

## Benefits and Premiums

### Benefits

THE FOLLOWING BENEFITS ARE COVERED UP TO A MAXIMUM AGGREGATE LIMIT OF £1,000,000 PER INSURED PERSON PER YEAR

		International	International Plus	Executive International
<b>H</b>	<b>Hospital Services:</b> <ul style="list-style-type: none"> <li>• Accommodation and meal charges</li> <li>• All inpatient medical treatment costs</li> <li>• All inpatient Physician fees</li> <li>• All inpatient Surgeon/Anaesthetist fees</li> <li>• All intensive care unit charges</li> </ul>	Full Refund	Full Refund	
	<b>Parental Accommodation:</b> Where an insured child up to the age of 17 is in hospital	Full Refund	Full Refund	
£	<b>Hospital Cash Benefit:</b> When inpatient treatment is provided free of charge (max 30 days per Certificate period)	£250 per night	£250 per night	
	<b>Daycare Surgery</b>	Full Refund	Full Refund	
	<b>Local Road Ambulance Service</b>	Full Refund	Full Refund	
	<b>Emergency Medical Evacuation</b>	Full Refund	Full Refund	
	<b>Repatriation or Local Burial:</b> Only applies outside your home country	Full Refund up to £7,500	Full Refund up to £7,500	
	<b>Home Nursing:</b> Nursing at Home up to 26 weeks	Full Refund	Full Refund	
	<b>Accident and Emergency Room Services</b>	Full Refund	Full Refund	
	<b>Oncology, Chemotherapy and Radiotherapy</b>	Full Refund	Full Refund	
	<b>MRI and CT Scans</b>	Full Refund	Full Refund	
	<b>Organ Transplantation Surgery</b>	Not Covered	Not Covered	
	<b>Rehabilitation Care</b>	£100,000 lifetime limit	£100,000 lifetime limit	
	<b>Dental Treatment following Accident</b>	Full Refund	Full Refund	
	<b>Routine Dental Treatment</b>	Not Covered	Not Covered	
	<b>Newborn Care</b>	Up to £5,000 20% co-insurance	Up to £8,000 20% co-insurance	
	<b>Outpatient Services:</b> <ul style="list-style-type: none"> <li>• General Practitioner fees</li> <li>• X-rays, Diagnostic and Pathology tests</li> <li>• Physiotherapy</li> <li>• Specialist and Consultants fees</li> <li>• Complementary Therapies</li> <li>• Prescription Drugs</li> </ul>	Not Covered	Up to £3,000 First claim NIL excess All other claims: £100 excess per claim**†	
	<b>Maternity Care</b> Normal pregnancy	Not Covered	Not Covered	
	Complicated pregnancy	Not Covered	Not Covered	
<b>W</b>	<b>Wellness Benefit</b>	Not Covered	Not Covered	
<b>PA</b>	<b>Optional Personal Accident Cover for bodily injury arising out of:</b> <ul style="list-style-type: none"> <li>• Death</li> <li>• Loss of one or more limbs</li> <li>• Irrecoverable loss of sight</li> <li>• Permanent total disablement</li> </ul>	Available in units of £50,000 up to a maximum of £250,000		

PLEASE REFER TO THE PLAN RULES FOR A DETAILED DESCRIPTION OF THE ABOVE BENEFITS

\* Course of treatment per diagnosed medical condition.

† The excess per claim can be waived by payment of an additional 10% of the quoted annual premium rates.

## Annual Premium Rates

ALL PREMIUMS SHOWN ARE PAYABLE IN £ STERLING. THESE PREMIUM RATES ARE VALID FROM 1ST JULY 2006

Age	International		International Plus		Executive International	
	Area 1	Area 2	Area 1	Area 2	Area 1	Area 2
Child	268	708	317	888	385	1,077
18-25	330	885	433	1,211	524	1,469
26-29	376	1,017	495	1,389	599	1,684
30-34	409	1,101	537	1,510	651	1,832
35-39	503	1,367	659	1,860	800	2,255
40-44	585	1,573	763	2,140	926	2,593
45-49	698	1,883	916	2,561	1,110	3,104
50-54	921	2,474	1,201	3,367	1,454	4,077
55-59	1,174	3,150	1,530	4,282	1,853	5,191
60-64	1,514	4,048	1,971	5,509	2,390	6,679
Personal Accident 18-65	Administrative and clerical occupations £66.50 per unit Non-hazardous mechanical occupations £133.00 per unit					

**Area 1** Worldwide excluding USA, Canada and Caribbean

**Area 2** Worldwide

The outpatient excess under the International Plus and Executive International Plans may be waived by payment of an additional loading of 10% of the total annual premium.

If you wish to pay your premium in US dollars or Euros please visit our website [www.medicare.co.uk](http://www.medicare.co.uk) or telephone: +44 (0)20 7816 2033 for the current agreed exchange rate.