

BENEFITS SCHEDULE

# MyHEALTH BUSINESS

**NAVIGATOR**  
Insurance Brokers Ltd.

Tel (852) 2530 2530  
Fax (852) 2530 2535  
crew@navigator-insurance.com  
www.navigator-insurance.com

Unit 8E Golden Sun Centre  
59-67 Bonham Strand West  
Sheung Wan, Hong Kong

Download our Easy Claim mobile app  
for quicker claims reimbursement!



 [hk.april-international.com](http://hk.april-international.com)



**Liberty**  
**Insurance™**



**april**  
international

Insurance made easy.

Please print only if necessary

# MyHEALTH

## BENEFITS SCHEDULE

The benefits schedule provides a summary of the cover provided per *period of insurance* unless stated otherwise. Terms in italics refer to defined terms. The meaning to these defined terms can be found in the definitions section of the policy terms and conditions. All limits and monetary amounts shall in all instances be in US\$. All the claims must be *reasonable and customary*. Advance Medical service is included.

<b>HOSPITAL AND SURGERY PLANS</b>			
One of these plans must be selected to form the basis of your cover			
ANNUAL LIMIT	ESSENTIAL	EXTENSIVE	ELITE
The overall limit per person per <i>period of insurance</i>	\$1,500,000	\$2,500,000	\$3,000,000
<b>HOSPITAL NETWORK</b> The <i>hospitals</i> where <i>you</i> may receive treatment as per the benefits listed in <i>your</i> Hospital and Surgery Plan	Standard: Free choice of provider Optional: For treatment in Singapore and Hong Kong, <i>Specified Inpatient Providers</i> only*		
<b>HOSPITAL BENEFITS</b> <i>Pre-authorization</i> is required for the following services			
<i>Hospital room and board</i>	<i>Double Occupancy Room / Single Occupancy Room</i>		
	<i>Double Occupancy Room</i> option is only available to Hong Kong resident		
<i>Intensive Care Unit</i>	Fully Covered		
<i>Parental accommodation</i>	Fully Covered		
Theatre fees	Fully Covered		
Blood, dressings, <i>medicines and drugs</i>	Fully Covered		
<i>Surgical implants</i>	Fully Covered		
<i>Diagnostic scans and tests</i> , including <i>invasive endoscopic examinations</i>	Fully Covered		
Rental of <i>mobility aids</i>	Fully Covered		
Orthopaedic braces, supports and air boots	Fully Covered		
<i>Professional fees</i>	Fully Covered		
<i>Hospital treatment of mental and nervous conditions</i>	Fully covered for up to 30 days		
<b>PRE-HOSPITALISATION BENEFITS</b>			
<i>Pre-hospitalisation benefits</i> before admission for a covered <i>confinement</i>	No Cover	Fully covered up to 30 days before a covered <i>confinement</i>	Fully covered up to 90 days before a covered <i>confinement</i>
<b>POST-HOSPITALISATION BENEFITS</b>			
<i>Post-hospitalisation benefits</i> following a covered <i>confinement</i>	No Cover	Fully covered up 90 days after a covered <i>confinement</i>	
<b>ORGAN TRANSPLANTATION</b>			
<i>Organ transplantation</i>	<i>Hospital Benefits, Pre-hospitalisation Benefits, Post-hospitalisation Benefits</i> sections apply		
Direct <i>expenses of surgery</i> to remove an organ for transplant from a donor	\$50,000		
<b>PRIVATE NURSING, HOME NURSING</b>			
Private nursing in <i>hospital</i> when certified necessary by attending <i>physician</i>	No Cover	Fully Covered	
Home nursing prescribed by attending <i>physician</i>	No Cover	\$135 per day up to 30 days	

\* The Specified Inpatient Providers list is available at <http://healthbyapril.com/specified-hospitals>

