

# Quick Guide to the Personal Health Plans

## Silver*Lite*

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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.

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## SilverLite at a glance

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The SilverLite plan is a low-cost international health plan with all the benefits of BronzeLite, 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

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*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

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*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

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*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 SilverLite 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 SilverLite plan and make your premium work for you.

# Benefits of the SilverLite 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 ○ Full cover within annual benefit limit ○ Partial or limited cover ○ Optional cover

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

Key ● Full cover within annual benefit limit ● Partial or limited cover ● Optional cover

### SilverLite

#### HIV/AIDS treatment

HIV/AIDS treatment (24-month waiting period) ● Up to US\$5,000 or £3,300 or €3,750 per period of cover

#### Medical appliances

Prosthetic implants ● Full cover

Prosthetic devices ● 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 treatment ● Up to the annual limit for out-patient treatment

Out-patient surgical procedures ● Up to the annual limit for out-patient treatment

Advanced diagnostic tests ● Up to the annual limit for out-patient treatment

Physiotherapy ● Up 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 ● In-patient and day-patient treatment, with cover for out-patient treatment up to the benefit limit for primary medical care

Monitoring and maintenance ● Up to the benefit limit for primary medical care

#### Rehabilitation treatment

Rehabilitation treatment ● Up to 7 days per medical condition

#### Home nursing costs

Home nursing costs ● Up to 2 weeks per medical condition

#### Lifetime care

**Lifetime limit for all lifetime care** US\$50,000 or £33,300 or €37,500

Hospice and palliative care ● Up to the lifetime limit for all lifetime care

Artificial life maintenance ● Up to the lifetime limit for all lifetime care

Persistent vegetative state and neurological damage ● Up to the lifetime limit for all lifetime care

Key ● Full cover within annual benefit limit ● Partial or limited cover ● Optional cover

### SilverLite

#### Dental costs

Emergency restorative treatment you receive as an in-patient ● Up to US\$5,000 or £3,330 or €3,750 per period of cover

#### Maternity costs

Complications of pregnancy (12-month waiting period) ● Up to US\$10,000 or £6,600 or €7,500 per period of cover

#### Expat benefits

24-hour medical assistance helpline ● Full cover

Medevac Basic ● Full cover

Return airfare ● Full cover

Travel expenses of a companion ● Full cover

Accommodation expenses of a companion ● Up to US\$50 or £33 or €38 per night

Repatriation of mortal remains ● Up to US\$5,000 or £3,330 or €3,750

Burial or cremation ● Up to US\$1,600 or £1,060 or €1,200

## Customise your SilverLite plan

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Make your SilverLite 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

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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

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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

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**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

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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

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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

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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

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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



Call us on  
**+44 1276 486 477**



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