

GLOBAL HEALTH ELITE PLAN BENEFITS

	BRONZE PLAN	SILVER PLAN	GOLD PLAN
TOTAL ANNUAL BENEFIT LIMIT PER INSURED PERSON This is the overall maximum limit to the amount that you can claim during any one period of cover.	£625,000 or \$1,000,000 or €887,500	£1,250,000 or \$2,000,000 or €1,775,000	£1,562,000 or \$2,500,000 or €2,218,750
IN-PATIENT & DAY-PATIENT TREATMENT			
Private hospital accommodation and nursing including parent accommodation while a child is in hospital	Full refund	Full refund	Full refund
Surgery, treatment and tests including surgically implanted artificial body parts	Full refund	Full refund	Full refund
Road ambulance charges	Full refund	Full refund	Full refund
Hospital cash benefit	£25 or \$40 or €36 per night (maximum of 60 nights)	£50 or \$80 or €71 per night (maximum of 60 nights)	£156 or \$250 or €222 per night (maximum of 60 nights)
ORGAN, BONE MARROW AND TISSUE TRANSPLANTS			
In- & day-patient treatment and related out-patient treatment required prior to and after transplant	Full refund	Full refund	Full refund
TREATMENT FOR CANCER			
In- & Day-patient treatment, radiotherapy and chemotherapy	Full refund	Full refund	Full refund
Out-patient consultations and tests	Full refund	Full refund	Full refund
Wig Benefit	Up to a life-time limit of £94 or \$150 or €133	Up to a life-time limit of £94 or \$150 or €133	Up to a life-time limit of £94 or \$150 or €133
Counselling	Up to a life-time limit of 10 consultations and a maximum of £313 or \$500 or €444	Up to a life-time limit of 10 consultations and a maximum of £313 or \$500 or €444	Up to a life-time limit of 10 consultations and a maximum of £313 or \$500 or €444
Dietician	Up to a life-time limit of 2 consultations and a maximum of £63 or \$100 or €89	Up to a life-time limit of 2 consultations and a maximum of £63 or \$100 or €89	Up to a life-time limit of 2 consultations and a maximum of £63 or \$100 or €89
RENAL DIALYSIS			
Short term kidney dialysis before or after a kidney transplant operation or following sudden kidney failure	Full refund (maximum of 4 weeks)	Full refund (maximum of 4 weeks)	Full refund (maximum of 4 weeks)
HOSPICE AND PALLIATIVE CARE			
Hospice and palliative care	Up to a life-time limit of £15,625 or \$25,000 or €22,188	Up to a life-time limit of £31,250 or \$50,000 or €44,375	Up to a life-time limit of £62,500 or \$100,000 or €88,750
WAR AND TERRORISM			
Treatment arising directly or indirectly as a consequence of war or terrorism provided you are an innocent bystander	Full refund of in-patient, day-patient and post-hospital out-patient treatment	Full refund	Full refund
PSYCHIATRIC TREATMENT			
Life-time limit for psychiatric treatment (This limit applies in respect of in-patient, day-patient and out-patient treatment combined)	Up to £31,250 or \$50,000 or €44,375	Up to £46,875 or \$75,000 or €66,563	Up to £62,500 or \$100,000 or €88,750
24 In-patient psychiatric treatment	Full refund within the life-time limit for psychiatric treatment (maximum of 30 days)	Full refund within the life-time limit for psychiatric treatment (maximum of 30 days)	Full refund within the life-time limit for psychiatric treatment (maximum of 30 days)
24 Out-patient psychiatric treatment All treatment must be authorised in advance by us.	Full refund for post-hospital treatment within the life-time limit for psychiatric treatment (maximum of 10 sessions)	Full refund within the life-time limit for psychiatric treatment (maximum of 10 sessions)	Full refund within the life-time limit for psychiatric treatment (maximum of 10 sessions)
POST-HOSPITAL TREATMENT			
Rehabilitation treatment (following discharge from hospital)	Full refund up to 7 days per medical condition	Full refund up to 15 days per medical condition	Full refund up to 30 days per medical condition
Medical Aids such as wheelchairs, crutches etc. (per medical condition)	Up to £156 or \$250 or €222	Up to £313 or \$500 or €444	Up to £625 or \$1,000 or €888
External Prosthetic Devices (per device)	Up to £313 or \$500 or €444	Up to £625 or \$1,000 or €888	Up to £938 or \$1,500 or €1,331
OUT-PATIENT TREATMENT			
Emergency ward treatment	Full refund - for treatment received as a result of an accident only	Full refund	Full refund
Out-patient surgical procedure	Full refund	Full refund	Full refund
GP and specialist consultations, prescribed drugs & dressings, pathology, scans, radiology & diagnostic tests	Full refund post-hospital treatment only.	Full refund	Full refund
Advanced diagnostic tests (MRI, CAT (CT) & PET scans and 1 consultation for results)	Full refund	Full refund	Full refund
Home nursing	Full refund up to 12 weeks per medical condition	Full refund up to 12 weeks per medical condition	Full refund up to 12 weeks per medical condition
Hormone Replacement Therapy (Cover for premature ovarian failure only)	Not covered	Full refund (maximum period of 12 months from the date of diagnosis)	Full refund (maximum period of 18 months from the date of diagnosis)

