



HEALTHCARE INTERNATIONAL

REVOLUTIONISING PRIVATE INDIVIDUAL HEALTHCARE

www.healthcareinternational.com

HealthCare International

Revolutionising private individual healthcare

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WELCOME TO HEALTHCARE INTERNATIONAL

Throughout the world, the demand for first class private healthcare has never been greater. Whether you are an individual, a member of a group scheme or a multinational corporation, your needs are basically the same – security for you and your family.

As social healthcare systems that could once be relied upon are no longer able to keep pace with the ever increasing cost of medical treatment, so the need to make alternative arrangements has become of crucial importance.

For those of us living abroad, whether it is for an individual or a group, accessing the right medical care can turn out to be a nightmare, with the cost of treatment often expensive and difficult to arrange, particularly in an emergency.

HealthCare International is a specialist provider of private medical and related personal insurances, designed to offer not just the basics, but also a wide range of benefits that will provide peace of mind for our clients. Our extensive experience and global knowledge ensures that we are able to look after the health of our clients no matter where in the world they happen to be.

The consequences of being ill, after all, whether at home in familiar surroundings or more importantly, when in another country, can often be financially devastating unless you are sufficiently insured.

HealthCare International's plans have been designed to provide not only for the financial worries that may be faced but unlike most other medical insurance plans, we have looked carefully into what people really want when they are far from home. Listening to our clients needs and suggestions enables us as a company and provider, not only

stay ahead of the competition, but to serve you, the client better.

We're here to help you when it's needed most, 24 hours a day, seven days a week.

ADDED BENEFITS

Of course we provide all the usual benefits you might expect to see from a traditional plan, but we also include as standard under our Executive Plan, cover for Psychiatric disorders, Preventative and General Dental Care, Prescription Drugs, Eye Glasses and Contact Lenses and Annual Health Checks to name but a few.

We have also extended our standard policies to include as many different illnesses and conditions as possible, including Chronic and Dread Diseases, Aids and Maternity Care (subject to the Plan limitations and terms).

Whilst all our plans include emergency treatment whilst travelling in the USA, with HealthCare International's Executive & Premium Plans, you also have the choice of including full worldwide cover including the USA. To find out more, simply call HealthCare International or your appointed Intermediary.

We have also looked at the way in which you can buy your insurance cover. Obviously, we have the traditional methods; telephone, post or through your financial adviser, but also now through our user-friendly web site, which you can find at www.healthcareinternational.com.

Here you can find out about our wide choice of insurance plans from our top of the range Executive Plan through to the value-added Healthcare Emergency Plus Plan. There you will be able to get an online quotation and obtain copies of our literature, policy terms and even application forms. You can even complete your application on-line.

HealthCare International

An unbeatable package



In fact, the only choice that you have to make is to decide which of our Plans is right for you and your budget.

Quite simply, HealthCare International is helping to revolutionise International Private Healthcare and with the support of Allianz, one of the world's largest and most experienced insurers, we have been able to break the mould of traditional medical insurance.

COMPREHENSIVE and AFFORDABLE

Whether you are looking for an all-inclusive policy or simply one that provides just the basics, then the chances are that we have a plan that's right for you. Our family of tailor-made, affordable international healthcare insurance plans have been created to cover most eventualities, no matter where in the world you live or for whom you work.

HealthCare International Plans are totally transportable, they are with you for life and can move from employer to employer throughout your working career.

And remember, membership is open to virtually everyone, provided you join before your 65th birthday, (subject to underwriting and plan rules).

MONEY BACK GUARANTEE

We understand that your medical insurance is a major expense and we want you to be entirely satisfied that the decision you make is the right one for you.

If in the unlikely event you find after purchasing a HealthCare International plan, you are not entirely satisfied with your chosen Plan, we will refund your premium (subject to no claim having been made).

Just let us know in writing within 30 days of the commencement of your policy and we will return your premium in full – no questions asked.

WORLDWIDE COVER

We recognise that where you receive your treatment is also important to you. Under all our plans you have the choice to elect to have your treatment almost anywhere in the world (the USA and Canada is limited to the Executive and Premium Plans).

