

## 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	Full Refund
	<b>Parental Accommodation:</b> Where an insured child up to the age of 17 is in hospital	Full Refund	Full Refund	Full Refund
<b>£</b>	<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	£250 per night
	<b>Daycare Surgery</b>	Full Refund	Full Refund	Full Refund
	<b>Local Road Ambulance Service</b>	Full Refund	Full Refund	Full Refund
	<b>Emergency Medical Evacuation</b>	Full Refund	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	Full Refund up to £7,500
	<b>Home Nursing:</b> Nursing at Home up to 26 weeks	Full Refund	Full Refund	Full Refund
	<b>Accident and Emergency Room Services</b>	Full Refund	Full Refund	Full Refund
	<b>Oncology, Chemotherapy and Radiotherapy</b>	Full Refund	Full Refund	Full Refund
	<b>MRI and CT Scans</b>	Full Refund	Full Refund	Full Refund
	<b>Organ Transplantation Surgery</b>	Not Covered	Not Covered	Up to £100,000
	<b>Dental Treatment following Accident</b>	Full Refund	Full Refund	Full Refund
	<b>Rehabilitation Care</b>	£100,000 lifetime limit	£100,000 lifetime limit	£100,000 lifetime limit
	<b>Routine Dental Treatment</b>	Not Covered	Not Covered	Up to £200 20% co-insurance
	<b>Newborn Care</b>	Up to £5,000 20% co-insurance	Up to £5,000 20% co-insurance	Up to £5,000 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 <sup>†</sup>	Full Refund First claim: NIL excess All other claims: £100 excess per claim <sup>†</sup>
	<b>Maternity Care</b> Normal pregnancy	Not Covered	Not Covered	Up to £5,000 20% co-insurance
	Complicated pregnancy	Not Covered	Not Covered	Up to £20,000 20% co-insurance
<b>W</b>	<b>Wellness Benefit</b>	Not Covered	Not Covered	Up to £500 20% co-insurance
<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 20% 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	399	867	512	1,167	621	1,415
18-25	605	1,426	801	1,988	971	2,410
26-29	718	1,700	962	2,376	1,167	2,881
30-34	785	1,850	1,040	2,586	1,262	3,134
35-39	906	2,139	1,208	2,986	1,465	3,619
40-44	1,011	2,368	1,341	3,289	1,625	3,987
45-49	1,161	2,723	1,540	3,754	1,866	4,549
50-54	1,557	3,646	2,055	5,027	2,490	6,094
55-59	1,983	4,637	2,612	6,397	3,166	7,754
60-64	2,538	5,916	3,345	8,151	4,054	9,879
65-69	3,872	9,071	5,126	12,557	6,213	15,222
70-74	5,256	12,260	6,967	17,101	8,445	20,730
75-79	6,254	14,595	8,289	20,372	10,048	24,693
80+	7,616	17,860	10,053	24,567	12,186	29,793
Personal Accident 18-65	Administrative and clerical occupation £66.50 per unit Non-hazardous mechanical occupation £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 20% 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.

If the insured person's country of residence falls within an area where MediCare are required to collect Insurance Premium Tax (IPT) or local taxes, these will be charged in addition to the premium due under the plan.