Health membership guide

Getting the most from your policy

William Russell

Platinum Trusted Service Award
2025
feefo
3 YEARS RUNNING

We're happy to have you as a member

We're here to help you with your health and well-being, wherever and whenever you need us.

Whether you're just starting your overseas adventure or you're a seasoned expat, we're here to bring you peace of mind.

In this guide, you'll find information on making the most of your policy. You'll also find pointers on what we can do for you.

We wish you many years of good health, and hope you'll enjoy being a member with William Russell.

Inez Cooper
Managing Director

Here are some tips on making the most of your policy:

- **Download your plan agreement** from your certificate of insurance.
- **Bookmark our online claim form and pre-authorisation form** in your browser.
- **Download our travel assistance smartphone app**. It gives you near real-time alerts on civil unrest, security incidents, and natural disasters wherever you are.
- **Check our FAQ centre** for quick answers to common questions about our plans.
- **Don't hesitate to ask**—We're here to help you out. If you have a question, just drop us a message and we'll get back to you.

This is a guide to getting the most from your health insurance policy with William Russell. For the full terms and conditions, and the exclusions that apply, please refer to your certificate of insurance and the plan agreement. All the benefits in this guide are per member per policy year, unless stated otherwise.

Getting started with your policy

Speak to your team at William Russell

Policy Services Team

For general questions about your policy, upgrades, downgrades, and renewals. The team is available 0800 to 1730, Monday to Friday (UK time).

Phone +44 (0) 1276 486 455
Email contact@william-russell.com

Claims Team

For everything to do with claims and pre-authorising treatment. The team is available 0600 to 1800, Monday to Friday (UK time).

Phone +44 (0) 1276 486 460
Email claims@william-russell.com
Web william-russell.com/claims

Important to note when calling us

Please call us from your landline or your mobile phone, using your regular minutes allowance. We cannot accept calls via WhatsApp, FaceTime or similar apps. If you'd prefer us to call you, email us and we'll arrange a time that's convenient for you.

24-hour emergency medical assistance service

If you have a medical emergency and need immediate assistance, please contact the 24-hour helpline provided by our insurance partner CEGA. There is a person on the other end of the phone 365 days a year without fail.

Phone
+44 (0) 1243 621 155

Email
william.russell@cegagroup.com

What you're covered for

The main benefits of your policy

Each benefit represents a promise to you that we'll support you in your time of need.
Our benefits are the tools that connect you with the best private hospitals and doctors, wherever you live or work. These benefits are commitments to assist you, and we take our commitments extremely seriously.

On this page, you'll see the benefits included as standard on all our plans.

Lee Doran
Underwriting Manager

Hospital treatment

Cover for when you're admitted to hospital (including doctor fees, surgery, nursing care, theatre charges, and diagnostic tests).

We take cancer very seriously

Until we can beat cancer, we do all we can to provide cutting-edge benefits for its prevention, treatment, and cure.

Emergency medical evacuations

We'll arrange your evacuation if the urgent hospital treatment for a life or limb-threatening condition isn't available locally.

Your cover is international

You have cover anywhere within your coverage zone. Your zone is stated on your certificate of insurance, and you'll see full details later in this guide.

Your plan is stated on your certificate of insurance. Check your plan agreement for full information about your plan. Any optional benefits are not stated below. Check for details on your certificate of insurance.

