The Silver*Lite* plan

Just to let you know—The information in this document refers to Silver*Lite* plans starting between 01 January 2025 and 31 December 2025 (inclusive). You won't find complete information for the Silver*Lite* plan in this guide, nor the full T&Cs, limitations, and exclusions that would apply if you purchase it. You can find these in the plan agreement, which we suggest you read together with this guide. All the benefits in this guide are per member per policy year, 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*Lite*
Annual benefit limit	US$1,500,000 or £1,000,000 or €1,125,000
Hospital costs	
Hospital accommodation	Semi-private hospital room (full cover) Private hospital room (optional cover)
Hospital treatment	Full cover
Parent accommodation	Full cover
Local ambulance	Up to US$1,600 or £1,065 or €1,200 per policy year
Hospital cash benefit	US$200 or £132 or €150 per night
Advanced imaging tests	Full cover
Cancer treatment	
Cancer treatment	Full cover
Cancer genome tests	Full 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$60,000 or £40,000 or €45,000

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Silver*Lite*	
HIV/AIDS treatment	
HIV/AIDS treatment (24-month waiting period)	Up to US$5,000 or £3,300 or €3,750 per policy year
Medical appliances	
Prosthetic implants	Full cover
Prosthetic devices	Up to US$1,000 or £660 or €750 per device
Outpatient treatment	
Annual limit for outpatient treatment	US$5,000 or £3,300 or €3,750 **Option A** US$7,500 or £5,000 or €5,625 **Option B** US$10,000 or £6,600 or €7,500
Primary medical care	US$1,500 or £1,000 or €1,125 per policy year **Option A** US$2,500 or £1,665 or €1,875 per policy year **Option B** US$3,500 or £2,310 or €2,625 per policy year
Emergency ward treatment	Up to the annual limit for outpatient treatment
Outpatient surgical procedures	Up to the annual limit for outpatient treatment
Physiotherapy	Up to US$250 or £165 or €188 per policy year
Chronic conditions	
Acute flare-ups	Inpatient and daypatient treatment, with cover for outpatient treatment up to the benefit limit for primary medical care
Monitoring and maintenance	Up to the benefit limit for primary medical care
Rehabilitation treatment	
Rehabilitation treatment	Up to US$2,000 or £1,330 or €1,500 per policy year
Home nursing costs	
Home nursing costs	Up to US$8,000 or £5,300 or €6,000 per medical condition per policy year
Lifetime care	
Lifetime limit for all lifetime care	US$50,000 or £33,300 or €37,500
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 & neurological damage	Up to the lifetime limit for all lifetime care

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Silver*Lite*	
Dental costs	
Emergency restorative treatment you receive as an inpatient	Up to US$5,000 or £3,330 or €3,750 per policy year
Dental Basic (6-month waiting period)	Up to US$500 or £330 or €375 per policy year, subject to a 20% co-insurance
Maternity costs	
Complications of pregnancy affecting the mother (12-month waiting period)	Up to US$10,000 or £6,600 or €7,500 per policy year
Expat benefits	
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$100 or £67 or €75 per night
Repatriation of mortal remains	Up to US$5,000 or £3,330 or €3,750
Burial or cremation	Up to US$1,600 or £1,060 or €1,200
Medevac Plus	Full cover

Options for your plan

Private hospital room

As standard on the Silver*Lite* plan, you have cover for a semi-private room when you're admitted to hospital. If you choose the private hospital room option, you have cover for a private room when you're admitted to hospital.

Annual limit for outpatient treatment

The Silver*Lite* plan gives you cover for all outpatient treatment up to US$5,000 or £3,330 or €3,750 per policy year. You can extend this limit to US$7,500 or £5,000 or €5,625 per policy year (**Option A**) or to US$10,000 or £6,600 or €7,500 per policy year (**Option B**).

Within the standard limit for outpatient treatment, you have US$1,500 or £1,000 or €1,125 per policy year for primary medical care (e.g., doctor visits). Selection **Option A** extends that limit to US$2,500 or £1,665 or €1,875 per policy year, while selecting **Option B** extends that limit to US$3,500 or £2,310 or €2,625 per policy year.

Dental option

You can add cover for routine dental care with the Dental Basic option. The cover provided by Dental Basic includes screening, polishing, and simple extractions up to US$500 or £330 or €375 per policy year, subject to a 20% co-insurance.

Medevac Plus

As standard on the Silver*Lite* plan, we 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 coverage zone) or your country of residence following your eligible evacuation. The circumstances under which we evacuate you are extended to include advanced imaging tests and cancer treatment that cannot be provided locally.

Personal accident plan

With an optional personal accident plan, we pay you a cash lump-sum benefit if an accident results in your death, loss of sight, loss of limb or their permanent and total disablement within 2 years of the accident. Premiums for a personal accident benefit of US$75,000 start at US$9.45 per member, per month.

William Russell

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