

SENIOR HEALTH INSURANCE PLAN

For over age 60



Injury & illness are never by choice
Your health insurance can be!



Illness nor injury never happens by choice. But quality health insurance is a serious choice for all of us. You always want the best medical care there without the worry of financial consequences.

Pacific Cross Insurance offers two specialized comprehensive medical insurance plans for people who want the best to cover the worst.



KEY FEATURES

- Free choice of doctors and hospitals
- Guaranteed renewability regardless of age, medical condition or location
- Flexible geographic cover
- Free coverage for recreational sports
- Alternative medicines
- Direct payment to hospitals and 24-hour Worldwide Emergency Assistance
- Consideration of declared pre-existing conditions

***Don't Delay Your
Medical Insurance
While You Have A Choice!***

"PACIFIC CROSS" is a multi-line insurance underwriter with deep historical roots in a tradition of providing health insurance and health care services to the people of Asia and the world.

The Company was established in June, 1990 and is incorporated in Samoa. It is part of regional group of specialist insurance businesses which has been operating in Asia for 40 years. Many of those companies are well recognized in their respective countries, such as Blue Cross Insurance, Inc. in the Philippines.

The group has unique competencies in the provision of medical and travel insurances which have been honed over decades of experience in these specialist markets. The depth of insurance experience of its directors, executives and dedicated experienced staff have contributed to the success of the company over the twenty years of the Pacific Cross' existence.

As the years have passed and success has smiled on "Pacific Cross", the Company has expanded to offer worldwide coverage for Medical Insurance, Life Insurance, Dental Insurance, Personal Accident Insurance, Travel Insurance and various tailor-made coverage of health and medical accident risk.

In an effort to best promote the well being of our clients, our commitment to personalized customer service is remarkable in the industry - we offer broad worldwide health insurance cover and guaranteed renewability. Our competitive advantages enable us to offer attractive rates while our reputation for quality service is widely known by our clients and within the broker community. These are the reasons why people choose "Pacific Cross" for their insurance needs.

• HOSPITAL, OUTPATIENT & EMERGENCY MEDICAL PLAN •

	SENIOR STANDARD MEDICAL PLAN	SENIOR COMPREHENSIVE MEDICAL PLAN
MAXIMUM BENEFIT FOR ANY ONE DISABILITY AND SEQUELAE (reduces to US\$250,000 for applicants over age 65)	US\$1,000,000	US\$1,000,000
Covers normal, usual and customary charges for:		
Room and Board	Semi-Private in E.U. Countries/HK/ N. America/Switzerland (Private Room option) or Private in other countries	Private
Intensive Care Unit, Coronary Care Unit and Operating Room	100%	100%
Surgeon's Fee Includes pre-surgical assessment and normal post-surgical care	100%	100%
Organ Transplant Fees for kidney, heart, liver and bone marrow transplants (up to 50% for donor and the remaining percentages for recipient, at the option of the Insured Person) to a total of This benefit is a lump sum maximum per organ and no other policy benefits are payable in respect of Organ Transplant	US\$100,000	US\$100,000
AIDS Coverage will apply when signs or symptoms present for the first time after 5 years continuous coverage under the Policy and any renewal thereof, with lifetime limit of	US\$100,000	US\$100,000
Anaesthetist's Fee	100%	100%
Private Nurse Fee When certified necessary by the attending physician (at home for up to 30 days immediately after hospitalization)	100%	100%
Miscellaneous Inpatient Charges For required diagnostic laboratory fees, x-rays, prescribed medicines; professional fees; blood and plasma; wheel chair rentals; outpatient surgery; surgical appliances and devices; and intra-operative standard prosthetics (as approved by the Company)	100%	100%
Hospice Care For terminal illnesses with lifetime limit of	US\$10,000	US\$10,000
Medical Check-up Annual limit for routine medical check-ups	Not Available	US\$500
Psychiatric and Mental Disorders Hospital charges of US\$5,000 per year with lifetime limit of	US\$10,000	US\$10,000
Accidental Damage To Teeth Emergency treatment for up to 7 days following accidental loss or damage caused to sound natural teeth	100%	100%
Outpatient Benefit Physician and specialists' fees for office visits; physiotherapist, chiropractor and acupuncturist when referred by the attending physician; and, for required diagnostic laboratory fees, x-rays and prescribed medicines	100%	100%
Alternative Medicines (as part of "Outpatient Benefit") Consultation fees for homeopath, bonesetter, herbalist, Chinese medicine practitioner; and prescribed herbs up to an annual limit of	US\$1,000	US\$1,000
Emergency Room Treatment & Emergency Local Ambulance Service	100%	100%
24-Hour Emergency Assistance Services and Emergency Medical Evacuation Service Additional Travel Expenses (following Evacuation) One economy class airline ticket to return an Insured Person to the Country of Residence	Included	Included

