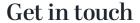
# Quick Guide to the Personal Health Plans

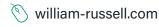
## SilverLite

Health insurance can be confusing. There's much to think about, with different benefits, excesses, limits, and T&Cs. In this guide, we've made things simple. You can learn more about the Silver*Lite* plan, how to make it work for you, and what options are available.









# Silver*Lite* at a glance

The Silver*Lite* plan is a low-cost international health plan with all the benefits of Bronze*Lite*, plus up to US\$10,000 cover for everyday medical costs including US\$2,500 cover for primary medical care and the monitoring and maintenance of chronic conditions. There is also cover for hospital treatment needed as a result of complications of pregnancy.

SilverLite is a good fit for members with the following circumstances: -

## Cover for basic everyday medical costs

When you need cover for everyday medical costs but are not concerned with wider cover for complementary treatments, mental health treatment or well-being benefits.

### Countries where private healthcare is costly

When you live in a country where the cost of private healthcare is high, you might find private health insurance similarly expensive. In such countries, SilverLite is an affordable alternative to a comprehensive health plan.

### Top-up plan

When you live in a country where there is a public or universal healthcare system and you might need a low-cost, capped-benefit health plan to act as a top-up plan or to provide private medical cover when you travel abroad.

You can customise your Silver*Lite* plan with our range of optional benefits and plans, including personal accident cover and travel cover. You can also use our tailoring tools to put the finishing touches on your Silver*Lite* plan and make your premium work for you.

# Benefits of the Silver*Lite* plan

Just to let you know—you won't find complete information for the SilverLite plan in this guide, nor the full T&Cs, limitations, and exclusions that would apply if you purchase it. These can be found in the personal health plan agreement, which we suggest you read together with this guide. All the benefits in this guide are per member per period of cover, unless stated otherwise. Some benefit limits are stated in multiple currencies—the currency that applies to you is the currency in which you pay your premium.

| Key  | O Full cover within annual benefit limit | O Partial or limited cover                                | Optional cover |  |
|--|--|---|----------------|--|
|  |  | Silver <i>Lite</i>  |                |  |
| Annual benefit limit                           |  | US\$1,500,000 or £1,000,000 or €1,125,000                 |                |  |
| Hospital costs                                 |  |   |                |  |
| Hospital accommodation                         |  | O Semi-private hospital room                              |                |  |
| Hospital treatment                             |  | O Full cover  |                |  |
| Parent accommodation                           |  | O Full cover  |                |  |
| Road ambulance                                 |  | O Up to US\$1,600 or £1,065 or €1,200 per period of cover |                |  |
| Hospital cash benefit                          |  | O US\$200 or £132 or €150 per night                       |                |  |
| Cancer treatment                               |  |   |                |  |
| Cancer treatment                               |  | O Full cover  |                |  |
| Cancer genome tests                            |  | O Up to US\$6,000 or £4,000 or per period of cover        | r €4,500       |  |
| Wigs   |  | O Lifetime limit of US\$150 or                            | £100 or €113   |  |
| Counselling                                    |  | O Lifetime limit of US\$500 or                            | £330 or €375   |  |
| Dietitian                                      |  | O Lifetime limit of US\$100 or                            | £67 or €75     |  |
| Organ, bone marrow or                          | tissue transplants                       |   |                |  |
| Transplant and related tro                     | Transplant and related treatment         |   | O Full cover   |  |
| Donor costs                                    |  | Oup to US\$25,000 or £16,600 per transplant               | 0 or €18,750   |  |
| Kidney dialysis                                |  |   |                |  |
| Kidney dialysis                                |  | O Full cover  |                |  |
| Reconstructive surgery                         |  |   |                |  |
| Reconstructive surgery                         |  | O Full cover  |                |  |
| Congenital conditions o                        | r hereditary conditions                  |   |                |  |
| Congenital conditions or hereditary conditions |  | ○ Lifetime limit of US\$20,000 or £13,300 or £15,000      |                |  |

