

# BENEFITS GUIDE 2011

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Effective 1 January 2011

## Tailor your **expatplus**<sup>®</sup> Insurance

### Choose your core plan

You can choose from 3 plans:

Globe | Orbit | Universe

You can choose from 2 areas of cover:

Worldwide | Worldwide excluding USA & Canada

You can select your deductible:

Globe, Orbit and Universe	€ 0, £ 0, \$ 0 and CHF 0
	€ 300, £ 200, \$ 375 and CHF 450
Globe and Orbit	€ 100, £ 65, \$ 125 and CHF 150
	€ 500, £ 325, \$ 625 and CHF 750
Universe	€ 1,000, £ 650, \$ 1,250 and CHF 1,500



### Choose your additional insurances

Dental Care

Life Cover

Accidental Death and Invalidity

Temporary Incapacity

Permanent Disability

Travel Insurance

## The **expatplus**<sup>®</sup> advantages in short

### 1. You enjoy a comprehensive cover

The **expatplus**<sup>®</sup> core plan is very comprehensive and covers hospitalisation, outpatient care, repatriation and assistance services. Pre-existing conditions and chronic diseases are covered upon acceptance.

### 2. You select the plan that suits your needs

Using the different building blocks of **expatplus**<sup>®</sup>, you put together an insurance that suits your wishes and needs.

### 3. We pay your invoices directly to the medical service provider

**expatplus**<sup>®</sup> will pay, in almost all cases of inpatient treatment, directly to the medical service providers and will handle all administrative matters. This means you will have no unexpected costs.

### 4. You can choose your medical service provider

You can freely choose your doctor, hospital or other medical specialist.

### 5. You get access to the best medical service providers anywhere in the world

You have access to our worldwide network of at least 10,000 high-quality medical service providers in 192 countries.

### 6. You can use our online services free of charge

You can consult the benefits of your medical plan online, verify reimbursement details and look for a provider from our worldwide network of medical service providers.

### 7. You can reach us 24 hours per day, 7 days per week

Our Contact Center's multilingual team is available 24 hours per day, 7 days per week.

### 8. You receive a personal membership card

This personalised card contains all useful contact information and guarantees a smooth admission to the hospital.

### 9. We have more than 50 years of experience

Caring for 'our' expats has been the focus of Vanbreda International since 1958. More than 345,000 plan members in over 192 countries count on us.

### 10. 98% of our plan members is very satisfied with our services.

# CORE PLAN

## International Medical and Assistance Insurance

All benefits are valid per insured person, per insurance year (unless specifically stated).

For full benefit details and definitions, please consult the General Conditions on [www.expatplus.com](http://www.expatplus.com).

	GLOBE	ORBIT	UNIVERSE
Maximum reimbursement per insured and per insurance year	€ 1,000,000 £ 650,000 \$ 1,250,000 CHF 1,500,000	€ 1,500,000 £ 1,000,000 \$ 1,875,000 CHF 2,250,000	€ 3,000,000 £ 2,000,000 \$ 3,750,000 CHF 4,500,000
Area of cover	Worldwide Worldwide excluding USA & Canada <sup>1</sup>		
Deductible for Outpatient Treatment per insured and per insurance year	€ 0 - £ 0 - \$ 0 - CHF 0 € 100 - £ 65 - \$ 125 - CHF 150 € 300 - £ 200 - \$ 375 - CHF 450	€ 0 - £ 0 - \$ 0 - CHF 0 € 100 - £ 65 - \$ 125 - CHF 150 € 300 - £ 200 - \$ 375 - CHF 450	€ 0 - £ 0 - \$ 0 - CHF 0 € 300 - £ 200 - \$ 375 - CHF 450 € 500 - £ 325 - \$ 625 - CHF 750 € 1,000 - £ 650 - \$ 1,250 - CHF 1,500

### 1. Inpatient treatment (day-patient and treatment with overnight stay in hospital)

Hospital room & board (pre-certification required)	100% of semi-private or 80% of standard private room	100% of standard private room	100% of standard private room
Doctor's fees (surgeon, anaesthetist)	100%	100%	100%
Other medical expenses (medical imaging, drugs and dressings and use of operating room)	100%	100%	100%
Hospital accommodation in intensive care unit (ICU)	100%	100%	100%
Rehabilitation and convalescence rest/care (when the admission immediately follows hospitalisation)	Not covered	Not covered	100% (max. 28 days)
Parent accommodation of one parent for child < 16	100% up to € 1,500 100% up to £ 1,000 100% up to \$ 1,875 100% up to CHF 2,250	100% up to € 1,500 100% up to £ 1,000 100% up to \$ 1,875 100% up to CHF 2,250	100% up to € 1,500 100% up to £ 1,000 100% up to \$ 1,875 100% up to CHF 2,250