EMERGENCY ASSISTANCE EVACUATION

Emergencies can happen, so in the unlikely event that you fall seriously ill and local facilities prove to be inadequate, we will arrange for your evacuation to the nearest appropriate medical centre. We will make all the necessary arrangements and where required ensure that you are accompanied throughout your journey by a qualified physician.

HealthCare International

A family of tailor-made healthcare insurance plans – serving international families

All plans cover treatment Worldwide excluding the USA.

Worldwide cover including the USA is only available when you purchase either the Premium or Executive Plan.

Plan Benefits	HealthCare Standard	HealthCare Plus	HealthCare Premium	HealthCare Executive
HealthCare Lifetime Maximum	USD \$1,000,000	USD \$1,000,000	USD \$5,000,000	USD \$5,000,000
Benefit Summary	In-Patient Only	In-Patient Care Restricted Out-Patient Patient Care	In-Patient Care Full Out-Patient Care	In-Patient Care Full Out-Patient Care PLUS Dental, Optical, Check-Ups, Psychiatric Care and Chemical Abuse
Annual Deductible Options	USD \$250 USD \$1,000	USD \$250 USD \$1,000	NIL USD \$250 USD \$1,000	NIL USD \$250 USD \$1,000
In-patient benefits				
1. Hospital accommodation Prescription drugs & materials Surgical fees, including anaesthesia & theatre charges Physician, surgeon, & anaesthetist fees Accommodation costs for one parent staying in hospital with a child under 12	Private room Full refund Full refund Full refund	Private room Full refund Full refund Full refund	Private room Full refund Full refund Full refund	Private room Full refund Full refund Full refund
2. Surgical appliances and prostheses Diagnostic Tests including CT & MRI scans	Full refund Full refund	Full refund Full refund	Full refund Full refund	Full refund Full refund
3. Physiotherapy	Full refund	Full refund	Full refund	Full refund
4. Life saving organ transplant (Lifetime maximum)	up to \$100,000	up to \$100,000	up to \$500,000	up to \$500,000
5. In-patient cash benefit (per night) (where treatment has been received free of charge)	\$50 per day (Max. 30 days per year)	\$50 per day (Max. 30 days per year)	\$150 per day (Max. 30 days per year)	\$150 per day (Max. 30 days per year)
Out-patient benefits				
6. Medical practitioner & prescription drugs Specialist fees Diagnostic tests	Not covered Not covered Not covered	Full refund* Full refund* Full refund*	Full refund Full refund Full refund	Full refund Full refund Full refund
7. Vaccinations	Full refund	Full refund	Full refund	Full refund
8. Alternative/Non Western medicine (including hydropathic spas)	Not covered	Not covered	Not covered	\$400 per year
9. Prescribed physiotherapy	Not covered	Full refund	Full refund	Full refund
10. Annual health checks	Not covered	Not covered	Not covered	\$600
11. Well child care and routine gynaecological tests	Not covered	Full refund*	Full refund	Full refund
12. Prescribed medical aids (Lifetime maximum)	Not covered	Not covered	Not covered	50% refund up to max. \$6,000
13. Emergency out-patient treatment	Full refund	Full refund	Full refund	Full refund
14. Day-care treatment Out-patient surgery	Full refund Full refund	Full refund Full refund	Full refund Full refund	Full refund Full refund
15. Convalescent and home nursing care (following discharge from hospital)	60 days	60 days	60 days	60 days
16. Psychiatric, mental, nervous, alcohol, drug abuse disorders and speech therapy (in-patient and out-patient), (6 month waiting period applies), (Lifetime maximum)	Not covered	Not covered	Not covered	50% up to max \$5,000
17. Local ambulance	Full refund	Full refund	Full refund	Full refund

