



The Gold plan

Just to let you know—The information in this document refers to Gold plans starting between 01 January 2025 and 31 December 2025 (inclusive). You won't find complete information for the Gold 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

Gold	
Annual benefit limit	US\$5,000,000 or £3,333,000 or €3,750,000
Hospital costs	
Hospital accommodation	 Private hospital room
Hospital treatment	 Full cover
Parent accommodation	 Full cover
Local ambulance	 Full cover
Hospital cash benefit	 US\$350 or £231 or €263 per night
Advanced imaging tests	 Full cover
Cancer treatment	
Cancer treatment	 Full cover
Cancer genome tests	 Full cover
Genetic testing for cancer (12-month waiting period)	 Lifetime limit of US\$4,000 or £2,640 or €3,000
Preventive cancer treatment (12-month waiting period)	 Lifetime limit of US\$40,000 or £26,600 or €30,000
Cash benefit upon diagnosis of cancer (6-month waiting period)	 US\$5,000 or £3,330 or €3,750 with a lifetime limit of one claim per member
Wigs	 Lifetime limit of US\$250 or £165 or €188
Counselling	 Lifetime limit of US\$750 or £500 or €563
Dietitian	 Lifetime limit of US\$250 or £165 or €188
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

Key



Full cover within annual benefit limit



Partial or limited cover



Optional cover

Gold

Congenital conditions or hereditary conditions

Congenital conditions or hereditary conditions



Lifetime limit of US\$100,000 or £66,600 or €75,000

Mental health treatment

Lifetime mental health treatment limit

US\$100,000 or £66,600 or €75,000

Inpatient and daypatient mental health treatment (12-month waiting period)



Up to the lifetime limit for mental health treatment

Outpatient mental health treatment (12-month waiting period)



Up to 10 consultations per policy year

Outpatient mental health medication (12-month waiting period)



Up to US\$500 or £333 or €375 per policy year, subject to a 20%co-insurance

HIV/AIDS treatment

HIV/AIDS treatment (24-month waiting period)



Up to US\$100,000 or £66,600 or €75,000 per policy year

Medical appliances

Medical aids



Up to US\$1,000 or £660 or €750 per medical condition per policy year

Prosthetic implants



Full cover

Prosthetic devices



Up to US\$1,500 or £1,000 or €1,125 per device

Outpatient treatment

Annual limit for outpatient treatment

Full cover up to your annual plan limit

Primary medical care



Full cover

Emergency ward treatment



Full cover

Outpatient surgical procedures



Full cover

Complementary treatments



Up to 15 sessions per policy year

Hormone replacement therapy



Maximum period of 18 months from the date of diagnosis

Traditional Chinese medicine



Up to US\$50 or £33 or €38 per session, up to a maximum of 20 sessions

Physiotherapy



Full cover

Chronic conditions

Acute flare-ups



Full cover

Monitoring and maintenance



Full cover

Key



Full cover within annual benefit limit



Partial or limited cover



Optional cover

Gold

Well-being benefits

Preventive health and well-being
(6-month waiting period)

Up to US\$1,200 or £780 or €900 per policy year

Up to US\$2,000 or £1,330 or €1,500 per policy year

Vaccinations for adults

Up to US\$500 or £330 or €375 per policy year

Well-child benefit
(6-month waiting period)

Up to US\$800 or £520 or €600 per policy year

Rehabilitation treatment

Rehabilitation treatment

Up to US\$6,000 or £4,000 or €4,500 per policy year

Home nursing costs

Home nursing costs

Up to US\$15,000 or £10,000 or €11,250 per medical condition per policy year

Lifetime care

Lifetime limit for all lifetime care

US\$100,000 or £66,600 or €75,000

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 and
neurological damage

Up to the lifetime limit for all lifetime care

Dental costs

Emergency restorative treatment you
receive as an inpatient

Full cover

Emergency restorative treatment you
receive as an outpatient

Up to US\$1,000 or £660 or €750 per policy year

Dental Basic (6-month waiting period)

Up to US\$1,500 or £1,000 or €1,125 per policy year

Dental Plus (10-month waiting period)

Up to US\$2,000 or £1,330 or €1,500 per policy year, subject to a 20% co-insurance

Maternity costs

Routine maternity care and routine care
of newborns (12-month waiting period)

Up to US\$18,500 or £12,200 or €13,875 per pregnancy

Complications of childbirth
(12-month waiting period)

Full cover

Complications of pregnancy affecting
the mother (12-month waiting period)

Full cover

Treatment for congenital conditions or
hereditary conditions for newborn babies

Inpatient or daypatient treatment received within the 90-day period following birth, up to US\$100,000 or £66,600 or €75,000 per pregnancy

Key



Full cover within annual benefit limit



Partial or limited cover



Optional cover

Gold

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\$250 or £167 or €188 per night

Compassionate home visit
(12-month waiting period) ⚡ Lifetime limit of one claim per insured person

Repatriation of mortal remains ✓ Full cover

Burial or cremation ⚡ Up to US\$1,600 or £1,060 or €1,200

Medevac Plus + Full cover

Accidental death benefit

Accidental death benefit ⚡ US\$15,000 or £10,000 or €11,250

Options for your plan

Dental options

You can add cover for complex dental care with the Dental Plus option. The cover provided by Dental Plus includes dentures, dental bridges, crowns, inlays and onlays, and dental implants up to US\$2,000 or £1,330 or €1,500 per policy year, subject to a 20% co-insurance.

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 Gold 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.