### 2. Outpatient treatment

Doctor's fees (generalist, specialist)	80%	90%	100%
Diagnostic tests, lab tests, medical imaging (x-ray, MRI- and CT-scans)	80%	90%	100%
Prescribed drugs	80%	90%	100%
Physiotherapy	80% up to € 1,000 80% up to £ 650 80% up to \$ 1,250 80% up to CHF 1,500	90% up to € 2,000 90% up to £ 1,300 90% up to \$ 2,500 90% up to CHF 3,000	100% up to € 3,000 100% up to £ 2,000 100% up to \$ 3,750 100% up to CHF 4,500
Preventive care • Yearly check-up • Eye test • Mammogram • Pap-smear test • PSA-test	100% up to € 600 100% up to £ 400 100% up to \$ 750 100% up to CHF 900	100% up to € 800 100% up to £ 535 100% up to \$ 1,000 100% up to CHF 1,200	100% up to € 1,000 100% up to £ 650 100% up to \$ 1,250 100% up to CHF 1,500
Vaccinations	100% up to € 200 100% up to £ 130 100% up to \$ 250 100% up to CHF 300	100% up to € 400 100% up to £ 270 100% up to \$ 500 100% up to CHF 600	100% up to € 600 100% up to £ 400 100% up to \$ 750 100% up to CHF 900
Alternative medicines such as homeopathy, acupuncture, chiropraxis and osteopathy	80% up to € 1,000 80% up to £ 650 80% up to \$ 1,250 80% up to CHF 1,500	90% up to € 2,000 90% up to £ 1,300 90% up to \$ 2,500 90% up to CHF 3,000	100% up to € 3,000 100% up to £ 2,000 100% up to \$ 3,750 100% up to CHF 4,500
Therapies • Ergotherapy • Logopaedics and speech therapy • Psychiatric outpatient care	Not covered	50% up to € 1,000 50% up to £ 650 50% up to \$ 1,250 50% up to CHF 1,500	50% up to € 2,000 50% up to £ 1,300 50% up to \$ 2,500 50% up to CHF 3,000

<sup>1</sup>In case of accident and emergency treatment in USA & Canada you are covered up to 90 days during each insurance year.

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	GLOBE	ORBIT	UNIVERSE
<b>3. Other medical treatment</b>			
Pregnancy and childbirth (a waiting period of 10 months is applied) <sup>2</sup>			
• Pregnancy	Reimbursement according to type of Outpatient Treatment	Reimbursement according to type of Outpatient Treatment	Reimbursement according to type of Outpatient Treatment
• Infertility treatment and sterilisation (IVF, ICSI, AI and all similar treatments) (limit per lifetime)	Not covered	Not covered	100% up to € 16,800 (4x € 4,200) 100% up to £ 11,200 (4x £ 2,800) 100% up to \$ 21,000 (4x \$ 5,250) 100% up to CHF 25,200 (4x CHF 6,300)
• Childbirth (without complications)	80% up to € 5,000 80% up to £ 3,250 80% up to \$ 6,250 80% up to CHF 7,500 (100% if home confinement)	100% up to € 7,500 100% up to £ 5,000 100% up to \$ 9,375 100% up to CHF 11,250	100% up to € 10,000 100% up to £ 6,500 100% up to \$ 12,500 100% up to CHF 15,000
• Childbirth (with complications)	see 1. Inpatient Treatment	see 1. Inpatient Treatment	see 1. Inpatient Treatment
Cancer treatment (excluding experimental treatments)			
• Hospitalisation and chemo- or radiotherapy	100%	100%	100%
• Other costs	see 2. Outpatient Treatment	see 2. Outpatient Treatment	see 2. Outpatient Treatment
Chronic and pre-existing conditions <sup>3</sup>			
AIDS/HIV Treatment			
• Inpatient Treatment	100%	100%	100%
• Outpatient Treatment	80%	90%	100%
Nursing at home			
	80% up to € 160/day 80% up to £ 110/day 80% up to \$ 200/day 80% up to CHF 240/day (max. 60 days)	90% up to € 180/day 90% up to £ 120/day 90% up to \$ 225/day 90% up to CHF 270/day (max. 60 days)	100% up to € 200/day 100% up to £ 135/day 100% up to \$ 250/day 100% up to CHF 300/day (max. 100 days)
Organ transplant (excluding costs for donor – prior approval required)			
	100% up to € 100,000 100% up to £ 65,000 100% up to \$ 125,000 100% up to CHF 150,000	100% up to € 125,000 100% up to £ 83,500 100% up to \$ 156,250 100% up to CHF 187,500	100% up to € 150,000 100% up to £ 100,000 100% up to \$ 187,500 100% up to CHF 225,000
Kidney dialysis (excluding experimental treatments)			
	100%	100%	100%
Local ambulance (to nearest hospital)			
	100% up to € 1,500 100% up to £ 975 100% up to \$ 1,875 100% up to CHF 2,250	100% up to € 3,000 100% up to £ 1,950 100% up to \$ 3,750 100% up to CHF 4,500	100% up to € 4,500 100% up to £ 3,000 100% up to \$ 5,625 100% up to CHF 6,750
Accident related dental treatment			
• Emergency dental treatment	100% up to € 750 100% up to £ 500 100% up to \$ 950 100% up to CHF 1,125	100% up to € 1,000 100% up to £ 650 100% up to \$ 1,250 100% up to CHF 1,500	100% up to € 1,250 100% up to £ 850 100% up to \$ 1,575 100% up to CHF 1,875
• Dental surgery	100% up to € 2,000 100% up to £ 1,300 100% up to \$ 2,500 100% up to CHF 3,000	100% up to € 2,500 100% up to £ 1,625 100% up to \$ 3,125 100% up to CHF 3,750	100% up to € 3,000 100% up to £ 2,000 100% up to \$ 3,750 100% up to CHF 4,500
Psychiatric care			
• Inpatient Treatment	Not covered	90% up to € 10,000 90% up to £ 6,500 90% up to \$ 12,500 90% up to CHF 15,000	100% up to € 20,000 100% up to £ 13,500 100% up to \$ 25,000 100% up to CHF 30,000
• Outpatient Treatment	see 2. Outpatient Treatment: Therapies	see 2. Outpatient Treatment: Therapies	see 2. Outpatient Treatment: Therapies