Key benefits	Bronze	Silver*Lite*	Silver	Gold
Annual benefit limit	**€1,125,000**	**€1,125,000**	**€1,875,000**	**€3,750,000**
Hospital costs				
Hospital accommodation	Semi-private room	Semi-private room	Private room	Private room
Hospital treatment	✓	✓	✓	✓
Advanced diagnostic tests	✓	✓	✓	✓
Cancer treatment				
Cancer genome testing	✓	✓	✓	✓
Cancer treatment	✓	✓	✓	✓
Genetic testing for cancer (12-month waiting period)	✗	✗	Lifetime limit of €1,500	Lifetime limit of €3,000
Preventive cancer treatment (12-month waiting period)	✗	✗	Lifetime limit of €18,750, 20% co-insurance	Lifetime limit of €30,000
Cash benefit upon diagnosis of cancer (6-month waiting period)	✗	✗	✗	€3,750 one claim per member
Kidney dialysis				
Inpatient, daypatient or outpatient treatment	✓	✓	✓	✓
Mental health treatment (12-month waiting period)				
Lifetime limit for treatment	€37,500	✗	€56,250	€75,000
Inpatient & daypatient treatment	Up to 30 days of cover	✗	Lifetime limit	Lifetime limit
Outpatient mental health treatment	10 consultations (post-hospital)	✗	10 consultations	10 consultations
Outpatient mental health medication	€375 (post-hospital), 20% co-insurance	✗	€375, 20% co-insurance	€375, 20% co-insurance
Outpatient treatment				
Annual limit for treatment	✓	€3,750	✓	✓
Primary medical care	Post-hospital	€1,125	✓	✓
Emergency ward treatment	Essential and immediate treatment	Annual limit for outpatient treatment	✓	✓
Outpatient surgical procedures	✓	Annual limit for outpatient treatment	✓	✓
Complementary treatments	10 sessions (post-hospital)	✗	10 sessions	15 sessions
Physiotherapy treatment	€750 (post-hospital)	€188	✓	✓
Monitoring & maintenance of chronic conditions	✗	Annual limit for outpatient treatment	✓	✓
Well-being benefits				
Preventive health (6-month waiting period)	✗	✗	€300	€900
Vaccinations for adults	✗	✗	€225	€375
Well-child benefit (6-month waiting period)	✗	✗	€300	€600
Dental costs				
Emergency restorative treatment received as an inpatient	✓	€3,750	✓	✓
Emergency restorative treatment received as an outpatient	✗	✗	€375	€750
Dental Basic (6-month waiting period)	✗	✗	✗	€1,125
Maternity costs (12-month waiting period)				
Routine maternity care and routine care of newborns	✗	✗	✗	€13,875
Complications of childbirth	✗	✗	✗	✓
Complications of pregnancy affecting the mother	€3,600	€7,500	€11,250	✓
Treatment for congenital or hereditary conditions for newborn babies (no waiting period)	✗	✗	€7,500	€75,000
Expat benefits				
Medevac Basic	✓	✓	✓	✓

Our coverage zones

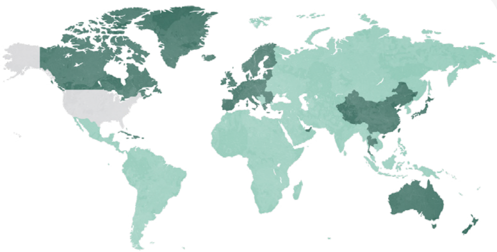
Where you have cover

Zone 1

Members have full cover under their health plan anywhere in the world, except the USA. While on temporary trips to the USA, members have US$50,000 cover for emergency treatment.

Zone 2

Members have full cover under their health plan in most countries around the world. In certain countries and regions* where the cost of private healthcare is high, their cover is limited to accident & emergency treatment up to US$100,000. There is no cover in the USA.



Full cover

Cover restricted to US$100,000 for accident & emergency treatment

No cover

Zone 3

Members have full cover under their health plan in most countries around the world. In certain countries & regions† where the cost of private healthcare is high, they contribute 20% towards the cost of elective treatment. We cover members in full for accident & emergency treatment up to US$100,000. There is no cover in the USA.

Zone 4

Full cover in Africa & Indian Subcontinent, with restricted cover limited to accident & emergency treatment up to US$100,000 elsewhere. There is no cover in the USA.

Zone 5

Full cover in Africa (except South Africa) & Indian Subcontinent, with restricted cover elsewhere limited to accident & emergency treatment up to US$100,000. There is no cover in the USA.

Zone 7

Cover in Brunei, Cambodia, Timor Leste, Indonesia, Laos, Malaysia, Myanmar, Papua New Guinea, the Philippines, and Vietnam, with no cover anywhere else.