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OUT-PATIENT TREATMENT (CONT'D)			
Treatment by a Chiropractor or Osteopath	Full refund for post-hospital treatment only (maximum of 10 sessions)	Full refund (maximum of 10 sessions)	Full refund (maximum of 15 sessions)
Treatment by a Homeopath, or Acupuncturist			
Physiotherapy	Up to £625 or \$1,000 or €888 for post-hospital treatment only	Full refund	Full refund
Traditional Chinese medicine (China only, amounts quoted are per session)	Not covered	Up to £20 or \$32 or €28 (maximum of 10 sessions)	Up to £20 or \$32 or €28 (maximum of 10 sessions)
RECONSTRUCTIVE SURGERY			
Surgical operations to restore appearance after an accident or after surgery for breast cancer.	Full refund of in-patient, day-patient and post-hospital out-patient treatment	Full refund	Full refund
CHRONIC CONDITIONS			
Treatment for acute flare-ups of a chronic condition	Full refund of in-patient, day-patient and post-hospital out-patient treatment	Full refund	Full refund
Periodic examinations, tests and treatment	Not covered	Full refund	Full refund
WELL-BEING BENEFITS			
6 Preventative Health (adults only) – check up of your choice, vaccinations or an annual optical examination	Not covered	Up to £188 or \$300 or €266	Up to £344 or \$550 or €488
12 Well-child benefit including routine vaccinations and developmental check-ups	Not covered	Not covered	Up to lifetime limit of £156 or \$250 or €222
HIV & AIDS			
24 Treatment arising from or related to HIV and/or HIV related illness including AIDS or ARC	Up to £3,125 or \$5,000 or €4,438 for in-patient or day-patient treatment only (maximum of 5 years)	Up to £46,875 or \$75,000 or €66,563 (maximum of 5 years)	Up to £62,500 or \$100,000 or €88,750 (maximum of 5 years)
PREGNANCY & CHILDBIRTH BENEFITS			
10 In- & day-patient treatment for complications of pregnancy	Up to £3,000 or \$4,800 or €4,260	Up to £9,375 or \$15,000 or €13,313	Full refund
10 Childbirth necessitating an emergency surgical procedure	Not covered	Not covered	Full refund
10 Routine maternity care, out-patient complications of pregnancy, and normal childbirth	Not covered	Not covered	Up to £6,250 or \$10,000 or €8,875 or AED36,700 per pregnancy
10 Cover for newborns (For first 90 days of life)	Not covered	Up to £6,250 or \$10,000 or €8,875 per pregnancy	Up to £62,500 or \$100,000 or €88,750 per pregnancy
DENTAL BENEFITS			
Emergency in-patient dental treatment for accidental injury (Within 15 days of accident)	Full refund	Full refund	Full refund
Emergency out-patient dental treatment for accidental injury (Within 72 hours of accident)	Not covered	Up to £313 or \$500 or €444	Up to £625 or \$1,000 or €888
6 Routine dental treatment	Not covered	Not covered	Up to £625 or \$1,000 or €888
EMERGENCY EVACUATION BENEFIT			
Emergency medical evacuation	Full refund	Full refund	Full refund
Economy class return airfare to country of residence	Full refund	Full refund	Full refund
Economy travelling expenses of a companion	Full refund	Full refund	Full refund
Accommodation expenses of a companion	Up to £45 or \$72 or €64 per night (maximum of 15 nights)	Up to £60 or \$96 or €85 per night (maximum of 15 nights)	Up to £156 or \$250 or €222 per night (maximum of 15 nights)
12 Compassionate home travel - economy class	Full refund (Life-time limit of 1 claim only)	Full refund (Life-time limit of 1 claim only)	Full refund (Life-time limit of 1 claim only)
Repatriation of mortal remains	Full refund	Full refund	Full refund
OR			
Local burial or cremation (if death occurs outside your home country)	Up to £1,000 or \$1,600 or €1,420	Up to £1,000 or \$1,600 or €1,420	Up to £1,000 or \$1,600 or €1,420