<sup>2</sup> For individuals and companies without MHD (Medical History Disregarded)

<sup>3</sup> Acceptance of your application is subject to a medical questionnaire and approval by the medical consultant. For companies with more than 10 insured employees, medical history may be disregarded. Pre-existing and chronic conditions are covered within the limits of your plan if accepted by the medical consultant at the time of your enrolment.

	GLOBE	ORBIT	UNIVERSE
Vision care (glasses, frames, contact lenses)	80% up to € 100 80% up to £ 65 80% up to \$ 125 80% up to CHF 150	90% up to € 200 90% up to £ 135 90% up to \$ 250 90% up to CHF 300	100% up to € 300 100% up to £ 200 100% up to \$ 375 100% up to CHF 450
Medical aids (hearing aids and orthopaedic appliances)	80% up to € 1,500 80% up to £ 1,000 80% up to \$ 1,875 80% up to CHF 2,250	90% up to € 2,500 90% up to £ 1,650 90% up to \$ 3,125 90% up to CHF 3,750	100% up to € 3,000 100% up to £ 2,000 100% up to \$ 3,750 100% up to CHF 4,500
Palliative care	80% up to € 40,000 80% up to £ 26,600 80% up to \$ 50,000 80% up to CHF 60,000	90% up to € 45,000 90% up to £ 30,000 90% up to \$ 56,000 90% up to CHF 67,000	100% up to € 50,000 100% up to £ 33,300 100% up to \$ 62,500 100% up to CHF 75,000

#### 4. Medical evacuation and assistance services <sup>4</sup>

Repatriation Assistance	
• organising and paying the cost of your return or transportation to a hospital	100%
• organising and paying the cost of the return of an insured travel companion and minor children	100%
• reimbursement of your accommodation costs and those incurred by the insured members of your family or an insured person travelling with you	100% up to € 100 / £ 65 / \$ 125 / CHF 150 / day for a maximum of 10 days
Hospitalisation in situ:	
• paying the costs that enable a member of your family to get to you in hospital: • outward/return journey • cost of accommodation locally until you are repatriated	100% up to € 100 / £ 65 / \$ 125 / CHF 150 / day for a maximum of 10 days
Search and/or Rescue costs	€ 1,500 / £ 1,000 / \$ 1,875 / CHF 2,250
Early return assistance Organising and paying transportation costs	100%
Assistance in the event of your business assignment being curtailed: paying the travel costs of your replacement colleague	100%
Despatch of medicines unavailable locally	100%
Unforeseen assistance	
• communication with your family or your company	100% up to € 400 / £ 260 / \$ 500 / CHF 600
• theft of your identity documents, credit cards, travel tickets or business documents: advance of funds abroad	
Psychological support: in the event of severe trauma as a result of a covered 'illness or accident'	two telephone calls per insured person and per insurance year
Assistance in the event of an insured person's death	
• transporting the body	100%
• funeral costs necessary for transportation	€ 3,000 / £ 2,000 / \$ 3,750 / CHF 5,500
• additional costs for the transportation of the insured members of the deceased's family or an insured person	100%
• burial at the location	100%
• funeral costs necessary for transportation	€ 3,000 / £ 2,000 / \$ 3,750 / CHF 5,500

