The Silver plan

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

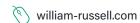
Key Full cov	er within annual benefit limit	Partial or limited cover	n Optional cover			
	Silver					
Annual benefit limit	US\$2,500,000 or £1,660	6,000 or €1,875,000				
Hospital costs						
Hospital accommodation	Private hospital room					
Hospital treatment						
Parent accommodation	Full cover					
Local ambulance	✓ Full cover					
Hospital cash benefit	US\$200 or £132 or €150 per night					
Advanced imaging tests	Full cover					
Cancer treatment						
Cancer treatment	Full cover	✓ Full cover				
Cancer genome tests	Full cover					
Genetic testing for cancer (12-month waiting period)	Lifetime limit of US\$2,0	000 or £1,320 or €1,500				
Preventive cancer treatment (12-month waiting period)	∠ Lifetime limit of US\$25,000 or £16,600 or €18,750, subject to a 20% co- insurance					
Wigs	Lifetime limit of US\$150	or £100 or €113				
Counselling	Lifetime limit of US\$50	Lifetime limit of US\$500 or £330 or €375				
Dietitian	Lifetime limit of US\$100	Lifetime limit of US\$100 or £67 or €75				
Organ, bone marrow or tissue transp	lants					
Transplant and related treatment	Full cover					
Donor costs	Up to US\$25,000 or £10	6,600 or €18,750 per transplan	t			
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\$80	,000 or £53,300 or €60,000				





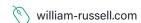
Key	Full cover v	vithin annual benefit limit	Partial or limited cover	Optional cover
		Silver		
Mental health treatmen	t			
Lifetime mental health	treatment limit	US\$75,000 or £50,000	or €56,250	
Inpatient and daypatient treatment (12-month wait		Up to the lifetime limit for mental health treatment		
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 or €375 per policy year, subject to a 20% co-insurance		
HIV/AIDS treatment				
HIV/AIDS treatment (24-month waiting period	1)	Up to US\$75,000 or £	50,000 or €56,250 per policy ye	ear
Medical appliances				
Medical aids		Up to US\$500 or £330	or €375 per medical condition	per policy year
Prosthetic implants		✓ Full cover		
Prosthetic devices		Up to US\$1,000 or £66	60 or €750 per device	
Outpatient treatment				
Annual limit for outpation	ent treatment	Full cover up to your a	nnual plan limit	
Primary medical care		Full cover		
Emergency ward treatme	ent	Full cover		
Outpatient surgical proc	edures	Full cover		
Complementary treatme	nts	Up to 10 sessions per policy year		
Hormone replacement th	nerapy	Maximum period of 12 months from the date of diagnosis		
Traditional Chinese med	icine	Up to US\$50 or £33 or €38 per session, up to a maximum of 15 sessions		
Physiotherapy		✓ Full cover		
Chronic conditions				
Acute flare-ups		✓ Full cover		
Monitoring and maintena	ance	✓ Full cover		
Well-being benefits				
Preventive health and well-being (6-month waiting period)	ell-being	Up to US\$400 or £260	or €300 per policy year	
		+ Up to US\$750 or £500	or €563 per policy year	
Vaccinations for adults		Oup to US\$300 or £200	or €225 per policy year	
Well-child benefit (6-month waiting period)		Up to US\$400 or £260	or €300 per policy year	





Key	Full cover with	nin annual benefit limit	Partial or limited cover	Optional cover
		Silver		
Rehabilitation treatment				
Rehabilitation treatment		Up to US\$4,000 or £2,000 or	660 or €3,000 per policy year	
Home nursing costs				
Home nursing costs		Up to US\$10,000 or £6 year	,660 or €7,500 per medical cor	ndition per policy
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 a neurological damage	and	Up to the lifetime limit	for all lifetime care	
Dental costs				
Emergency restorative treat receive as an inpatient	ment you	Full cover		
Emergency restorative treat receive as an outpatient	ment you	Up to US\$500 or £330	or €375 per policy year	
Dental Basic (6-month waiting period)		Up to US\$1,000 or £66 subject to a 20% co-in:	0 or €750 per policy year, surance	
Dental Plus (10-month waiting period)		Up to US\$1,500 or £1,0 subject to a 20% co-in:	00 or €1,125 per policy year, surance	
Maternity costs				
Complications of pregnancy the mother (12-month waitin		Up to US\$15,000 or £10	0,000 or €11,250 per policy yea	r
Treatment for congenital co hereditary conditions for ne			treatment received within the \$\$10,000 or £6,600 or €7,500	
Expat benefits				
24-hour medical assistance	helpline	Full cover		
Medevac Basic		Full cover		
Return airfare		Full cover		
Travel expenses of a compa	nion	Full cover		
Accommodation expenses o	f a companion	Up to US\$150 or £100 (or €113 per night	
Compassionate home visit (12-month waiting period)		Lifetime limit of one cla	aim per member	
Repatriation of mortal rema	ins	Full cover		
Burial or cremation		Up to US\$1,600 or £1,0	60 or €1,200	
Medevac Plus		Full cover		





Options for your plan

Dental options

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\$1,000 or £660 or €755 per policy year, subject to a 20% co-insurance.

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\$1,500 or £1,000 or €1,125 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 Silver 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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