

# NAVIGATOR

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# HealthCare

INTERNATIONAL



HEALTHCARE INTERNATIONAL

REVOLUTIONISING PRIVATE MEDICAL HEALTHCARE

[www.healthcareinternational.com](http://www.healthcareinternational.com)

# HealthCare International

*Private medical healthcare around the world, around the clock*

HEALTHCARE INTERNATIONAL



## WELCOME TO HEALTHCARE INTERNATIONAL

We are a specialist provider of private medical and related personal insurances. With more than 35 years of experience and global knowledge, we are able to give you peace of mind, whether as an individual, a member of a group scheme, or an employee of a multi-national corporation.

Feeling secure about healthcare, for you and your family, has never been so crucial. Social healthcare systems are struggling to keep pace with the ever-increasing cost of medical treatment. If you're abroad, accessing appropriate and effective medical care can add to the stress of the situation, with the cost of treatment often expensive and difficult to arrange, particularly in an emergency.

We listen carefully to what people really want. Whether they are at home or abroad, our clients can be certain that the high quality treatment you really require is close at hand at all times.

HealthCare International is here to help you every hour of every day, when it's needed most and no matter where you are in the world. All of HealthCare International's products are insured and re-insured by some of the largest and most financially secure insurance companies on the planet, such as Lloyd's of London, Optimum Re and ColinaImperial to name but a few.

## BENEFITS BEYOND THE USUAL

We provide all the benefits you might expect from a traditional plan and more, including as many chronic and serious illnesses as possible, plus maternity care (subject to the plan limitations and terms). Optional Dental, Optical, Travel, Personal Accident and Life Cover and Income Protection are available on all plans.

If you extend your cover with our Executive Plan, you will receive an extensive range of benefits including preventative and general dental care, prescription drugs, glasses, contact lenses and annual health checks.

You have the choice of including full worldwide cover by including the USA region. All our plans include emergency treatment whilst traveling in the USA.

## CONCIERGE PLAN

For our most discerning clients, we provide a completely bespoke Concierge Plan, with all costs fully included and benefits that are even higher than our Executive Plan. If you think this exclusive plan would suit you, or you would like to know more, contact us for details.

## BUYING MADE EASY

Discussing your needs and buying your insurance is easy: simply contact us by phone +44 (0)20 7590 8800, or by post HealthCare International, UK Administration Office, 95 Cromwell Road, London, SW7 4DL, United Kingdom.

Alternatively, visit us at our easy-to-use web site:

**[www.healthcareinternational.com](http://www.healthcareinternational.com)**. Here you can browse through our full range of plans and obtain copies of all our literature and policy terms. You can also get an online quotation, either as an individual or as a family and complete a straightforward application form. If you prefer, you can also arrange your insurance through your usual advisor.

HealthCare International is revolutionising international private medical healthcare. With the support of some of the world's largest and most experienced insurers, we are breaking the mould of traditional medical insurance, so we can offer you an unbeatable package of cover.

## COMPREHENSIVE AND FLEXIBLE

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

HealthCare International Plans are totally portable. They are with you for life and can move from employer to employer throughout your career.

Membership is open to virtually everyone, provided you join before your 75<sup>th</sup> birthday (subject to underwriting and plan rules).

# HealthCare International

*Revolutionising private medical healthcare*



## **MONEY BACK GUARANTEE**

We want you to be entirely satisfied that the decision you make is the right one for you. If in the unlikely event that you are not entirely satisfied with your chosen plan, we will refund your premium (subject to no claims or visa applications having been made).

Just let us know in writing within 14 days of your policy inception date.

## **TRULY GLOBAL COVER**

All our plans give you the choice of where you have your treatment. With over 7,000 hospitals and 350,000 physicians and nursing staff in our network, you can choose almost any registered medical facility in the world (subject to your Plan's Area or Cover Deductible and Benefit Levels).

## **AN EMERGENCY, NOT A CRISIS**

If you fall ill abroad 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 or nurse.

## **24/7 WORLDWIDE HELP**

With a global network of 24/7 emergency call centres, professionals and doctors / physicians in over 161 countries, we are always on hand, whenever or wherever you need help. We can provide immediate access to fast, reliable medical advice, and identify the most appropriate medical facility or physician for your condition.