## HOSPITAL AND SURGERY PLANS – CONTINUED

HOSPITAL CASH BENEFIT	ESSENTIAL	EXTENSIVE	ELITE
Where <i>you</i> are hospitalised for a covered <i>confinement</i> at no cost to <i>us</i> . <i>Hospital</i> cash benefit is not available if <i>you</i> claim for services rendered during the hospitalisation. <i>Hospital</i> cash benefit is not available if <i>you</i> claimed against another insurance	\$100 per night Up to a maximum of 45 nights	\$200 per night Up to a maximum of 45 nights	\$400 per night Up to a maximum of 45 nights
<b>REHABILITATION TREATMENT</b> <i>Pre-authorization</i> is required for this benefit			
<i>Rehabilitation treatment</i> received while an inpatient at a <i>rehabilitation centre</i> . Admission to the <i>rehabilitation centre</i> must take place within 2 weeks after discharge from <i>hospital</i> for a covered <i>confinement</i> .	Up to 60 days	Up to 80 days	Up to 100 days
<b>EXTERNAL PROSTHESIS</b>			
<i>External prosthesis</i> and any services associated with selection, fitting or repair	\$1,000	\$2,000	\$3,000
<b>SURGERY OR INVASIVE ENDOSCOPIC EXAMINATION PERFORMED WHILE A DAY-PATIENT, IN A CLINIC, OR IN A PHYSICIAN'S OFFICE</b>			
<i>Professional fees, diagnostic scans and tests, medicines and drugs</i> including two post-surgical follow ups. Also covers the following on the day of, and directly related to, the <i>surgery</i> or <i>invasive endoscopic examination: hospital room and board, theatre fees, dressings, medicines and drugs, pathology fees, and surgical implants</i> . This benefit does not cover the following unless Outpatient Benefits are purchased: laryngoscopy, nasopharyngoscopy, otoscopy; any <i>surgery</i> on the skin and subcutaneous tissue for <i>illness</i> other than <i>surgery</i> following a confirmed diagnosis of cancer.	Fully covered		
<b>CANCER TREATMENT</b> The following services, when directly related to cancer, shall be covered following a confirmed diagnosis of cancer.			
<i>Hospital</i> treatment of cancer	<i>Hospital</i> Benefits section applies		
Specialist consultations; <i>diagnostic scans and tests; medicines and drugs;</i> chemotherapy and radiotherapy related to <i>active cancer treatment</i>	Fully covered		
<b>KIDNEY DIALYSIS</b>			
<i>Kidney dialysis</i> received while admitted to <i>hospital</i> or out of <i>hospital</i>	\$50,000	Fully Covered	
<b>HIV/AIDS</b>			
All-inclusive lifetime limit for services rendered in connection with <i>HIV/AIDS</i> including antiretroviral treatment, treatment of primary HIV, testing and monitoring, or treatment of AIDS. <i>HIV/AIDS</i> waiting period of 3 years prior to <i>your</i> first positive HIV test result, or the date <i>you</i> received any treatment for <i>HIV/AIDS</i> (or following possible exposure to the virus), whichever is later (Policy Terms and Conditions Section 8.1.4)	\$50,000 lifetime benefit	\$100,000 lifetime benefit	\$200,000 lifetime benefit
<b>EMERGENCY ROOM TREATMENT</b>			
<b>EMERGENCY ROOM TREATMENT</b> Treatment as a result of an <i>injury</i> within 48 hours of an <i>accident</i> ; or acute exacerbation of a <i>disability</i> which requires urgent medical or surgical intervention to avoid permanent damage to <i>your</i> life or health	Fully Covered		
<b>WALK-IN EMERGENCY ROOM TREATMENT</b> Walk-in <i>Emergency Room</i> Treatment which does not lead to <i>confinement</i> or not related to an <i>accident</i>	\$250	\$300	\$600
<b>EMERGENCY DENTAL TREATMENT</b>			
Emergency <i>dental treatment</i> to repair damage to sound natural teeth within 14 days of <i>accident</i>	Fully Covered		
<b>LOCAL TRANSPORT BY AMBULANCE</b>			
Transport by ambulance to and from <i>hospital</i> prescribed by an attending <i>physician</i>	Fully Covered		

## HOSPITAL AND SURGERY PLANS – CONTINUED

HOSPICE OR PALLIATIVE TREATMENT	ESSENTIAL	EXTENSIVE	ELITE
Hospice or palliative treatment	\$25,000 lifetime benefit	\$50,000 lifetime benefit	\$100,000 lifetime benefit

### SPECIAL LIMITS APPLYING TO CERTAIN DISABILITIES

Subject to the benefits and sub-limits stated elsewhere in this *benefits schedule*, the maximum we will pay for losses directly or indirectly arising from the following *disabilities* is as stated below.

