

# group InternationalExclusive

we also offer international healthcare protection and exclusive solutions to corporate groups



**InternationalExclusive** is available to corporate groups covering a minimum of 3 employees and we offer premium discounts for groups covering 10 or more employees. Members under the group policy are entitled to all benefits as individual members, with additional benefits provided at no extra cost and options available at extra cost.

Table below highlights those upgraded benefits and options. Please refer to the product brochure for the full benefits table. Call us for a quotation.

Benefits	InternationalExclusive			InternationalExclusive Plus		
<b>Please note:</b> benefit values are per person each year unless otherwise specified and are reduced each time you claim only by the net amount (less any deductible, excess or co-insurance) we have actually paid						
Area of cover	Asia*	Worldwide excluding USA <sup>†</sup>	Worldwide	Asia*	Worldwide excluding USA <sup>†</sup>	Worldwide
Yearly maximum up to		HK\$18,000,000 / US\$2,300,000			HK\$22,500,000 / US\$2,900,000	
Outside area of cover	Emergency treatment only	Emergency treatment only	All areas covered	Emergency treatment only	Emergency treatment only	All areas covered
Level of reimbursement		Reasonable and customary (R&C) charges			Reasonable and customary (R&C) charges	
<b>In-patient and daycare treatment (including surgery, consultations, consumables etc.)</b>						
Daily accommodation charges		Included (single en-suite room)			Included (single en-suite room)	
Parent accommodation up to		HK\$1,200/US\$150 per night			HK\$1,200/US\$150 per night	
Cash benefit		HK\$1,200/US\$150 per night			HK\$1,800/US\$230 per night	
In-patient direct billing		Included			Included	
Applicable in-patient direct billing network		International directory of hospitals			International directory of hospitals	
Level of cover		100% of reasonable and customary (R&C) charges in the international directory of hospitals			100% of reasonable and customary (R&C) charges in the international directory of hospitals	
<b>Out-patient treatment (including diagnostic tests, prescribed drugs, dental)</b>						
General Practitioner and Specialist consultation charges		Included			Included	
Courses of chiropractic treatment, acupuncture, homeopathy and osteopathy up to		HK\$9,000/US\$1,150 Up to 5 visits per 5 consecutive weeks			HK\$9,000/US\$1,150 Up to 5 visits per 5 consecutive weeks	
Traditional Chinese medicine up to		HK\$300/US\$40 per visit Up to 20 visits per year			HK\$300/US\$40 per visit Up to 20 visits per year	
Courses of physiotherapy		Included - Up to 5 visits per 5 consecutive weeks			Included - Up to 5 visits per 5 consecutive weeks	
Co-insurance applicable to all out-patient claims		10%			Nil	
<b>Other benefits</b>						
Health screen up to		No benefit			HK\$8,000/US\$1,000 Available only after 12 months membership	
Pre-existing conditions up to		HK\$36,000/US\$4,600 (waiting period waived)			HK\$36,000/US\$4,600 (waiting period waived)	
Maintenance of non pre-existing chronic conditions		Included (waiting period waived)			Included (waiting period waived)	
Oral and maxillofacial surgery		Included			Included	
Ambulance transport		Included			Included	
International Emergency Medical Assistance		Included			Included	
Psychiatric treatment up to		HK\$36,000/US\$4,600			HK\$60,000/US\$7,600	
Accidental damage to teeth		Included			Included	
Pre and post-natal complications		Included - available only after 12 months membership			Included - available only after 12 months membership	
Pregnancy and delivery up to		No benefit (an option to include with extra premium)			HK\$110,000/US\$13,800 Available only after 12 months membership (waiting period can be waived with extra premium)	
Vaccination up to		HK\$9,500/US\$1,200			HK\$12,000/US\$1,500	
Routine dental care up to		No benefit (an option to include with extra premium)			80% of eligible expenses incurred up to HK\$9,500/US\$1,200 (waiting period waived)	
Routine optical care up to		No benefit (an option to include with extra premium)			HK\$2,200/US\$280	
Hospice and palliative care up to		HK\$240,000/US\$30,000 in a member's lifetime Available only after 12 months membership			HK\$300,000/US\$38,000 in a member's lifetime Available only after 12 months membership	

**Items in shades of green are the same as individual members benefits**

Remark: the additional and automatic benefits are subject to our approval. Please refer to our membership agreement for full terms and conditions.