## **DIRECT CLAIMS SETTLEMENT**

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

If 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, saving you the stress of paying the charges yourself.



# HealthCare International

Tailor-made plans to serve internationally-based families worldwide

Compare the five HealthCare International Plans to see which one is right for your organisation.

Benefits	HealthCare International Emergency+	HealthCare International Standard	HealthCare International Plus	HealthCare International Premium	HealthCare International Executive
Overall Annual Plan Maximum per Insured Person per Certificate Period (Subject to the limit)	US\$/€ 500,000	US\$/€ 500,000	US\$/€ 1,000,000	US\$/€ 1,500,000	US\$/€ 2,000,000
Region	Worldwide Excl USA or Worldwide Incl USA				
Deductible per Event	\$2,000	\$1,000/\$250	\$1,000/\$250	\$1,000/\$250/Nil	\$1,000/\$250/Nil
Co-Pay (applicable to the first \$20,000)	Nil, 10%, 20% or 30%				
<b>Inpatient &amp; Day Patient Treatment</b>					
Accommodation, Operating Theatre & Recovery Room	100% of costs	100% of costs	100% of costs	100% of costs	100% of costs
Diagnostic Procedures	100% of costs	100% of costs	100% of costs	100% of costs	100% of costs
Nursing	100% of costs	100% of costs	100% of costs	100% of costs	100% of costs
Inpatient Prescribed Drugs & Medicine	100% of costs	100% of costs	100% of costs	100% of costs	100% of costs
Physicians, Specialists, Surgeons & Anaesthetics	100% of costs	100% of costs	100% of costs	100% of costs	100% of costs
Surgical Appliances	100% of costs	100% of costs	100% of costs	100% of costs	100% of costs
Radiotherapy, Chemotherapy & Oncology	100% of costs	100% of costs	100% of costs	100% of costs	100% of costs
Hospital Accommodation for Babies	Not Covered	Not Covered	Not Covered	100% of costs	100% of costs
Lifesaving Organ Transplant (Lifetime Maximum)	100% of costs up to \$100,000	100% of costs up to \$100,000	100% of costs up to \$100,000	100% of costs up to \$500,000	100% of costs up to \$500,000
<b>Outpatient Treatment</b>					
Day-Care Surgery/Treatment	100% of costs	100% of costs	100% of costs	100% of costs	100% of costs
* Outpatient Physician & Paramedical Fees	Not Covered	Not Covered	§ 75% of costs	75% of costs	100% of costs
* Outpatient X-Ray, Laboratory Tests & Treatment	Not Covered	Not Covered	§ 75% of costs	100% of costs	100% of costs
* Outpatient Prescribed Drugs	Not Covered	Not Covered	§ 75% of costs	100% of costs up to \$1,000	100% of costs up to \$1,000
Physiotherapy	Not Covered	Not Covered	100% of costs up to 12 sessions	100% of costs up to 12 sessions	100% of costs up to 12 sessions
* Non-Western & Alternative Medicine	Not Covered	Not Covered	Not Covered	Not Covered	100% of costs up to \$400
<b>Other Benefits</b>					
Dread/Chronic Diseases (Lifetime Maximum)	100% of costs up to \$20,000	100% of costs up to \$20,000	100% of costs up to \$20,000	100% of costs up to \$200,000	100% of costs up to \$200,000
Home Nursing	Not Covered	Not Covered	Not Covered	100% of costs (max 60 days)	100% of costs (max 60 days)
Rehabilitation/Convalescence	Not Covered	Not Covered	Not Covered	100% of costs (max 45 days)	100% of costs (max 60 days)
* Prescribed Medical Aids (Lifetime Maximum)	Not Covered	Not Covered	Not Covered	Not Covered	50% of costs up to \$6,000
* Psychiatric, Drug & Alcohol Abuse (6 month waiting period, Lifetime Maximum)	Not Covered	Not Covered	Not Covered	Not Covered	50% of costs up to \$5,000
Eye Surgery - Illness & Accidental only	100% of costs	100% of costs	100% of costs	100% of costs	100% of costs
* Eyeglasses & Contact Lenses (6 month waiting period)	Optional Extra Available	Optional Extra Available	Optional Extra Available	Optional Extra Available	100% up to \$400
* Personal Accident Cover (over the age of 18 years old) (Life Cover for Death by Accident only)	\$25,000 per member, extra cover available	\$25,000 per member, extra cover available	\$25,000 per member, extra cover available	\$25,000 per member, extra cover available	\$25,000 per member, extra cover available
<b>Preventative Benefits</b>					
* Well Child Care (up to 7 yrs old)	Not Covered	Not Covered	100% of costs up to \$1,000	100% of costs up to \$1,000	100% of costs up to \$1,000
Well Being (Routine Gynaecological Test, Mammograms & Prostate Examinations)	Not Covered	Not Covered	100% of costs up to \$400	100% of costs up to \$400	100% of costs up to \$400
* Annual Health Check (ECG, etc) (6 month waiting period)	Not Covered	Not Covered	Not Covered	100% of costs up to \$400	100% of costs up to \$750
* Vaccinations	Not Covered	75% of costs up to \$150	75% of costs up to \$150	100% of costs up to \$250	100% of costs
Parental Accommodation (Child up to 16 yrs old)	\$45 per day (max 30 days)	\$150 per day (max 30 days)	\$150 per day (max 30 days)	\$150 per day (max 30 days)	\$150 per day (max 45 days)
<b>Maternity Benefits (12 month waiting period)</b>					
Pregnancy & Childbirth	Not Covered	100% of costs up to \$3,000	100% of costs up to \$3,000	100% of costs up to \$25,000	100% of costs up to \$25,000
* Complications of Pregnancy/Childbirth	Not Covered	100% of costs up to \$10,000	100% of costs up to \$10,000	100% of costs	100% of costs