| Key   | O Full cover within annual benefit limit                          | O Partial or limited cover   | Optional cover |
|---|---|--|----------------|
|   |   | SilverLite   |                |
| HIV/AIDS treatment                                  |   |  |                |
| HIV/AIDS treatment (24-month waiting period)        |   | O Up to US\$5,000 or £3,300 or €3,750 per period of cover  |                |
| Medical appliances                                  |   |  |                |
| Prosthetic implants                                 |   | O Full cover   |                |
| Prosthetic devices                                  |   | O Up to US\$1,000 or £660 or €750 per device   |                |
| Out-patient treatment                               |   |  |                |
| Annual limit for out-patient treatment              |   | US\$10,000 or £6,600 or €7,500   |                |
| Primary medical care                                |   | Up to US\$2,500 or £1,665 or €1,875, up to the annual limit for out-patient treatment                            |                |
| Emergency ward treatmen                             | nt  | Oup to the annual limit for out-patient treatment  |                |
| Out-patient surgical proce                          | edures  | O Up to the annual limit for out-patient treatment   |                |
| Advanced diagnostic tests                           | 3   | O Up to the annual limit for out-patient treatment   |                |
| Physiotherapy                                       |   | Oup to US\$250 or £165 or €188 per period of cover up to the annual limit for out-patient treatment              |                |
| Chronic conditions                                  |   |  |                |
| Acute flare-ups                                     |   | <ul> <li>In-patient and day-patient treatfor out-patient treatment up to<br/>for primary medical care</li> </ul> |                |
| Monitoring and maintenar                            | nce   | Oup to the benefit limit for primary medical care  |                |
| Rehabilitation treatment                            |   |  |                |
| Rehabilitation treatment                            |   | O Up to 7 days per medical cor   | ndition        |
| Home nursing costs                                  |   |  |                |
| Home nursing costs                                  |   | O Up to 2 weeks per medical condition  |                |
| Lifetime care                                       |   |  |                |
| Lifetime limit for all lifetin                      | ne care   | US\$50,000 or £33,300 or €3  | 7,500          |
| Hospice and palliative car                          | е   | Oup to the lifetime limit for all lifetime care  |                |
| Artificial life maintenance                         | ficial life maintenance Op to the lifetime limit for all lifetime |  | lifetime care  |
| Persistent vegetative state and neurological damage |   | Oup to the lifetime limit for all lifetime care  |                |

| Key   | O Full cover within annual benefit limit | Partial or limited cover                                   | Optional cover       |
|---|--|--|----------------------|
|   |  | SilverLite   |                      |
| Dental costs  |  |  |                      |
| Emergency restorative treatment you receive as an in-patient Op to US\$5,000 or £3,33 cover |  | O Up to US\$5,000 or £3,330 or cover                       | €3,750 per period of |
| Maternity costs   |  |  |                      |
| Complications of pregnance  | y (12-month waiting period)              | O Up to US\$10,000 or £6,600 or €7,500 per period of cover |                      |
| Expat benefits  |  |  |                      |
| 24-hour medical assistance  | e helpline                               | O Full cover   |                      |
| Medevac Basic   |  | O Full cover   |                      |
| Return airfare  |  | O Full cover   |                      |
| Travel expenses of a compa  | anion                                    | O Full cover   |                      |
| Accommodation expenses  | of a companion                           | O Up to US\$50 or £33 or €38 p                             | er night             |
| Repatriation of mortal remains  |  | O Up to US\$5,000 or £3,330 or                             | €3,750               |
| Burial or cremation   |  | O Up to US\$1,600 or £1,060 or £                           | £1,200               |

# Customise your Silver*Lite* plan

Make your Silver*Lite* plan work for you with our range of optional benefits and plans. All the benefits in this guide are per member per period of cover, unless stated otherwise. Some benefit limits are stated in multiple currencies—the currency that applies to you is the currency in which you pay your premium.



## **Travel plan**

The optional travel plan is great value for money, working out at only US\$104 or £62 or €104 per member per period of cover. The travel plan includes US\$85,000 of personal accident cover and US\$4,250 cover for personal belongings and for trip cancellations.



### Personal accident plan

With an optional personal accident plan, we'll pay you a cash lump-sum benefit if an accident results in your death, loss of sight, loss of limb or your permanent and total disablement within 2 years of the accident. A personal accident benefit of US\$75,000 costs only US\$9.45 or £6.13 or €9.45 per month.

# Tailor your Silver*Lite* plan

There's a range of tools you can use to tailor your Silver*Lite* plan to your needs. They will help you put the finishing touches on your health plan, but they can also be used to reduce your premium!

#### **Excess**

An excess is the fixed cash amount you pay towards a claim. You must choose one when you first apply for your health plan. You pay the excess for each medical condition, per period of cover. There's a range of excess options, including 'per claim' and 'per annum'.

#### Area of cover

The area of cover is a feature of international health plans that you don't typically find in domestic plans. The area of cover is the geographic or territorial limits of your plan. In short, it specifies in which countries you're covered. You can choose from three areas of cover, with each one giving you different levels of cover in different countries and regions.

### Payment frequency

When you apply for a health plan, you choose the frequency with which you pay your premium. You can pay annually, monthly, quarterly or half-yearly. Paying your premium annually is the cheapest option overall. If you pay quarterly or half-yearly, you'll pay a surcharge of 3%. If you pay monthly, you'll pay a surcharge of 5%.

#### Medical underwriting

When you apply for a health plan, we assess your medical records, including any medical conditions or injuries you have suffered in the past. This process is known as medical underwriting. It helps us decide the terms under which we can offer you cover. You can choose from full medical underwriting, moratorium underwriting or switch underwriting.

# We mean different things to different people

We mean a better healthcare experience for people living & working abroad. We mean financial security for people with futures to safeguard. We mean healthy & happy staff for international businesses. We mean progressive thinking for insurance partners.

But one thing everyone knows us by is the way we work. By putting our members at the heart of everything we do, we're creating an insurance experience that's personal, sustainable & transparent.

That's why we're the insurance partner of choice for people living & working abroad.

We're here to help

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