** United Kingdom, all countries in the European Economic Area, Andorra, the Channel Islands, Gibraltar, Greenland, Monaco, San Marino, Switzerland, the UAE, Singapore, China, Hong Kong, Macau, Taiwan, Japan, Australia, New Zealand, Canada, and the Caribbean countries and islands.*

† China, Hong Kong, Macau, Taiwan, Japan, Singapore, Switzerland, and the London area.

Communicating with the team at William Russell

At William Russell, we've always been proud of our gold-standard customer service and claims support. We're keen to make sure you have a smooth and hassle-free experience in your dealings with us.

→ Spanish language support at William Russell

We have a Spanish-language speaker to help you with your claims. If you need to speak with us, send an email to claims@william-russell.com, and we'll respond in Spanish. If you need to speak to us, we can arrange a time to call you. We also have Spanish speakers at the end of our emergency medical assistance helpline.

Hospitals where you can go for medical treatment

You can use any hospital in the world for eligible treatment, even if the staff there don't speak English. If you need inpatient treatment, please let us know as soon as possible so we can contact the hospital.

How we deal with hospitals that don't have English-speaking staff

We have Spanish-speaking staff and plenty of experience in dealing with hospitals that don't have English-speaking staff.

How to make a claim for medical treatment

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Make your expat experience healthier and safer!

Need help? Call +44 (0) 1276 486 460 (0600-1800 GMT, Monday-Friday), or email claims@william-russell.com.

→ **Making a claim**

For outpatient treatment

Step 1 | Before you receive your treatment

Feel free to ask us whether your plan covers your proposed outpatient treatment. You can also check for yourself by reading your certificate of insurance and checking the table of benefits in your plan agreement.

Step 2 | Pay the bill

Once you've received your treatment, ask your doctor for a fully itemised invoice. Pay this invoice, then keep a copy of the invoice and receipt. If a claim exceeds US$500 (or equivalent in another currency), please ask your doctor to complete Section B of this PDF form.

Step 3 | Complete our online form

Complete our online claim form for outpatient treatment. The form will ask you to upload a photograph or scan of your invoices, receipts, and any other relevant document.

Step 4 | We reimburse you

We review your claim and reimburse your eligible expenses.

→ **Making a claim**

For inpatient treatment

Step 1 | Contact us

As soon as you know you need medical treatment that requires your admission to hospital, please complete our online pre-authorisation form for inpatient treatment. The form will ask you to upload a photograph or scan of your doctor's medical notes. You can also call us during UK office hours (0600-1800, Monday to Friday) at +44 (0) 1276 486 460. In an emergency, please call our 24hr medical assistance helpline on +44 (0) 1243 621 155.

Step 2 | We pre-authorise your treatment

We'll contact the hospital or clinic where you'll be receiving treatment and ask them for the necessary medical information. If your plan covers the proposed treatment, we'll send the hospital our guarantee that we'll pay for your treatment. We'll also keep you updated.

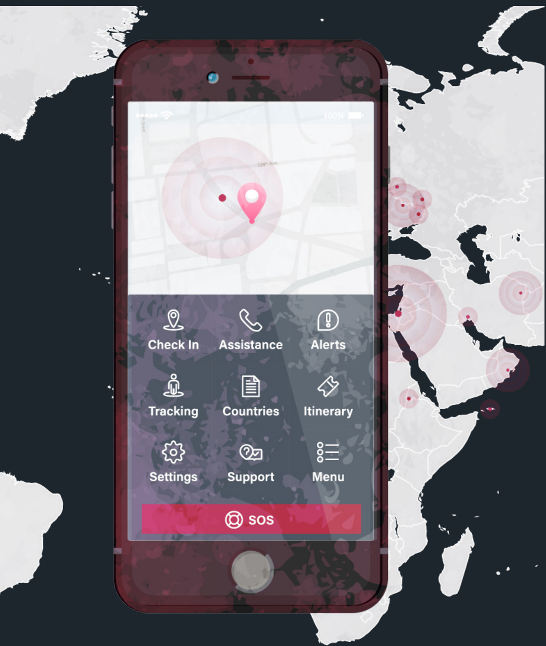
Step 3 | We settle your bills

Once you've received your treatment and the hospital has sent us the final invoice, we'll pay your bill directly to the hospital.