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

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Plan Benefits	HealthCare Standard	HealthCare Plus	HealthCare Premium	HealthCare Executive
18. Routine maternity (in-patient & out-patient treatment) (12 month waiting period applies)	\$3,000	\$3,000	\$25,000	\$25,000
19. Complications of pregnancy and childbirth (12 month waiting period applies)	\$10,000	\$10,000	Full refund	Full refund
20. Prescribed glasses and contact lenses (6 month waiting period)	Not covered	Not covered	Not covered	\$400
21. Eye surgery (radial keratotomy surgery not covered)	Not covered	Not covered	Not covered	Full refund
22. Chronic disease/dread disease/AIDS (in-patient and out-patient treatment) (Lifetime maximum)	\$20,000	\$20,000	\$200,000	\$200,000
Dental Plan				
23. General dental care and dental surgery	Not covered	Not covered	Not covered	\$2,000
24. Dental crowns, bridges, dentures and implants (annual maximum per tooth) (6 month waiting period)	Not covered	Not covered	Not covered	50% refund up to max \$500 per tooth and \$2,500 per year
25. Orthodontic treatment for children under age 18 (Lifetime maximum)	Not covered	Not covered	Not covered	50% refund up to max. \$2,000
Medical Evacuation/Repatriation Plan				
Overall Lifetime Maximum Benefit US\$	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000
26. Medical Evacuation	Full refund	Full refund	Full refund	Full refund
27. Medical Repatriation	Full refund	Full refund	Full refund	Full refund
28. Expenses for one person accompanying an evacuated/repatriated person	Full refund	Full refund	Full refund	Full refund
29. Repatriation of mortal remains	Full refund	Full refund	Full refund	Full refund
30. Death of a close relative Hospitalisation Assistance	Full refund Full refund	Full refund Full refund	Full refund Full refund	Full refund Full refund
31. Accident and emergency treatment, worldwide including USA (for a maximum of 60 days per insurance year)	Full refund	Full refund	Full refund	Full refund

24 HOUR WORLD-WIDE MEDICAL INFORMATION AND ASSISTANCE

With alarm centres spread across the globe and with correspondents and doctors in over 168 countries, we are always on hand to help you when you need us most.

One call to our 24 hour Emergency Call centre provides you with immediate access to fast, reliable medical advice, helping you to identify the most appropriate medical facility or physician relative to your condition.

DIRECT CLAIMS SETTLEMENT

Our claims service is managed by a team of highly experienced and dedicated professionals, who work closely with physicians and medical facilities across the globe to ensure that your claims are settled quickly and efficiently.

In the event that you find that you need hospital treatment, we can usually arrange to settle all pre-authorised medical charges directly to your physician or the hospital where you received your treatment, thereby avoiding the need for you to pay any charges yourself.

OTHER PRODUCTS FROM HEALTHCARE INTERNATIONAL

Whilst our standard policies cover almost all eventualities, we offer a range of additional products and services that offer further peace of mind and protection.

Personal Accident Cover

Accidents do happen, so it's important to insure against any eventuality and with our Personal Accident programme, we'll provide a cash payment which is yours to use in any way you like.

You are automatically covered for US\$25,000 as part of the benefits to all the medical plans (this benefit is not available for those under 18 years of age) with a maximum limit of up to US\$125,000 per person.

Travel Insurance

Designed to look after you, your family or employees all year round, our Annual Multi-Trip Travel Plan covers not only your emergency medical expenses (please remember

HealthCare International

Your questions answered

HEALTHCARE INTERNATIONAL



this is not a medical plan), but includes lost luggage, curtailment, emergency assistance, lost money and holiday cancellations, and free skiing cover for 17 days per year.

Term Life Insurance

Our choice of life cover plans allow you to build up your cover from as little as US\$50,000 to US\$1.5m or more. Competitive premiums and simple application forms make HealthCare International's Term Life Plan the right solution to providing for your family's future security.

Income Protection

Not being able to work due to illness or accident could be a major problem when abroad. It is difficult enough being off work when you are in your own country, let alone when you are far from home.

HealthCare International now provides an Income Protection benefit package with up to 75% of your salary being made available (to a maximum benefit of US\$150,000 per year) until your elected retirement age. Ensuring that your family is safe in the knowledge that if the unexpected does happen, they are financially secure.