\* Deductible/Excess does not apply. Co-Pay does apply.

§ Outpatient Overall Combined Benefit Limit (Except Day-Care Surgery or Treatment) up to \$1,000.

# HealthCare International

Peace of mind wherever you are in the world

Benefits	HealthCare International Emergency+	HealthCare International Standard	HealthCare International Plus	HealthCare International Premium	HealthCare International Executive
<b>Dental Benefits (6 month waiting period)</b>					
* Emergency Dental Treatment	Optional Extra Available	Optional Extra Available	Optional Extra Available	Optional Extra Available	‡ 100% of costs
* Routine Dental Treatment	Optional Extra Available	Optional Extra Available	Optional Extra Available	Optional Extra Available	‡ 100% of costs up to \$700
* Restorative Dental Treatment	Optional Extra Available	Optional Extra Available	Optional Extra Available	Optional Extra Available	‡ 100% of costs
* Dental Crowns, Bridges, Dentures & Implants	Optional Extra Available	Optional Extra Available	Optional Extra Available	Optional Extra Available	50% of costs up to \$500 per tooth up to a maximum of \$2000
* Orthodontic (Lifetime Maximum)	Optional Extra Available	Optional Extra Available	Optional Extra Available	Optional Extra Available	50% of costs up to \$2,000
<b>Special &amp; Travel Benefits</b>					
Travel Expenses to Home Country for Childbirth	Not Covered	Not Covered	Not Covered	50% of costs	50% of costs
Elective Home Country Treatment	Not Covered	Not Covered	100% of costs up to Annual Maximum	100% of costs up to Annual Maximum	100% of costs
Out of Area Cover (Accidents/Emergency Treatment only)	100% of costs (max 60 days)	100% of costs (max 60 days)	100% of costs (max 60 days)	100% of costs (max 60 days)	100% of costs (max 60 days)
Repatriation of Mortal Remains	100% of costs up to \$3,000	100% of costs	100% of costs	100% of costs	100% of costs
Emergency Medical Evacuation & Repatriation	100% of costs	100% of costs	100% of costs	100% of costs	100% of costs
* Hospital Cash Benefits (in a Non-Chargeable Hospital)	\$100 per day (max 30 days)	\$100 per day (max 30 days)	\$200 per day (max 30 days)	\$250 per day (max 30 days)	\$250 per day (max 45 days)
* Hospitalisation Cash Benefit	Not Covered	Not Covered	\$200 per day (max 50 days)	\$250 per day (max 50 days)	\$300 per day (max 50 days)
Road Ambulance & Transport	100% of costs	100% of costs	100% of costs	100% of costs	100% of costs
* Compassionate Travel & Accommodation Expenses (in the Event of the Death of a Close Relative)	100% of costs of a round trip airline ticket & accommodation costs to attend a funeral up to \$5,000				