Travel assistance

Stay safe with our travel assistance smartphone app

Your health insurance policy with William Russell gives you complementary access to the Solace Secure app for travel assistance on your Apple or Android smartphone.



Solace Global App

Travel assistance & security info in your pocket

Personal security is a big concern across the world. Members with health insurance receive complementary access to our security smartphone app, with location-based, near real-time alerts about security incidents.

Download now →

Stay safe with the help of our smartphone app

Benefits of the travel assistance app

Security alerts

Push notifications on your smartphone for civil unrest, conflict, terrorism and natural disasters near you.

24/7 security advice helpline

Call the helpline day and night for advice on incidents and unrest unfolding around you.

Country intelligence reports

Detailed information on each country, including executive summaries, threats, risk assessment, and recent alerts.

Special interest reports

Details analysis of recent and historic incidents, with guides on how to take care of you and your family abroad.

How to download for the app

Just register your interest and a member of our team will enrol you in the app and share a download link to the relevant app store.

STEP 1

Register for the app

STEP 2

We'll send you login details

STEP 3

Sign in on a browser and download the app

Add the optional personal accident policy

Accidents happen!

→ Email us

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Personal accident insurance pays out a cash lump-sum in the event of accidental injury or death.

Take out a personal accident policy, and—if you suffer severe injury or death as a result of an accident—we'll provide compensation to you or your family.

→ **Benefit**

Choose your accident benefit

Accident benefits start at US$75,000, and you can insure up to US$750,000. We'll pay out in the event of accidental injury or death, on top of any bills you incur for medical treatment as a result of the accident.

How it works

We'll pay you a cash lump-sum benefit if an accident results in your death, loss of sight, loss of limb or your permanent and total disablement within 2 years of the accident.

Covered for a range of accidents

- Accident sustained at work
- Road traffic accident
- Slip, trip or fall
- Permanent disability or the loss of body parts

It's easy to apply

- No medical underwriting necessary
- Get cover for yourself and your partner or spouse
- Prices start at US$10 per member, per month

Add international life insurance

Safeguard your family's future should the worst happen

→ Get a quote

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No-one likes to think about death, but if your family relies on you financially it's worth considering how much they'd need if you were no longer there. Life insurance helps protect your family's financial future, and it's up to you how much cover you buy.

→ **Benefit**

Insure your life up to US$2m

You'll leave behind a cash lump-sum to help maintain your family's standard of living, take care of school or university fees, to pay off a mortgage or debt.

Covered for a range of scenarios

- Cover for common causes of death (cancer, heart attack, accident, illness)
- Death while you're living & working abroad or in your country of nationality

Early payment for terminal illness

The chance to put your affairs in order while you still can.

- Terminal illness cover (early payment of the life benefit upon diagnosis where the prognosis is 12 months or less)

International cover

An extra layer of cover for you. Unlike similar policies from domestic insurers, our life insurance is international. You're covered for life, work & travel abroad.

Add international income protection

A monthly income if you can't work due to illness or injury

→ Get a quote

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It's worth considering how much money you would need to support you and your family if you were no longer able to work. A replacement income can help protect your current lifestyle and make sure you keep up with mortgage payments and other bills, allowing you to focus on your recovery.

→ **Benefit**

Insure your income up to

Income protection gives you a replacement income should accident or illness prevent you from working. The replacement income helps your family to maintain their expat lifestyle while you focus on your recovery.

A monthly income if you can't work

An income policy pays you a replacement income if you cannot work because of illness or injury for longer than your deferment period (3 or 6 months).

Proportionate benefit to help you return to work

If you're ready to return to work in a limited capacity, we'll pay you a proportion of your benefit to help offset any temporary reduction in your salary while you're completing your recovery.

Your policy's always working for you

Unlike similar policies from domestic insurers, our income protection insurance is international. You're covered for life, work & travel abroad.

Your policy with William Russell

Frequently asked questions

How do I make a claim?