<sup>4</sup> The benefits of Medical Evacuation and Assistance Services apply per insured person / per claim and per insurance year, unless mentioned otherwise.

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## ADDITIONAL INSURANCES

### Dental Care

	BASIC	COMPREHENSIVE
Maximum annual reimbursement per insured	€ 3,000 £ 2,000 \$ 3,750 CHF 4,500	€ 5,000 £ 3,250 \$ 6,250 CHF 7,500
Basic dental care (check-ups, basic treatments)	80% up to € 1,500 80% up to £ 1,000 80% up to \$ 1,875 80% up to CHF 2,250	100% up to € 2,500 100% up to £ 1,625 100% up to \$ 3,125 100% up to CHF 3,750
Major dentistry (orthodontic, prostheses, bridges, implants) <small>Orthodontic treatment is only covered if started before age 15. A waiting period of 12 months applies to all major dentistry for individuals.</small>	60% up to € 1,500 60% up to £ 1,000 60% up to \$ 1,875 60% up to CHF 2,250	80% up to € 2,500 80% up to £ 1,625 80% up to \$ 3,125 80% up to CHF 3,750

### Life Cover

The Life Cover benefit offers financial protection in the unfortunate event of the death of the main insured or his/her insured spouse. You can choose the lump sum needed to protect the financial future of your family up to a maximum of € 500,000 / £ 325,000 / \$ 625,000 / CHF 750,000.

### Accidental Death and Invalidity

The Accidental Death and Invalidity cover protects your family from the financial implications of an accident, by paying out a lump sum. You decide on the amount of this sum, but it is subject to a minimum of € 50,000 / £ 32,500 / \$ 62,500 / CHF 75,000 and a maximum of € 500,000 / £ 325,000 / \$ 625,000 / CHF 750,000.

- In case of **death** caused by an accident, the **beneficiaries** will be paid an amount that is equal to the sum insured.
- In case of **permanent invalidity** of at least 20% caused by an accident, you will receive an amount that is equal to the sum insured, multiplied by the degree of invalidity.

## Temporary Incapacity

If you are not able to work for a period of time due to an accident or illness, you will lose your income. The Temporary Incapacity insurance offers you and your family the financial security you need, thanks to the payment of a fixed monthly allowance.

- After a waiting period of 90 days, you will receive a **monthly allowance** of minimum € 1,000 / £ 650 / \$ 1,250 / CHF 1,500 and maximum € 10,000 / £ 6,500 / \$ 12,500 / CHF 15,000. The maximum monthly allowance is 80% of your gross monthly salary.
- You will receive a monthly allowance during a **maximum period of 24 months**. If you are still unable to resume work after this period, you can continue to receive an allowance through the Permanent Disability insurance.

## Permanent Disability

The Permanent Disability insurance assures you of a **monthly allowance** if you are unable to resume work due to an accident or illness (after two years of Temporary Incapacity).

- The amount of the monthly allowance can be determined freely. The amount may not exceed a maximum of 80% of your gross monthly salary, with a minimum of € 1,000 / £ 650 / \$ 1,250 / CHF 1,500 and a maximum of € 10,000 / £ 6,500 / \$ 12,500 / CHF 15,000.
- If the degree of disability is less than 33.33%, no allowance will be paid out.
- If the degree of disability lies between 33.33% and 66.67%, the allowance will be proportional to the actual disability.
- If the degree of disability is 66.67% or more, the full allowance will be paid out. Furthermore, an **additional one-off sum** of € 25,000 / £ 16,250 / \$ 31,250 / CHF 37,500 will be paid out on top of the monthly allowance, if you need the assistance from a third person to be able to perform the basic activities of daily living.
- The allowance will be paid for as long as you are unable to resume your activities, and **at the latest** till you become **65 years** old.

## Travel Insurance

The worldwide Travel Insurance protects you against adverse events such as loss or damage of property and compensates for luggage delay and delay of flight or train. The premium covers any number of trips and all insured can travel independently.

## BENEFITS GUIDE 2011

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