Optional Extra Benefits	HealthCare International Emergency+	HealthCare International Standard	HealthCare International Plus	HealthCare International Premium	HealthCare International Executive
<b>VisionCare (6 month waiting period)</b>					
* Eyeglasses & Contact Lenses	100% up to \$400	100% up to \$400	100% up to \$400	100% up to \$400	Included
<b>DentalCare (6 month waiting period)</b>					
* Emergency Dental Treatment	‡ 100% of costs	‡ 100% of costs	‡ 100% of costs	‡ 100% of costs	Included
* Routine Dental Treatment	‡ 100% of costs up to \$700	‡ 100% of costs up to \$700	‡ 100% of costs up to \$700	‡ 100% of costs up to \$700	Included
* Restorative Dental Treatment	‡ 100% of costs	‡ 100% of costs	‡ 100% of costs	‡ 100% of costs	Included
* Dental Crowns, Bridges, Dentures & Implants	50% of costs up to \$500 per tooth up to a maximum of \$2000	50% of costs up to \$500 per tooth up to a maximum of \$2000	50% of costs up to \$500 per tooth up to a maximum of \$2000	50% of costs up to \$500 per tooth up to a maximum of \$2000	Included
* Orthodontic (Lifetime Maximum)	50% of costs up to \$2,000	50% of costs up to \$2,000	50% of costs up to \$2,000	50% of costs up to \$2,000	Included

**Additional Personal Accident Cover (Life Cover for Death by Accident only)**

* Additional Personal Accident Cover	\$10,000 increases available up to \$100,000				
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<b>Travel Benefits</b>					
Additional Travel Benefits	Optional Extra Available	Optional Extra Available	Optional Extra Available	Optional Extra Available	Optional Extra Available
Cancellation & Curtailment (\$75 Deductible/Excess applies)	100% of costs up to \$4,500		Travel Delay (\$75 Deductible/Excess applies)		100% of costs up to \$3,000
* Personal Accident	100% of costs up to \$20,000		* Missed Departure (Not Home Country)		100% of costs up to \$800
Baggage & Personal Effects (\$75 Deductible/Excess applies)	100% of costs up to \$1,500		* Personal Liability		100% of costs up to \$1,000,000
Money & Documents (\$75 Deductible/Excess applies)	100% of costs up to \$500		* Legal Expenses		100% of costs up to \$10,000
* Loss of Passport (Not Home Country)	100% of costs up to \$250		* Hijack (Not Home Country)		100% of costs up to \$1,000

\* Deductible/Excess does not apply. Co-Pay does apply.

‡ Overall Combined Benefit Limit for Dental up to \$2,000.

# HealthCare International

*Some essential details*

HEALTHCARE INTERNATIONAL



## OUR OTHER PRODUCTS

Although our standard policies cover almost all eventualities, we offer a range of additional products and services that offer further peace of mind and protection, such as Life, PHI and Travel etc.

### Personal Accident Cover

Accidents do happen, so it's important to insure against any eventuality. Our Personal Accident programme provides a cash payment to your estate and is available to anyone over 18 years. Your member of staff is automatically covered for US\$/€ 25,000 or £ 15,000 as part of the benefits to all the medical plans, with up to a maximum top up limit of US\$/€/£ 125,000 per person.

### Dental Cover

Dental cover is included as standard in our Executive Plan and covers emergency, routine and restorative dental treatments as well as crowns, bridges, dentures and implants (subject to plan limits).

Dental cover is available as an optional addition to the rest of our plans, to the same limits, for both existing and new members.

### Vision Care

The new eyeglasses and contact lens benefit is now available as an optional extra on all our plans, except for the Executive plan, where it is offered as standard.

This option pays, up to the benefit limit, for eye examinations, frames and lenses, contact lenses, etc.

### Critical Illness Insurance

Should you be diagnosed with a critical illness, HealthCare International's Critical Illness Plan provides you with a lump sum cash payment. You can use it for additional medical care or in any way you wish - the choice is yours.

### Term Life Insurance

Our choice of life cover plans allows you to build up your cover from as little as US\$/€/£ 50,000 to US\$/€/£ 10m or more. Competitive premiums and simple application forms make HealthCare International's Term Life Plan an ideal solution to providing for your family's future security (subject to underwriting).