How you make a claim depends on what medical treatment you're receiving. Read our complete guide to how you claim for everyday medical care (e.g., doctor visits) and how claiming works when you're admitted to hospital.

At which hospitals can I have treatment?

You can choose to have your medical treatment at any hospital or clinic in your coverage zone. We work a little differently from other insurance providers, who might tell you where you can and cannot have medical treatment. With William Russell, you can go to any hospital in any country that's within the coverage zone stated on your certificate of insurance.

Can I receive medical treatment immediately?

As soon as you purchase your policy, you will be able to receive and claim for eligible medical treatment. Some benefits, however, have a waiting period.

How long will my claim take?

We normally assess claims for everyday medical costs within 5 working days.

Do I need to pre-authorise my medical treatment?

Pre-authorisation is when we confirm to you before your course of medical treatment starts that we'll pay for the treatment. Not all treatment needs pre-authorisation, but we do need to pre-authorise any treatment that requires your admission to hospital. We have a guide to which treatments require pre-authorisation, and how you seek pre-authorisation from us.

Is there a time limit for making my claim?

Please submit your claim for medical treatment within 6 months of the date of your medical treatment. If your treatment was more than 6 months ago, just send in your claim anyway and we'll review it.

Do you cover doctor admin fees?

No, we don't cover any administration or registration fees that your doctor's treating hospital charges you. We also won't pay any fee your doctor charges you to complete your claim form.

What our members say about us

Andrew

How William Russell helped when I made two major claims

- Andrew has been a member with William Russell since 2008.
- Flexibility and tailored health insurance plans, along with a sympathetic and extremely helpful team are the key reasons Andrew chose William Russell.
- Andrew shared his story on how he claimed for his cervical myelopathy and his wife's gastric tumour.

"William Russell, and in particular [the person who handled my claim], have always been very sympathetic and extremely helpful.

I never had any issues with William Russell – Reimbursements/Letters of Guarantee were always prompt.

I will always be happy to recommend William Russell."

→ Read full story

Faisal

How William Russell's emergency medevac saved my life

- Faisal recognised the need to invest in health insurance that would cover major illnesses after a close family member suffered a massive heart attack.
- He's received life-saving treatment and genuine care and concern.
- Faisal shares his story on his air evacuation to Nairobi Hospital after contracting COVID-19.

"The truth is, had I not been air evacuated to the Nairobi Hospital when I was, I very likely would not have been around today. Thank you William Russell, for providing me with the means to survive this horrible pandemic. Not only did you provide us with the means with which to access the life-saving treatment....you also were always concerned about my well-being."

→ Read full story

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I was very happy with the service provided from William Russell. You dealt with any queries and the processing of the claims efficiently, and quickly.

Any of the members of the team I have spoken to have **always been very helpful, polite, and responsive**.

G.L., Egypt

I would like to take the opportunity to thank you personally for the good work you and your team have carried out in handling our claims.

We have found your **personal intervention to be of great assistance** and would like to recommend your company.

R.F., UAE

I have always had a limited impression of insurance companies, but your company definitely helped to change this impression - **extremely impressed with William Russell and definitely do not hesitate to recommend**!

D.P., Thailand

Thank you, it's reassuring that when I have this surgery, the money side of things is being **handled in a completely professional manner**.

I really appreciate it.

P.C., China

One hears a lot of complaints that insurance companies dedicate most effort to refusing claims, but we feel that **you did all you could to accommodate us**.

Thank you - we will certainly recommend William Russell to others.

M.B., Indonesia

We were extremely happy with the way that our Claims Advisor dealt with everything. **The level of service made a stressful and difficult time much easier to deal with.**

I will certainly be recommending William Russell to my friends and colleagues.

N.S., Brunei

Thanks for your ongoing support...it is of great comfort to know I have **good family health insurance cover from very caring and competent organisation**.

G.M., Thailand

Our experience with William Russell has been top-notch. In over 10 years with your company, **we've always been pleasantly surprised with the service we receive**, so thanks once again.

L.B., Malawi

William Russell

We're here to help

Call us on
+44 1276 486 455

Email us at
contact@william-russell.com

Visit
william-russell.com

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