatment	●
Unrecognised medical practitioner, hospital or healthcare facility	●