Note: "100%" herein means full reimbursement of the normal, usual and customary charges in accordance with the eligible room type or other localized circumstances or customs.

• ADDITIONAL BENEFIT PLANS •

	SENIOR STANDARD MEDICAL PLAN	SENIOR COMPREHENSIVE MEDICAL PLAN
Covers normal, usual and customary charges for eligible expenses:		
Dental Benefit 80% reimbursement up to an annual limit of	(US\$2,000 option)	US\$2,000
Vision Benefit 80% reimbursement for eye examinations and prescription lenses annually for each Insured Person up to	Not Available	US\$500
Personal Accident Benefit Covers loss of life, loss of one or both hands or feet, loss of vision in one or both eyes, or permanent and total disability caused directly and solely by an accident. Coverage is terminated after age 75.	(US\$100,000 option)	US\$100,000 (with added load for Class 2 and 3)
Travel Benefit Covers the following eligible expenses worldwide when travelling outside your country of residence on trips lasting up to 90 days:	(Option)	Included
Emergency Medical Expenses - covers illness or injury including "Emergency Evacuation" - (up to US\$25,000) with a maximum of US\$300 per day for hospital room and board which is doubled when the room fee includes medical service costs and tripled when the room fee also includes all professional services; and "Get You Home Benefit" - covers the additional cost of your own travel and accommodation necessarily incurred as a result of a covered disability to get you back home.	US\$35,000	US\$35,000
Baggage & Travel Documents - covers loss and damage of baggage and personal items including laptop computer; and loss of travel documents up to	US\$750	US\$750
Baggage Delay - covers purchase of essential clothing and toiletries if your checked baggage is delayed on arrival at your destination for over 12 hours up to	US\$125	US\$125
Personal Money - covers theft, burglary and robbery of cash, bank notes and travellers checks up to	US\$500	US\$500
Hospital Cash Income - pays US\$50 per day for each day you are hospitalized over 24 hours up to	US\$600	US\$600
Travel Delay - covers transportation expenses incurred as a direct consequence of travel delay resulting from serious weather conditions, industrial action, hijack, mechanical derangement if an Insured Person has to re-route his trip due to cancellation of a prior confirmed booking; or "Cash Allowance" - pays US\$25 for each full 12 hours delay up to a maximum of US\$100.	US\$650	US\$650
Curtailement of Trip & Cancellation Charges - covers irrecoverable prepaid travel arrangement deposits and any increased cost of travel in the event of death, serious injury or illness of the Insured Person, immediate family members or close business partner or travel companion of the Insured Person, witness summons, jury service, compulsory quarantine; natural disasters at the planned destination or complete destruction of the Insured Person's principal residence.	US\$2,500	US\$2,500
Optional Rental Car Protection - covers loss and damage occurs to a rental car result directly from fire, theft, collision or vandalism. Deductible: US\$250	(US\$10,000 option)	(US\$10,000 option)

• DISCOUNT OPTIONS •

(not applicable to Additional Benefit Plans)

	SENIOR STANDARD MEDICAL PLAN	SENIOR COMPREHENSIVE MEDICAL PLAN
20% Co-payment Option (you pay 20% and we pay 80% of eligible expenses)	25% Discount	20% Discount
Treatment Area Limit (excludes treatment in Hong Kong (SAR), Japan and North America where residents are ineligible for this discount)	25% Discount	20% Discount
Outpatient Exclusion Option (excludes outpatient coverage)	25% Discount	Not Available

Note 1: Treatment Area Limit option is only available to residents in Indonesia, Korea, Malaysia, Philippines, Singapore, Taiwan, Thailand and Vietnam. Countries not listed will be given individual consideration.