If you would like to receive further information regarding any of these products, then you can either download from our website or contact us directly.

PREMIUMS

We have kept the cost of your premiums as competitive as possible and by offering you the option of taking an annual deductible, you can reduce your premiums by as much as 60%.

The current rates for each of our Plans are shown on a separate sheet included with this brochure and group rates are available on request. Simply choose which plan is best

for you and select your age and those of any other family members you wish to include under your policy. Premiums can be paid annually or by instalment (a small administration fee is charged for payment instalments).

Alternatively, why not go to our website at www.healthcareinternational.com where you will be able to get an instant quote on-line. It couldn't be easier.

COSTS NOT COVERED BY THE PLANS

Inevitably, there are costs that we cannot cover, although we have kept these to an absolute minimum. These may include pre-existing conditions, unless accepted by us in writing and are detailed under each plan's policy terms and conditions.

GROUP PROGRAMMES AND GROUP DISCOUNTS

Whether you are part of a small company with at least 3 members or a member of a multinational corporation (a member being an employee of a company and not a spouse or dependant) to be included under a Group Plan, you will find our Group premiums offer considerable savings over our standard rates.

Whilst our plans exclude all residents in their home countries, cover can be arranged in many cases on special bespoke schemes and we can offer cover for all expatriates where ever they are based in the world. However, those expatriates living in the USA and Canada are limited to our Executive and Premium plans and may be subject to special conditions.

As with our individual members, cover is available from birth and is for life, (subject to plan rules) with premiums charged according to your age and size of group. You will, however, need to join your company's group plan before your 65th birthday.

HealthCare International

Applying for your healthcare insurance



HOW TO APPLY

It really couldn't be easier. If you are an individual and wish to apply for you and your family, simply fill in the application form included with this brochure (extra copies of the application form, as with all our documentation, can be easily downloaded from our website), making sure that all parts of the form are completed and either faxed, sent by post or e-mailed to us at the address shown at the end of the brochure.

Alternatively, if you are applying on behalf of your company and have any questions about the cover provided or what information is required when completing your application form, just contact your broker or simply pick up the phone and contact HealthCare International on + 44 (0) 20 7665 1627 and we will help guide you through the process. Alternatively, we can be reached by e-mail at enquiries@healthcareinternational.com

HOW TO PAY FOR YOUR POLICY

All HealthCare International Plans are issued in US Dollars, but we are happy to accept payment in most other currencies, including Pounds Sterling, Euros, Hong Kong Dollars and Swiss Francs (please contact us for the appropriate exchange rate).

For your convenience, we accept several methods of payment – Bank Transfer, Banker's Draft, Cheque or the following Credit Cards: American Express, VISA, MasterCard and most Debit Cards.

WHAT HAPPENS NEXT?

Once we have received your application form, we will contact you to confirm receipt. If the application has no medical history/problems indicated and mentioned, you will receive an offer of cover by no later than the end of the next working day. This is our promise to you.

Otherwise, we guarantee to have an answer back to you within 4 working days and 5 working days if it is a group application.

Once your application has been processed and on acceptance by HealthCare International, we will send you your policyholder pack, normally within 7 days, which contains the following important information.

- Member's Folder
- Membership Card
- Schedule of Benefits
- Certificate of Insurance
- Policy terms and Conditions
- 24 Hour Emergency Assistance telephone number
- Claims Form
- HCI Club Membership Details and User Number



Revolutionising International Healthcare

Capitalising on more than 25 years of Global Healthcare and Risk Management experience, HealthCare International has brought to the market what we believe to be one of the most comprehensive, affordable and easy to understand range of private medical insurance products.

Like all true innovations, HealthCare International is based on a very simple idea. Putting the needs of our members and their families first. Thinking in this way has enabled us to break the cycle of ever increasing premiums and reducing levels of cover, whilst ensuring the highest standards of service and commitment to our clients.

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E-mail: enquiries@healthcareinternational.com Web: www.healthcareinternational.com

For further information contact