


















Benefits and Premiums

Benefits

THE FOLLOWING BENEFITS ARE COVERED UP TO A MAXIMUM AGGREGATE LIMIT OF £1,000,000 PER INSURED PERSON PER YEAR

| | | International | International Plus | Executive International |
|---|---|----------------------------------|---|--|
| H | Hospital Services: <ul style="list-style-type: none"> Accommodation and meal charges All inpatient medical treatment costs All inpatient Physician fees All inpatient Surgeon/Anaesthetist fees All intensive care unit charges | Full Refund | Full Refund | Full Refund |
|  | Parental Accommodation: Where an insured child up to the age of 17 is in hospital | Full Refund | Full Refund | Full Refund |
|  | Hospital Cash Benefit: When inpatient treatment is provided free of charge (max 30 days per Certificate period) | £250 per night | £250 per night | £250 per night |
|  | Daycare Surgery | Full Refund | Full Refund | Full Refund |
|  | Local Road Ambulance Service | Full Refund | Full Refund | Full Refund |
|  | Emergency Medical Evacuation | Full Refund | Full Refund | Full Refund |
|  | Repatriation or Local Burial: Only applies outside your home country | Full Refund up to £7,500 | Full Refund up to £7,500 | Full Refund up to £7,500 |
|  | Home Nursing: Nursing at Home up to 26 weeks | Full Refund | Full Refund | Full Refund |
|  | Accident and Emergency Room Services | Full Refund | Full Refund | Full Refund |
|  | Oncology, Chemotherapy and Radiotherapy | Full Refund | Full Refund | Full Refund |
|  | MRI and CT Scans | Full Refund | Full Refund | Full Refund |
|  | Organ Transplantation Surgery | Not Covered | Not Covered | Up to £100,000 |
|  | Dental Treatment following Accident | Full Refund | Full Refund | Full Refund |
|  | Rehabilitation Care | £100,000 lifetime limit | £100,000 lifetime limit | £100,000 lifetime limit |
|  | Routine Dental Treatment | Not Covered | Not Covered | Up to £1,000 20% co-insurance |
|  | Newborn Care | Up to £5,000 20% co-insurance | Up to £5,000 20% co-insurance | Up to £5,000 20% co-insurance |
|  | Outpatient Services: <ul style="list-style-type: none"> General Practitioner fees X-rays, Diagnostic and Pathology tests Physiotherapy Specialist and Consultants fees Complementary Therapies Prescription Drugs | Not Covered | Up to £3,000 £25 excess per claim [†] | Full Refund £25 excess per claim [†] |
|  | Maternity Care Normal pregnancy | Not Covered | Not Covered | Up to £5,000 20% co-insurance |
| | Complicated pregnancy | Not Covered | Not Covered | Up to £10,000 20% co-insurance |
| W | Wellness Benefit | Not Covered | Not Covered | Up to £500 20% co-insurance |

PLEASE REFER TO THE PLAN RULES FOR A DETAILED DESCRIPTION OF THE ABOVE BENEFITS

* Course of treatment per diagnosed medical condition.

Annual Premium Rates

ALL PREMIUMS SHOWN ARE PAYABLE IN £ STERLING. THESE PREMIUM RATES ARE VALID FROM 1ST JULY 2005

| Age | International | | International Plus | | Executive International | |
|-------|---------------|--------|--------------------|--------|-------------------------|--------|
| | Area 1 | Area 2 | Area 1 | Area 2 | Area 1 | Area 2 |
| Child | 380 | 825 | 457 | 1,042 | 554 | 1,263 |
| 18-25 | 577 | 1,358 | 715 | 1,775 | 867 | 2,152 |
| 26-29 | 683 | 1,619 | 859 | 2,122 | 1,042 | 2,572 |
| 30-34 | 747 | 1,762 | 929 | 2,309 | 1,126 | 2,798 |
| 35-39 | 863 | 2,037 | 1,079 | 2,666 | 1,308 | 3,232 |
| 40-44 | 962 | 2,255 | 1,197 | 2,937 | 1,451 | 3,560 |
| 45-49 | 1,105 | 2,594 | 1,375 | 3,351 | 1,666 | 4,062 |
| 50-54 | 1,483 | 3,472 | 1,835 | 4,488 | 2,223 | 5,441 |
| 55-59 | 1,889 | 4,416 | 2,332 | 5,712 | 2,827 | 6,924 |
| 60-64 | 2,417 | 5,635 | 2,987 | 7,277 | 3,619 | 8,821 |
| 65-69 | 3,688 | 8,639 | 4,577 | 11,212 | 5,548 | 13,591 |
| 70-74 | 5,006 | 11,676 | 6,221 | 15,269 | 7,540 | 18,509 |
| 75-79 | 5,957 | 13,900 | 7,401 | 18,189 | 8,971 | 22,047 |
| 80+ | 7,253 | 17,009 | 8,976 | 21,934 | 10,881 | 26,601 |

Area 1 Worldwide excluding USA, Canada and Caribbean

Area 2 Worldwide

If you wish to pay your premium in US dollars or euros please visit our website www.medicare.co.uk or telephone: +44 (0)207 816 2033 for the current agreed exchange rate