The Bronze plan

Just to let you know—The information in this document refers to Bronze plans starting between 01 January 2025 and 31 December 2025 (inclusive). You won't find complete information for the Bronze plan in this guide, nor the full T&Cs, limitations, and exclusions that would apply 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, 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

	Bronze
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	Full cover
Hospital cash benefit	US$150 or £100 or €113 per night (partial or limited cover)
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 (partial or limited cover)
Counselling	Lifetime limit of US$500 or £330 or €375 (partial or limited cover)
Dietitian	Lifetime limit of US$100 or £67 or €75 (partial or limited cover)
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 (partial or limited cover)
Kidney dialysis	
Kidney dialysis	Full cover
Reconstructive surgery	
Reconstructive surgery	Inpatient, daypatient & post-hospital treatment received within the 90-day period following the date you are discharged from hospital (partial or limited cover)

Key	✅ Full cover within annual benefit limit	Partial or limited cover	Optional cover

Bronze	
Congenital conditions or hereditary conditions	
Congenital conditions or hereditary conditions	Inpatient, daypatient & post-hospital treatment received within the 90-day period following the date you are discharged from hospital, up to a lifetime limit of US$50,000 or £33,300 or €37,500
Mental health treatment	
Lifetime mental health treatment limit	US$50,000 or £33,300 or €37,500
Inpatient and daypatient mental health treatment (12-month waiting period)	Up to 30 days per policy year
Outpatient mental health treatment (12-month waiting period)	Up to 10 consultations per policy year for post-hospital treatment received within the 90-day period following the date you are discharged from hospital following inpatient or daypatient mental health treatment
Outpatient mental health medication (12-month waiting period)	Up to US$500 or £333 or €375 for medication prescribed within the 90-day period following the date you are discharged from hospital following inpatient or daypatient mental health treatment, subject to a 20% co-insurance
HIV/AIDS treatment	
HIV/AIDS treatment (24-month waiting period)	Inpatient and daypatient treatment only, up to US$5,000 or £3,300 or €3,750 per policy year
Medical appliances	
Medical aids	Up to US$250 or £160 or €188 per medical condition per policy year
Prosthetic implants	Full cover
Prosthetic devices	Up to US$500 or £330 or €375 per device
Outpatient treatment	
Annual limit for outpatient treatment	Full cover up to your annual plan limit
Primary medical care	Post-hospital treatment received within the 90-day period following the date you are discharged from hospital
Emergency ward treatment	Essential and immediate treatment necessary as the result of an accident, plus one follow-up appointment with a medical doctor
Outpatient surgical procedures	Full cover
Complementary treatments	Up to 10 sessions per policy year for post-hospital treatment received within the 90-day period following the date you are discharged from hospital
Physiotherapy	Post-hospital treatment received within the 90-day period following the date you are discharged from hospital, up to US$1,000 or £660 or €750 per policy year
Chronic conditions	
Acute flare-ups	Inpatient, daypatient & post-hospital treatment received within the 90-day period following the date you are discharged from hospital

Key — Full cover within annual benefit limit · Partial or limited cover · Optional cover

Bronze	
Rehabilitation treatment	
Rehabilitation treatment	Partial: Up to US$2,000 or £1,330 or €1,500 per policy year
Home nursing costs	
Home nursing costs	Partial: Up to US$5,000 or £3,300 or €3,750 per medical condition per policy year
Lifetime care	
Lifetime limit for all lifetime care	US$25,000 or £16,600 or €18,750
Hospice and palliative care	Partial: Up to the lifetime limit for all lifetime care
Artificial life maintenance	Partial: Up to the lifetime limit for all lifetime care
Persistent vegetative state and neurological damage	Partial: Up to the lifetime limit for all lifetime care
Dental costs	
Emergency restorative treatment you receive as an inpatient	Full: Full cover
Maternity costs	
Complications of pregnancy affecting the mother (12-month waiting period)	Partial: Up to US$4,800 or £3,200 or €3,600 per policy year
Expat benefits	
24-hour medical assistance helpline	Full: Full cover
Medevac Basic	Full: Full cover
Return airfare	Full: Full cover
Travel expenses of a companion	Full: Full cover
Accommodation expenses of a companion	Partial: Up to US$75 or £50 or €56 per night
Compassionate home visit (12-month waiting period)	Partial: Lifetime limit of one claim per member
Repatriation of mortal remains	Full: Full cover
Burial or cremation	Partial: Up to US$1,600 or £1,060 or €1,200
Medevac Plus	Optional: Full cover

Options for your plan

Private hospital room

As standard on the Bronze 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.

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.

Medevac Plus

As standard on the Bronze 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.

William Russell

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