## Income Protection

Not being able to work due to illness or accident can be a major problem when you are in your own country. If it happens abroad, it could be a disaster.

If the unexpected does happen, HealthCare International provides an Income Protection benefit package that ensures financial security for you and your family. The package delivers up to 75% of your earnings made available until your elected retirement age (subject to underwriting), usually aged 65 years.

## Travel Insurance

Designed to look after you, your family or employees all year round, our Annual Multi-Trip Travel Plan covers lost luggage, curtailment, emergency assistance, lost money and holiday cancellations, and free skiing cover for 17 days per year. This can either be used as an addition to the medical plan, or as a stand-alone option. Please remember this is not a medical plan.

You can download further information about any of our products from our website [www.healthcareinternational.com](http://www.healthcareinternational.com), or call us on +44 (0)20 7590 8800

## PREMIUMS

We keep the cost of your premiums as competitive as possible and by offering you the option of taking a deductible and co-pay policy we can reduce your premiums by as much as 60%. Contact us if you wish to discuss your options.

The current rates for each of our plans are shown on the 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.

All of our policies are annual, so cover you for one year. Because they are automatically renewed each year, you don't have to worry about cover ending while you are away. You can pay your premium annually or if you pay by credit / debit card, you can pay by instalment; monthly, quarterly, half-yearly.

For a quick and easy way to get an instant quote, visit us on [www.healthcareinternational.com](http://www.healthcareinternational.com).



# HealthCare International

*Applying for your healthcare insurance*



## A FEW COSTS NOT COVERED BY THE PLANS

We keep the costs we cannot cover to an absolute minimum. These may include pre-existing conditions in the first 2 years for most conditions, and 5 years for cancer and heart problems, unless accepted by us in writing and are detailed under each plan's policy terms and conditions.

## GROUP PROGRAMMES AND GROUP DISCOUNTS

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

Although our Expatriate Plans exclude residents in their home countries, cover can be arranged, in many cases on special terms for bespoke schemes, and we can offer cover for all expatriates wherever they are based in the world. Expatriates living in the USA and Canada 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. To find out more, please take a look at our Corporate Brochure, or call us on +44 (0)20 7590 8800

## HOW TO APPLY

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 at [www.healthcareinternational.com](http://www.healthcareinternational.com).

Once you've filled in all parts of the form, you can send it to us either by

- Fax: +44 (0)20 7590 8815
- Post: HealthCare International, UK Administration Office, 95 Cromwell Road, London, SW7 4DL, United Kingdom
- Email: [enquiries@healthcareinternational.com](mailto:enquiries@healthcareinternational.com)

You can also apply for the policy and pay your premium with complete security at [www.healthcareinternational.com](http://www.healthcareinternational.com).

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, contact your broker or call us on +44 (0)20 7590 8800 or email us at [enquiries@healthcareinternational.com](mailto:enquiries@healthcareinternational.com). We're happy to guide you through the process.

## HOW TO PAY FOR YOUR POLICY

All HealthCare International Plans are issued in US Dollars, Sterling or Euros, but we are happy to accept payment in most other currencies - please contact us for the appropriate exchange rate.

## WHAT HAPPENS NEXT

Once we have received your application form, we will contact you to confirm receipt. If the application does not involve any medical history, you will receive an offer of cover by no later than the end of the next working day. Otherwise, we guarantee to have an answer back to you within 4 working days (5 working days if it is a group application).

Once your application has been processed and accepted, we will send you your policyholder's pack, normally within 7 days, which contains the following:

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



E&OE

*Revolutionising International Healthcare*

*With more than 35 years of global healthcare and risk management experience, HealthCare International delivers one of the most comprehensive, transparent and easy to understand range of private medical insurance products.*

*Like all true innovations, HealthCare International is based on a simple idea: we put the needs of our members and their families first.*

*By making this our priority, we have broken the cycle of ever-increasing premiums and ever-reducing levels of cover, whilst ensuring the highest standards of service and commitment to our clients.*

**HealthCare International**

[enquiries@healthcareinternational.com](mailto:enquiries@healthcareinternational.com)    [www.healthcareinternational.com](http://www.healthcareinternational.com)

FOR FURTHER INFORMATION CONTACT

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