KEY:
WAITING PERIODS **6** **10** **12** **24**

Benefit is available after either 6, 10, 12 or 24 months continuous cover respectively. No benefit is paid in respect of treatment received during the waiting period.

POST-HOSPITAL TREATMENT (BRONZE): Post-hospital treatment means medically necessary follow-up consultations and treatment received within 90 days of being discharged from hospital, following in-patient or day-patient treatment covered by your plan.

IMPORTANT NOTE: All benefits limits and amounts are per insured person per annum unless stated otherwise. Please refer to the Global Health Elite plan agreement for a full description of the cover provided at www.william-russell.com/useful-documents

GLOBAL HEALTH ELITE OPTIONAL BENEFITS

OPTIONAL DENTAL BENEFIT

The Optional Dental benefit is only available when you and all the persons insured as dependants on your plan are insured by the Elite Silver plan, and provided you and your dependants have all paid the appropriate Optional Dental benefit premium.

OPTIONAL DENTAL BENEFIT	SILVER PLAN
<p>6 Routine dental treatment</p> <p>Routine dental treatment means:</p> <ul style="list-style-type: none"> - Screening (twice per year), i.e., the assessment of diseased, missing and filled teeth, including X-rays where necessary, - Preventative scaling, polishing, and sealing (twice per year), - Fillings* (standard amalgam or composite fillings) and extractions, and - Root-canal treatment (but not the fitting of a crown following root canal treatment). <p>No other treatment is covered under the routine dental treatment benefit.</p>	80% of costs up to £625 or \$1,000 or €888
<p>12 Complex dental treatment</p> <p>Complex dental treatment means:</p> <ul style="list-style-type: none"> -crowns -inlays -bridges <p>No other treatment is covered by the complex dental treatment benefit.</p>	80% of costs up to £938 or \$1,500 or €1,331

COMPLEX DENTAL BENEFIT

The Complex Dental benefit is only available when you and all persons insured as dependants on your plan are insured by the Elite Gold plan, and provided you and your dependants have all paid the appropriate Complex Dental benefit premium.

COMPLEX DENTAL BENEFIT	GOLD PLAN
<p>12 Complex dental treatment</p> <p>Complex dental treatment means:</p> <ul style="list-style-type: none"> -crowns -inlays -bridges <p>No other treatment is covered by the complex dental treatment benefit.</p>	80% of costs up to £1,250 or \$2,000 or €1,775

KEY:

WAITING PERIODS **6** **12**

Benefit is available after either 6 or 12 months continuous cover respectively. No benefit is paid in respect of treatment received during the waiting period.

IMPORTANT NOTE: All benefits limits and amounts are per insured person per annum unless stated otherwise.

Please refer to the Global Health Elite plan agreement for a full description of the cover provided at www.william-russell.com/useful-documents

AREAS OF COVER AVAILABLE

AREA OF COVER OPTIONS AVAILABLE WITH BRONZE, SILVER AND GOLD PLANS	
AREA ONE, AREA ONE (ORCHID) AND AREA ONE (UAE)	World-wide excluding cover in the United States of America (USA).
AREA TWO	World-wide, subject to cover in the USA being limited to \$100,000 during temporary trips of not more than 45 days duration.
AREA THREE	World-wide, subject to cover in the USA being limited to \$250,000 during temporary trips of not more than 90 days duration.
AREA FOUR	Africa & Indian Sub-continent. Plus cover for unforeseen emergency treatment, covered by your plan, and received during temporary trips of up to 90 days duration outside Africa & Indian Sub-continent (up to \$100,000). No cover is provided for any treatment received in the USA, Canada, the Caribbean countries and islands, or within the London area.