Chronic Conditions	Fully Covered		
Complications of pregnancy	No Cover	Fully Covered	
Congenital and hereditary conditions lifetime per person	No Cover	\$100,000 lifetime benefit	\$200,000 lifetime benefit
Neonatal <i>disabilities</i> lifetime per person (applicable only to children added under Section 9.1) Newborn Addition waiting period of 366 days prior to the date of birth applies (Policy Terms and Conditions Section 8.1.2)	No Cover	\$100,000 lifetime benefit	\$200,000 lifetime benefit
Stem Cell Treatment, including harvesting immediately prior to a treatment	No Cover	\$75,000 lifetime benefit	\$130,000 lifetime benefit

### AREA OF COVER

Area of Cover Options	Worldwide; Worldwide Excluding USA		
Out of Area Cover	<p>Services rendered outside of the area of cover are covered up to \$100,000 <i>per period of insurance</i> only if they are directly caused by <i>sudden illness or injury</i> occurring during the first 30 travel days of any trip outside the area of cover.</p> <p><i>Sudden illness or injury</i> does not include any <i>disability</i> of which symptoms existed prior to the start of the trip and which would have caused a reasonable person to seek medical care.</p> <p>This benefit does not apply for any trip commenced or continued against the orders or advice of any <i>physician</i> or other medical practitioner; or undertaken in whole or in part for the purpose of obtaining medical care.</p>		

### ANNUAL DEDUCTIBLE

Only applies to the <i>Hospital and Surgery Plan</i>	Nil \$1,500 \$5,000 \$10,000
--	---------------------------------------

## OUTPATIENT PLANS

The following Outpatient modules are optional and can be combined with any *Hospital and Surgery Module*

ANNUAL LIMIT FOR OUTPATIENT BENEFITS	ESSENTIAL	EXTENSIVE	ELITE
Annual cumulative limit for all benefits shown in the Outpatient Benefits section	Option 1 : Upon overall limit - with 20% <i>co-insurance percentage</i> Option 2 : \$5,000 with nil <i>co-insurance percentage</i>	Up to overall limit per <i>period of insurance</i>	

### CO-INSURANCE PERCENTAGE

Outpatient <i>co-insurance percentage</i>	Option 1: 20% Option 2: Nil	Choice of nil or 20%	
	If <i>Co-insurance</i> is selected, it will be waived at <i>panel network</i> providers		
Direct Billing	Direct Billing available at <i>panel network</i> providers only	If 20% <i>co-insurance</i> selected. Direct Billing available at <i>panel network</i> providers only. Otherwise, Direct Billing available at all general network providers	

## OUTPATIENT PLANS – CONTINUED

GENERAL PRACTITIONER & SPECIALIST CONSULTATION FEES	ESSENTIAL	EXTENSIVE	ELITE
General Practitioner consultation fees	Fully Covered		
Specialist consultation fees	Fully Covered		
<p><b>Physiotherapy</b>            A <i>referral</i> for <i>physiotherapy</i> must be submitted at the same time as your claim. Treatment is limited to 10 sessions per <i>referral</i> after which a new <i>referral</i> and medical report from your attending <i>physician</i> must be submitted.            The <i>referral</i> requirement is waived for the first 3 sessions <i>per period of insurance</i></p>	\$1,000	Fully Covered	
<b>OUTPATIENT MENTAL AND NERVOUS CONDITIONS</b>			
Physician or psychologist consultation fees, <i>diagnostic scans and tests, medicines and drugs</i> prescribed by a <i>physician</i> for <i>mental and nervous conditions</i>	No Cover	\$2,500 lifetime benefit	\$5,000 lifetime benefit
<b>MEDICINES AND DRUGS</b>			
Medicines and drugs	Fully Covered		
<b>OUTPATIENT BEHAVIOURAL AND DEVELOPMENTAL DISORDERS</b>			
Physician, psychologist and psychotherapist fees, <i>diagnostic scans and tests, medicines and drugs</i> prescribed by a <i>physician</i> for a <i>behavioural or developmental disorder</i>	No Cover	\$1,000 lifetime benefit	\$1,500 lifetime benefit
<b>DIAGNOSTIC SCANS AND TESTS</b>			
Diagnostic scans and tests	Fully Covered		
<b>MEDICAL APPLIANCES AND MOBILITY AIDS</b>			
Purchase or rental of <i>mobility aids</i> Slings and bandages Purchase or rental of <i>medical appliances</i>	\$2,000 Maximum two <i>mobility aids</i> per <i>disability</i>	\$3,500 Maximum two <i>mobility aids</i> per <i>disability</i>	\$5,000 Maximum two <i>mobility aids</i> per <i>disability</i>
<b>COMPLEMENTARY MEDICINE AND TRADITIONAL CHINESE MEDICINE</b> May use non-panel providers with no penalty			
Combined limit for all benefits listed in the <i>Complementary Medicine</i> and <i>Traditional Chinese Medicine</i> section	\$750	\$1,500	\$3,000
Consultation fees for the following <i>complementary medicine</i> practitioners, upon <i>referral</i> : <i>Dietician</i> following <i>illness</i> or <i>injury</i> No <i>referral</i> required: Chiropractor, osteopath, podiatrist, speech therapist following <i>illness</i> or <i>injury</i>	Fully covered Up to the combined limit		
Consultation fees and medicine/consumables dispensed or used by the following practitioners in the course of treatment: Acupuncturist, Ayurveda practitioner, bone setter, Chinese medicine practitioner, naturopath, homeopath No <i>referral</i> required.	Up to \$80 per visit	Up to \$100 per visit	Up to \$150 per visit
	Maximum one consultation per day Up to the combined limit		
<b>FOLLOW UP CANCER CARE</b>			
These services shall be covered following the completion of <i>active cancer treatment</i> : <i>Medicines and drugs</i> prescribed to prevent a recurrence of cancer and related specialist consultations.	Fully Covered		

