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 cover within annual benefit limit | ⚠️ Partial or limited cover | ➕ Optional cover

	Silver
Annual benefit limit	US$2,500,000 or £1,666,000 or €1,875,000
Hospital costs	
Hospital accommodation	✅ Private hospital room
Hospital treatment	✅ Full cover
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
Cancer genome tests	✅ Full cover
Genetic testing for cancer (12-month waiting period)	⚠️ Lifetime limit of US$2,000 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$500 or £330 or €375
Dietitian	⚠️ Lifetime limit of US$100 or £67 or €75
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
Congenital conditions or hereditary conditions	
Congenital conditions or hereditary conditions	⚠️ Lifetime limit of US$80,000 or £53,300 or €60,000

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Mental health treatment	
Lifetime mental health treatment limit	US$75,000 or £50,000 or €56,250
Inpatient and daypatient mental health treatment (12-month waiting period)	Partial: Up to the lifetime limit for mental health treatment
Outpatient mental health treatment (12-month waiting period)	Partial: Up to 10 consultations per policy year
Outpatient mental health medication (12-month waiting period)	Partial: 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)	Partial: Up to US$75,000 or £50,000 or €56,250 per policy year
Medical appliances	
Medical aids	Partial: Up to US$500 or £330 or €375 per medical condition per policy year
Prosthetic implants	Full: Full cover
Prosthetic devices	Partial: Up to US$1,000 or £660 or €750 per device
Outpatient treatment	
Annual limit for outpatient treatment	Full cover up to your annual plan limit
Primary medical care	Full: Full cover
Emergency ward treatment	Full: Full cover
Outpatient surgical procedures	Full: Full cover
Complementary treatments	Partial: Up to 10 sessions per policy year
Hormone replacement therapy	Partial: Maximum period of 12 months from the date of diagnosis
Traditional Chinese medicine	Partial: Up to US$50 or £33 or €38 per session, up to a maximum of 15 sessions
Physiotherapy	Full: Full cover
Chronic conditions	
Acute flare-ups	Full: Full cover
Monitoring and maintenance	Full: Full cover
Well-being benefits	
Preventive health and well-being (6-month waiting period)	Partial: Up to US$400 or £260 or €300 per policy year Optional: Up to US$750 or £500 or €563 per policy year
Vaccinations for adults	Partial: Up to US$300 or £200 or €225 per policy year
Well-child benefit (6-month waiting period)	Partial: Up to US$400 or £260 or €300 per policy year

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Silver	
Rehabilitation treatment	
Rehabilitation treatment	Up to US$4,000 or £2,660 or €3,000 per policy year
Home nursing costs	
Home nursing costs	Up to US$10,000 or £6,660 or €7,500 per medical condition per policy year
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 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$500 or £330 or €375 per policy year
Dental Basic (6-month waiting period)	Up to US$1,000 or £660 or €750 per policy year, subject to a 20% co-insurance
Dental Plus (10-month waiting period)	Up to US$1,500 or £1,000 or €1,125 per policy year, subject to a 20% co-insurance
Maternity costs	
Complications of pregnancy affecting the mother (12-month waiting period)	Up to US$15,000 or £10,000 or €11,250 per policy year
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$10,000 or £6,600 or €7,500 per pregnancy
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$150 or £100 or €113 per night
Compassionate home visit (12-month waiting period)	Lifetime limit of one claim per member
Repatriation of mortal remains	Full cover
Burial or cremation	Up to US$1,600 or £1,060 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.

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.

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.

22 November 2024 | v1