













Comparison of 2004 Plans

Compare the five HealthCare International Plans to see which one is right for you and your family.

	Benefits	HealthCare Emergency+	HealthCare Standard	HealthCare Plus	HealthCare Premium	HealthCare Executive
Lifetime maximum	HealthCare Treatment Evacuation and Repatriation	US\$1,000,000 US\$2,000,000			US\$5,000,000 US\$2,000,000	
	Area 1	Worldwide excluding USA. Except 100% of costs for accident or emergency Treatment whilst traveling in the USA (up to 60 days treatment per year).				
	Area 2	Not covered	Not covered	Not covered	Worldwide Including USA. 100% of costs for elective and non-emergency treatment.	
	In-Patient Hospital Treatment & Accommodation	100% of costs	100% of costs	100% of costs	100% of costs	100% of costs
	Life-saving Organ Transplants	100% of costs up to US\$100,000	100% of costs up to US\$100,000	100% of costs up to US\$100,000	100% of costs up to US\$500,000	100% of costs up to US\$500,000
	Hospital Cash Benefit	US\$50 per day	US\$50 per day	US\$50 per day	US\$150 per day	US\$150 per day
	Outpatient Physician and Paramedical Fees	Not covered	Not covered	100% of costs up to US\$1,000 ^s	100% of costs	100% of costs
	Outpatient x-ray, laboratory tests and prescribed drugs	Not covered	Not covered	100% of costs up to US\$1,000 ^s	100% of costs	100% of costs
	Vaccinations & Inoculations	Not covered	100% of costs	100% of costs	100% of costs	100% of costs
	Non-Western & Alternative Medicine (including chiropractic, osteopathy & acupuncture etc)	Not covered	Not covered	Not covered	Not covered	100% of costs up to US\$400
	Annual Health Checks (6 months waiting period)	Not covered	Not covered	Not covered	Not covered	100% of costs up to US\$600
	Well Child Care	Not covered	Not covered	100% of costs up to US\$1,000 ^s	100% of costs	100% of costs
	Outpatient Surgery	100% of costs	100% of costs	100% of costs	100% of costs	100% of costs
	Prosthetic Appliances (Lifetime Maximum)	Not covered	Not covered	Not covered	Not covered	50% of costs up to US\$6,000
	Psychiatric, Drug and Alcohol Abuse (6 months waiting period)	Not covered	Not covered	Not covered	Not covered	50% of costs up to US\$5,000

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Benefits	HealthCare Emergency+	HealthCare Standard	HealthCare Plus	HealthCare Premium	HealthCare Executive
Ambulance Transportation	100% of costs	100% of costs	100% of costs	100% of costs	100% of costs
Pregnancy & Childbirth <i>(12 months waiting period)</i>	Not covered	100% of costs up to US\$3,000	100% of costs up to US\$3,000	100% of costs up to US\$25,000	100% of costs up to US\$25,000
Complications of Pregnancy Childbirth <i>(12 months waiting period)</i>	Not covered	100% of costs up to US\$10,000	100% of costs up to US\$10,000	100% of costs	100% of costs
Eyeglasses & Contact lenses <i>(6 months waiting period)</i>	Not covered	Not covered	Not covered	Not covered	100% of costs up to US\$400
Ophthalmology	Not covered	Not covered	Not covered	Not covered	100% of costs
Chronic Disease	100% of costs up to US\$20,000	100% of costs up to US\$20,000	100% of costs up to US\$20,000	100% of costs up to US\$200,000	100% of costs up to US\$200,000
AIDS	100% of costs up to US\$20,000	100% of costs up to US\$20,000	100% of costs up to US\$20,000	100% of costs up to US\$200,000	100% of costs up to US\$200,000
Preventative & General Dental Care <i>(annual maximum)</i>	Not covered	Not covered	Not covered	Not covered	100% of costs up to US\$2,000
Dental Crowns, Bridges, Dentures & Implants <i>(6 months waiting period)</i>	Not covered	Not covered	Not covered	Not covered	100% up to US\$2,500 & US\$500 per tooth
Emergency Medical Evacuation & Medical Repatriation	100% of costs	100% of costs	100% of costs	100% of costs	100% of costs
Repatriation of Mortal remains	100% of costs	100% of costs	100% of costs	100% of costs	100% of costs
Hospitalisation Assistance	100% of costs	100% of costs	100% of costs	100% of costs	100% of costs
Death of Close Relative	In the event of the death of a close relative (spouse, parent, child, brother or sister) 100% of costs of a round trip airline ticket to attended a funeral				
Personal Accident Cover	\$25,000 per member (over the age of 18 years old) \$10,000 block increase available. (The maximum amount of cover per member \$125,000)				

§ Policy year ceiling per person of US \$1,000 for the combined expenses of well child care, routine gynaecological tests, outpatient physician fees, outpatient paramedical fees, outpatient X-rays and laboratory tests, outpatient prescription drugs