## OUTPATIENT PLANS – CONTINUED

MEDICAL CHECKUP AND VACCINATIONS	ESSENTIAL	EXTENSIVE	ELITE
<p><i>Medical checkup</i> including standalone screenings, e.g. mammography, prostate cancer screening No <i>referral</i> required Outpatient <i>co-insurance percentage</i> does not apply</p>	\$250	\$500	\$750
<p>Vaccinations No <i>referral</i> required Outpatient <i>co-insurance percentage</i> does not apply</p>		\$250	\$400
ROUTINE OUTPATIENT MATERNITY			
<p><i>Physician</i> consultation fees, <i>diagnostic scans and tests, medicines and drugs</i> prescribed by a <i>physician</i> or licensed midwifery practice or clinic for routine pre-natal and post-natal services up to 45 days following birth Waiting period 8.1.1 of the Policy Terms and Conditions</p>	No Cover		\$5,000 per pregnancy

## DENTAL AND OPTICAL BENEFIT

Available to anyone who has selected a *Hospital and Surgery* module

	ESSENTIAL	EXTENSIVE	ELITE
<i>Minor dental treatment</i>	\$1,000		
<p><i>Major Dental treatment</i> Waiting period of 300 days to the date of service applies (Policy Terms and Conditions Section 8.1.3)</p>	No Cover	\$2,500	
Eye examinations, frames, prescription contact lenses and prescription lenses	No Cover		\$300

## MATERNITY MODULE

Available to women between 19 to 45 years of age who have selected an Extensive or Elite *Hospital and Surgery* on a nil *deductible* basis, plus an optional Outpatient module.

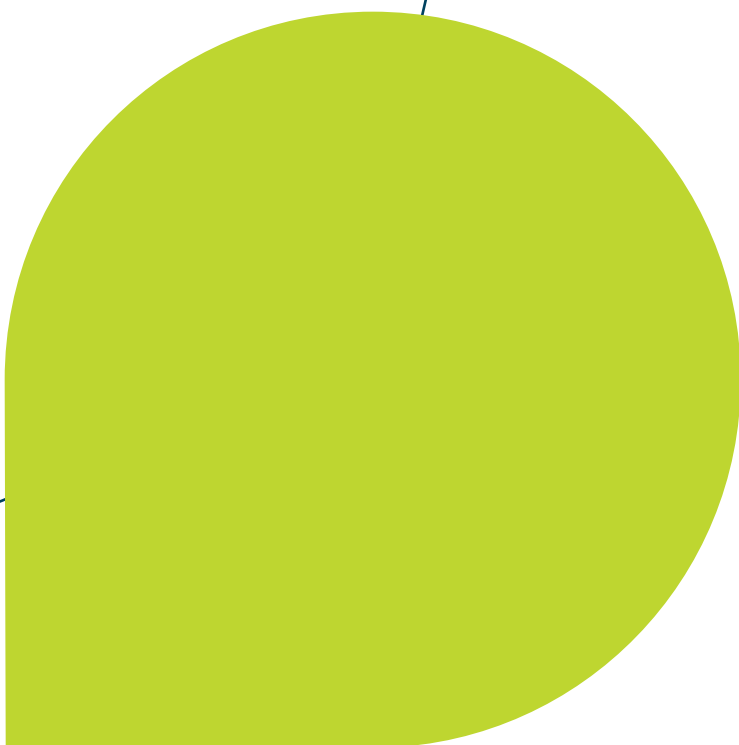
	ESSENTIAL	EXTENSIVE	ELITE
Maternity Benefit limit	\$5,000 per pregnancy	\$10,000 per pregnancy	\$15,000 per pregnancy
<p>The following prenatal and post-natal services up to 45 days following birth: <i>Physician</i> consultation fees, <i>diagnostic scans and tests, medicines and drugs</i>, licensed midwifery and certified doula services, vitamins and supplements, complementary maternity therapies (without <i>referral</i>).</p> <p>Delivery, including elective and emergency caesarean sections and up to seven (7) days of nursery care.</p> <p>Complications of pregnancy following <i>major or minor assisted conception</i></p> <p>Therapeutic abortions.</p> <p>Please refer to waiting period in terms and conditions</p>	Fully Covered Up to the overall maternity limit		
<p>Maternity Cash Benefit Where <i>you</i> deliver <i>your</i> infant at no cost to <i>us</i> and the infant is added to <i>your</i> policy</p>	\$1,000 per delivery	\$2,000 per delivery	\$3,000 per delivery

