

CARE & HEALTH PRODUCT SUMMARY ASIA - INDIVIDUALS



CARE & HEALTH International Healthcare Solution

INDIVIDUALS

BENEFITS

Comprehensive international insurance plan for individuals:

- ▶ **4 plans available with increasing benefits**
 - Primary, Vitality, Serenity, Prestige
- ▶ **Coverage included**
 - Assistance
 - Personal Liability (only available in some countries)
- ▶ **Additional options**
 - Maternity, Dental, Dental & Vision
- Life Insurance, stand alone or add-on option**
 - Death all causes or permanent total disability
 - Optional double benefit (if Death is caused by accident)

PRICE TUNING

- Maximum Annual Limit: up to US\$ 4,500,000
- Semi-private hospital room restriction
- Coinsurance (80%, 90% or 100% of claim reimbursement) applicable to Outpatient and Options.

AREAS OF COVER

In case of elective treatment:

- ▶ **Area 1:** Brazil, Hong Kong, Macau, Mainland China, Switzerland + **countries in area 2, 3, 4 and 5.**
- ▶ **Area 2:** Argentina, Australia, Belarus, Bosnia, Canada, Colombia, Ireland, Israel, Italy, Japan, Mexico, Monaco, Russia, Singapore, South Korea, Spain, United Kingdom, Venezuela + **countries in area 3, 4 and 5.**
- ▶ **Area 3:** Belgium, Chile, Denmark, Finland, France, Germany, Greece, Hungary, Iceland, New Caledonia, New Zealand, Portugal, South Africa, Sweden, Rest of Latin America, Rest of Europe + **countries in area 4 and 5.**
- ▶ **Area 4:** Bahrain, Egypt, Iran, Iraq, Jordan, Kuwait, Lebanon, Oman, Qatar, Saudi Arabia, Syria, Turkey, United Arab Emirates, Yemen, Rest of Middle East + **countries in area 5.**
- ▶ **Area 5:** Rest of Africa, Rest of Asia (Bangladesh, Cambodia, North Korea, India, Indonesia, Laos, Malaysia, Mongolia, Myanmar, Philippines, Sri Lanka, Thailand, Vietnam).

In case of accident or unexpected illness:

Worldwide coverage for trips up to 90 days.

MAIN ADVANTAGES

- Lifetime coverage if your client signs up before age of 60
- Sustainable coverage since renewal is guaranteed
- Hospitalization benefits covered at 100%
- Cancer treatment covered
- Chronic and pre-existing conditions are covered
- Direct Billing and tariff arrangements for Inpatient and Outpatient within our network of 36,000 medical providers worldwide
- Reimbursement of claims within 3 working days

UNDERWRITING RULES

- ▶ **Professional status:** employee, self-employed, unemployed
- ▶ **Insured age at enrolment:** from 19 to 65 years old
- ▶ **Lifetime cover:** applicable after 5 consecutive years under the plan
- ▶ **Full Medical Underwriting** (health declaration required)
- ▶ **Waiting periods**
 - **6 months:** prosthesis, dental and optical expenses,
 - **10 months:** expenses related to pregnancy care and childbirth
 - **12 months:** expenses related to infertility, medical check-ups and aids treatment
 - **24 months:** expenses related to adult orthodontics, tooth whitening, lasik surgery and lens implants, and treatment for alcohol or substance abuse.

The waiting periods of 6 months may be waived under certain conditions:

- Proof of similar insurance coverage for which expiry is less than 30 days to confirm continuity of cover
- In the event of accident or sudden illness that occurred after the insurance enrolment date
- In the event of marriage when the request for enrolment is received within 90 days after the date of marriage
- In case of registration of a new-born at his/her birth date if the request is made within one month after his/her birth.

PREMIUMS

- ▶ **Currency:** US\$
- ▶ **Renewal date and premium adjustment:** Policy anniversary date
- ▶ **Pricing structure:** Premium per person and for every age
- ▶ **Premium defined according to:** Plan, Options, Age of each person, Maximum Annual Limit, Coinsurance, Area of Residence and Area of Cover.
- ▶ **Discounts for children:** 10% for the second child, 20% from the third child onwards
- ▶ **Addition/termination:** Monthly pro-rated premium

PAYMENT FREQUENCY AND METHOD OF PAYMENT

- Payment frequency: quarterly, semi-annually and annually (3% instalment fees applicable if quarterly or semi-annually payment)
- Payment by credit card or bank transfer
- Payment before cover

Any question?

Ask the Henner Pro Team

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