

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.

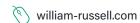
Key	Full cover v	vithin annual benefit limit	Partial or limited cover	+ Optional cover			
		Gold					
Annual benefit limit		US\$5,000,000 or £3,333,000 or €3,750,000					
Hospital costs							
Hospital accommodation	l	Private hospital room					
Hospital treatment		Full cover					
Parent accommodation		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 cance waiting period)	er (12-month	Lifetime limit of US\$4,0	000 or £2,640 or €3,000				
Preventive cancer treatm waiting period)	nent (12-month	∠ Lifetime limit of US\$40,000 or £26,600 or €30,000					
Cash benefit upon diagno (6-month waiting period)	osis of cancer	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\$75	0 or £500 or €563				
Dietitian		Lifetime limit of US\$25	0 or £165 or €188				
Organ, bone marrow or tissue transplants							
Transplant and related tr	eatment	✓ Full cover					
Donor costs		Up to US\$25,000 or £1	6,600 or €18,750 per transplan	t			
Kidney dialysis							
Kidney dialysis		Full cover					
Reconstructive surgery							
Reconstructive surgery		Full cover					





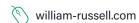
Key	Full cover v	vithin annual benefit limit	Partial or limited cover	Optional cover			
		Gold					
Congenital conditions or hereditary conditions							
Congenital conditions or hereditary conditions		∠ Lifetime limit of US\$100,000 or £66,600 or €75,000					
Mental health treatmen	t						
Lifetime mental health treatment limit		US\$100,000 or £66,600 or €75,000					
Inpatient and daypatient treatment (12-month wait		Up to the lifetime limit	t for mental health treatment				
Outpatient mental health (12-month waiting period		Up to 10 consultations per policy year					
Outpatient mental health (12-month waiting period		Up to US\$500 or £333 subject to a 20%co-ins					
HIV/AIDS treatment							
HIV/AIDS treatment (24-month waiting period	)	Up to US\$100,000 or £	266,600 or €75,000 per policy y	ear			
Medical appliances							
Medical aids		Oup to US\$1,000 or £66	60 or €750 per medical conditio	n per policy year			
Prosthetic implants		Full cover					
Prosthetic devices		Oup to US\$1,500 or £1,0	000 or €1,125 per device				
Outpatient treatment							
Annual limit for outpatient treatment		Full cover up to your annual plan limit					
Primary medical care	Primary medical care		✓ Full cover				
Emergency ward treatme	Emergency ward treatment		✓ Full cover				
Outpatient surgical proc	edures	Full cover					
Complementary treatme	nts	✓ Up to 15 sessions per policy year					
Hormone replacement th	Hormone replacement therapy		Maximum period of 18 months from the date of diagnosis				
Traditional Chinese med	icine	Up to US\$50 or £33 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 wi	thin annual benefit l	mit 💋	Partial or limited cover	① Optional cover			
Gold								
Well-being benefits								
(6-month waiting period)		<ul> <li>Up to US\$1,200 or £780 or €900 per policy year</li> <li>Up to US\$2,000 or £1,330 or €1,500 per policy year</li> </ul>						
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 treatmen	nt							
Rehabilitation treatment	Rehabilitation treatment		Up to US\$6,000 or £4,000 or €4,500 per policy year					
Home nursing costs	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 lifet	Lifetime limit for all lifetime care		US\$100,000 or £66,600 or €75,000					
Hospice and palliative ca	Hospice and palliative care		Up to the lifetime limit for all lifetime care					
Artificial life maintenance	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				nent received within th ,000 or £66,600 or €7				





Partial or limited cover Optional cover Key Full cover within annual benefit limit 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 Compassionate home visit Lifetime limit of one claim per insured person (12-month waiting period) Repatriation of mortal remains Full cover **Burial or cremation** Up to US\$1,600 or £1,060 or €1,200 Medevac Plus Tull 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.





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