## REPATRIATION, EVACUATION AND ASSISTANCE SERVICES PROVIDED BY APRIL ASSISTANCE

In the event of an emergency, the Member may call-collect our dedicated assistance hotline 24 hours a day, 365 days a year to request the following services. All limits and monetary amounts are stated in US\$ and cover is subject to our policy terms and conditions. For more details, please refer to the Emergency Assistance Program scope of services.

<b>IN THE EVENT OF ACCIDENT OR SUDDEN SEVERE ILLNESS OF THE MEMBER</b> (To a combined limit of US\$1,000,000)	Included in every plan
Emergency medical evacuation and medically required repatriation	Fully Covered
Return of the member to the <i>country of residence</i> after recovery	Return economy class airline ticket
Compassionate visit (if the member is unaccompanied and hospitalisation is reasonably expected to be more than 7 days)	Economy round trip transportation & hotel accommodation Up to \$150 per night for a maximum of 7 nights
Supply and delivery of medication not available locally	Fully Covered
Return of member's family members	One-way economy class airline ticket
Return of dependants	One-way economy class airline ticket
Round the clock telephone access	Trained multilingual personnel including a medical team will be on-hand to assist
<b>IN THE EVENT OF THE DEATH OF THE MEMBER</b> (To a combined limit of US\$30,000)	
Repatriation of mortal remains	Fully Covered
Cost of a transport coffin for repatriation of the body by air	Up to \$5,000
Presence of a person to accompany the deceased	Economy round trip transportation & hotel accommodation Up to \$150 per night for a maximum of 7 nights
Return of insured family members	One-way economy class airline ticket
<b>IF PERSONAL EFFECTS ARE LOST OR STOLEN ABROAD</b>	
Cash advance outside <i>your home country</i> or <i>country of residence</i>	Up to \$2,500
Sending urgent messages	Included
<b>IN THE EVENT OF AN UNINTENTIONAL INFRACTION OF THE LAW ABROAD</b>	
Advance of legal expenses occurred while abroad	Up to \$2,500 per event
Advance of cost of bail while abroad	Up to \$25,000 per event
Assistance with translation of legal or administrative documents	Up to \$500 per event
<i>Referral</i> to local legal advisors	Included
<b>IN THE EVENT OF THE DEATH OR CRITICAL ILLNESS OF A FAMILY MEMBER</b>	
Compassionate Home Travel	Return economy class airline ticket up to \$1,000
<b>OTHER TRAVEL ASSISTANCE SERVICES</b>	
APRIL Assistance will provide the following travel-related information	Visa and inoculation requirements for foreign countries Lost luggage and passport assistance while the member is traveling outside his/her <i>Home Country</i> or Usual <i>Country of Residence</i>
<b>MEDICAL ASSISTANCE</b>	
Medical Referral Service	Access to a global network of appointed and credentialed doctors, specialists and <i>hospitals</i>
Hospital Admission including Admission Deposits	In the event of an <i>emergency</i> admission, we will make arrangements to issue a <i>hospital</i> letter of guarantee
Tele-medicine Consultation and Evaluation of the Member's Condition	APRIL Assistance's duty doctors will provide help over the phone
Medical Monitoring	APRIL Assistance will monitor a Member's condition if hospitalised abroad

For more information, contact your insurance consultant :



Underwritten by:

**Liberty International Insurance Limited (Hong Kong)**  
13th Floor, Berkshire House  
25 Westlands Road  
Quarry Bay  
Hong Kong

Arranged and administered by:

**APRIL Hong Kong Limited**  
9th Floor, Chinachem Hollywood Centre  
1-13 Hollywood Road, Central  
Hong Kong  
Tel: (+852) 2526 0918 | Fax: (+852) 2526 0769  
Email: [contact.hk@april.com](mailto:contact.hk@april.com)



Tel (852) 2530 2530  
Fax (852) 2530 2535  
[crew@navigator-insurance.com](mailto:crew@navigator-insurance.com)  
[www.navigator-insurance.com](http://www.navigator-insurance.com)

Unit 8E Golden Sun Centre  
59-67 Bonham Strand West  
Sheung Wan, Hong Kong