2: After the Medical Plan premium is calculated, apply chosen discounts. Then, applications with 5 to 20 persons are eligible for a 10% group discount and 21 or more persons for a 20% group discount. The group discount is not applicable to Additional Benefit Plans.

• PREMIUMS (in US\$) •

AGE BANDS	61-65	66-70	71-75	76-80	81 & above
SENIOR STANDARD MEDICAL PLAN	5,119	8,695	12,152	16,984	ON REQUEST
Takeover Policy	4,653	7,390	10,330	14,437	
Private Room Option	741	1,260	1,819	2,766	
SENIOR COMPREHENSIVE MEDICAL PLAN	6,685	11,131	15,416	21,464	
Takeover Policy	6,135	9,740	13,511	18,780	
ADDITIONAL BENEFIT PLANS					
Dental Plan	500	500	500	500	
Personal Accident Plan	Rate for Class 1 Occupation - \$1 per 1,000 Rate for Class 2 Occupation - \$1.25 per 1,000 Rate for Class 3 Occupation is available on request			Not Available	
Travel Plan	85	85	85	85	
Rental Car Protection	75	75	75	Not Available	

Note 1: 15% geographical loading applies to residents in E.U. Countries and Switzerland.

2: 20% geographical loading applies to residents in Hong Kong.

3: Geographical loading for North American residents is available on request.

4: Medical premiums for age over 80 are available on request.

• PAYMENT METHOD •

US Dollar (US\$) payment can be made by: 1. CHECK payable to **PACIFIC CROSS INSURANCE COMPANY LIMITED**
2. TELEGRAPHIC TRANSFER to the bank account as noted below, or
3. CREDIT CARD using the Payment Authorization Form below.

Telegraphic Transfer Information

Beneficiary Bank: The Bank of East Asia (U.S.A.) N.A.
202 Canal Street
New York, NY 10013
U.S.A.
ABA Code 026010948
Swift BIC BEASUS33

Beneficiary Account Name: Pacific Cross Insurance Company Limited

Beneficiary Account Number: 62332

Credit Card Payment Authorization Form

Payment Mode: Annual Semi-Annual

Credit Card: VISA/MasterCard American Express

Name of Cardholder: _____ Credit Card Account No.: _____

Relationship to Applicant: _____ Expiry Date (Month/Year): _____ / _____

Until further notice (one month advanced written notice is required to terminate this payment instruction), I authorize **PACIFIC CROSS INSURANCE COMPANY LIMITED** to charge the premium for this insurance policy to my credit card account.

Signature of Cardholder: _____ Date: _____ / _____ / _____
(MM/DD/YY)

Please send the completed application and payment to
Pacific Cross Insurance Company Limited
care of our third party administrator, International Administrators Limited
at the following address:
16/F, 9 Des Voeux Road West
Sheung Wan, Hong Kong, SAR
Fax: (852) 2573-2917
E-mail: inquiry@ialhk.com

• GENERAL INFORMATION •

Dental Benefits

A completed Oral Examination Report must be submitted with the first dental claim. All conditions requiring treatment as of the first dental visit are deemed to be pre-existing conditions.

Exclusions (Extract from the policy)

Medical plans do not cover care, treatment, services or supplies for:

- ☛ Pre-existing conditions not declared to and accepted by the Company;
- ☛ Which the Insured Person is entitled to indemnity from a third party or other benefit plan;
- ☛ Birth control; treatment of impotence or infertility (including artificial insemination, in-vitro fertilization, embryo transfer); sterilization reversal or elective abortion;
- ☛ Congenital conditions;
- ☛ Custodial Care, routine medical check-ups, or any treatments considered unnecessary by the Company, vaccinations, counselling, hearing tests, refractive defects of the eye, corrective eye surgery for refractive error, corrective devices, or dental treatment unless covered under the optional benefits cover of this policy for vision, dental, or medical check-up;
- ☛ Disability resulting from war or any act thereof, service in the military, naval or air force, riot, civil commotion;
- ☛ Hazardous or professional sports unless declared to and accepted by the Company;
- ☛ Intentionally self-inflicted injury, suicide, abuse of alcohol, drug addiction or venereal disease;
- ☛ Cosmetic or reconstructive surgery;
- ☛ Prosthesis, orthotic devices, corrective devices and medical appliances not required for a surgical operation;
- ☛ AIDS, AIDS Related Complex, or Human Immunodeficiency Virus (HIV) and related illness which manifests at any time within five years from the policy effective date; and
- ☛ Expenses incurred for provision of medical documentation required by the Company.

14-Day Free Look

You may return your policy within fourteen days after receipt for a full refund of the premiums paid.

FREE New Born Child Coverage

A child of an Insured Person is eligible for the same medical plan as the Insured Person 15 days after the later of the date of birth or the date of discharge on submission of application to the Company until the Insured Person's next renewal **for free**.

Geographical Loading

Applies to the Medical Plan (& Private Room Option) premium for residents to cover the high cost of medical care in that particular area.

Medical Examination Requirement

Applicants not qualifying for Takeover Policy Status must at their own expense have a Company approved physician submit a completed Physician Examination Report directly to the Company. Physician approval requires submission of board certifications and licenses to the Company.

No Claim Discount

A No Claim Discount will be offered to Insured Persons who are not entitled to Group Discount and whose policy remains claims-free at each renewal. The No Claim Discount will be applied as follows:

Year 0	No discount
Year 1	10% discount
Year 2	15% discount
Year 3	20% discount (the maximum)

If a claim is made by any Insured Person under the policy during a policy year, any No Claim Discount achieved will be lost and the status of the discount will be as at Year 0 shown above.

If a claim relating to the previous year is subsequently submitted and accepted, and a No Claim Discount has already been given, the Company reserves the right to deduct the equivalent monetary amount of the No Claim Discount from the value of the claim.

The No Claim Discount applies only to the premium in respect of the basic benefits. Claims against any Additional Benefit Plans will not affect the No Claim Discount.

Occupational Class

Personal Accident cover is based on the hazard class associated with an occupation and its duties. Class 1: very light hazards; Class 2: light hazards; Class 3: non-hazardous manual labor; and, Class 4: hazardous occupations. Class 3's are quoted on request and Class 4's have no cover.

Pre-existing Condition

Any Disability which existed before the policy effective date in respect of an Insured Person, which presented signs and symptoms of which the Insured Person was aware or should reasonably have been aware.

Premiums

Are based on the Insured Person's age on the first day of the policy year; the rate table in effect on the premium due date; and, residence, family status, payment mode and other factors which affect the cost of insurance. Premiums may be revised based on claims experience or other criteria which the Company, at its sole discretion, may determine. Policies renew automatically upon payment of renewal premium.

Takeover Policy Status

Applicants presenting proof of existing coverage, a copy of their existing plan and 5 years full claims history are eligible for the Takeover Policy premium.

Treatment Area Limit

Does not apply to inpatient expenses incurred for emergency treatment of injury or acute illness which occurs wholly after the start of travel for up to 30 days of travel to the affected areas in any one policy year.

Waiting Period

Benefits are not paid for sickness during the first 30 days of coverage. Benefits for injuries due to covered accidents occurring wholly after the effective date are covered immediately.

This brochure is not a contract. For exact wording and complete details of the cover, terms, conditions and exclusions of the policy, please refer to the policy itself.

If you have any questions relating to this application, please forward them to Pacific Cross Insurance Company Limited care of our third party administrator, International Administrators Limited in the manner set out below and at the address set out below:

Pacific Cross Insurance Company Limited
c/o International Administrators Limited
16/F, 9 Des Voeux Road West
Sheung Wan, Hong Kong, SAR

Tel: (852) 2573-2278, (852) 2573-2535

Fax: (852) 2573-2917

E-mail: inquiry@ialhk.com

Website: <http://www.pacificcross-insurance.com>