

ExpatPlus Benefits Guide

Effective 1st January 2008

In the tables below we have summarised the benefits applicable for each product option. Please refer to the general conditions for full benefit details and definitions. All benefits shown are per insured person, per insurance year (unless specifically stated). The general conditions are available on our website.

Core plan

	GLOBE	ORBIT	UNIVERSE
Maximum annual reimbursement per insured	€ 1.000.000	€ 1.500.000	€ 3.000.000
Territorial scope of cover	Zone A: Worldwide		
	Zone B: Worldwide excluding USA & Canada (but 90 days cover in USA & Canada in case of accident and emergency treatment)		
Deductible options for outpatient care, per insured and per year	€ 0 € 100 € 300	€ 0 € 100 € 300	€ 0

1. Hospitalisation inpatient treatment (day-patient and with overnight stay in hospital)

	GLOBE	ORBIT	UNIVERSE
Hospital room & board (pre-certification required)	100% of semi-private or 80% of standard private room	100% of standard private room	100% of standard private room
Doctor's fees (surgeon, anaesthetist)	100%	100%	100%
Other medical expenses (medical imaging, drugs and dressings, use of operating room, etc.)	100%	100%	100%
Hospital accommodation in intensive care unit (ICU)	100%	100%	100%
Rehabilitation and convalescence rest/care (when the admission immediately follows hospitalisation)	Not covered	Not covered	100% (max. 28 days)
Parent accommodation of one parent for child < 16	100% up to € 1.500	100% up to € 1.500	100% up to € 1.500

2. Outpatient treatment

	GLOBE	ORBIT	UNIVERSE
Doctor's fees (generalist, specialist)	80%	90%	100%
Diagnostic tests, lab tests, medical imaging (x-ray, MRI- and CT-scans)	80%	90%	100%
Prescribed drugs	80%	90%	100%
Physiotherapy	80% up to € 1.000	90% up to € 2.000	100% up to € 3.000
Preventive care & well-being benefit <ul style="list-style-type: none"> • Check-up • Eye test • Mammogram • Pap-smear test • PSA-test • Vaccinations 	100% up to € 600	100% up to € 800	100% up to € 1.000

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2. Outpatient treatment (continued)

	GLOBE	ORBIT	UNIVERSE
Alternative medicines such as homeopathy, acupuncture, chiropraxy and osteopathy	80% up to € 1.000	90% up to € 2.000	100% up to € 3.000
Therapy <ul style="list-style-type: none"> • Ergotherapy • Logopaedics and/or Speech therapy • Psychiatric outpatient care 	Not covered	50% up to € 1.000	50% up to € 2.000

3. Other medical treatment

	GLOBE	ORBIT	UNIVERSE
Maternity (waiting period of 10 months applies) ¹ <ul style="list-style-type: none"> • Pregnancy • Fertility treatment and sterilisation (IVF, ICSI, AI and all similar treatments) • Childbirth 	reimbursement according to type of outpatient treatment Not covered 80% up to € 5.000 (100% if home confinement)	reimbursement according to type of outpatient treatment Not covered 100% up to € 7.500	reimbursement according to type of outpatient treatment 100 % up to max. € 9.000 (3 x € 3.000) 100% up to € 10.000
Cancer treatment (excluding experimental treatments) (hospitalisation and outpatient treatment)	100%	100%	100%
Chronic and pre-existing conditions ²	Covered	Covered	Covered
AIDS / HIV Treatment <ul style="list-style-type: none"> • Inpatient • Outpatient 	100% 80%	100% 90%	100% 100%
Nursing at home	80% up to € 160 per day (maximum 60 days)	90% up to € 180 per day (maximum 60 days)	100% up to € 200 per day (maximum 100 days)
Organ transplant (excluding costs for donor – prior approval required)	100% up to € 100.000	100% up to € 125.000	100% up to € 150.000
Kidney dialysis (excluding experimental treatments)	100%	100%	100%
Local ambulance (to nearest hospital)	100% up to € 500	100% up to € 1.000	100% up to € 1.500
Dental treatment following accident	100% up to € 750 + dental surgery up to € 2.000	100% up to € 1.000 + dental surgery up to € 2.500	100% up to € 1.250 + dental surgery up to € 3.000
Psychiatric care <ul style="list-style-type: none"> • Inpatient • Outpatient 	Not covered see Therapies	90% up to € 10.000 see Therapies	100% up to € 20.000 see Therapies
Vision care (glasses, frames, contact lenses)	80% up to € 100	90% up to € 200	100% up to € 300
Medical aids (e.g. hearing aids and orthopaedic appliances)	80% up to € 1.500	90% up to € 2.500	100% up to € 3.000

¹ For individuals and companies with less than 5 insured employees.

² Acceptance of your application is subject to a medical questionnaire and approval by the medical consultant. For companies with more than 5 insured employees, medical history can be disregarded. Pre-existing and chronic conditions are covered within the limits of your plan if accepted by the medical consultant at the time of your enrolment.

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4. Medical evacuation and assistance services

	GLOBE	ORBIT	UNIVERSE
Repatriation assistance			
Repatriation / Evacuation			
• Emergency medical evacuation to the nearest hospital or emergency medical repatriation	100%	100%	100%
• Accommodation expenses patient and one other insured person	€ 100 / day (max. 7 days)	€ 100 / day (max. 7 days)	€ 100 / day (max. 7 days)
• Transport costs of one accompanying insured person and/or minor children if left alone	100% one-way	100% one-way	100% one-way
Hospitalisation on the spot (> 5 days for adults; > 2 days for children)			
• Transport costs family member	100%	100%	100%
• Accommodation expenses	€ 100 / day (max. 7 days)	€ 100 / day (max. 7 days)	€ 100 / day (max. 7 days)
Early return			
• Transport costs in case of emergency hospitalisation of spouse or child (life-threatening situation)	100%	100%	100%
• Transport costs because of death of first degree family member			
Temporary replacement colleague (transport costs)	100%	100%	100%
Delivery of essential medicines	100%	100%	100%
Rescue costs	€ 750	€ 750	€ 750
Psychological support	2 telephone consolations / insured	2 telephone consolations / insured	2 telephone consolations / insured
Cash advance in case of theft papers, travel documents etc.	€ 400	€ 400	€ 400
Assistance death			
• Repatriation of mortal remains	100%	100%	100%
• Transport costs of all insured family members	100%	100%	100%

5. Personal Liability

	GLOBE	ORBIT	UNIVERSE
Maximum combined reimbursement / event	max. € 4.500.000	max. € 4.500.000	max. € 4.500.000
• Bodily injury and resulting financial loss / claim	max. € 4.500.000	max. € 4.500.000	max. € 4.500.000
• Property damage and resulting financial loss / claim	max. € 450.000	max. € 450.000	max. € 450.000

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Optional covers

Dental care

	BASIC	COMPREHENSIVE
Maximum annual reimbursement per insured	€ 3.000	€ 5.000
Basic dental care (check-ups, basic treatments)	80% up to € 1.500	100% up to € 2.500
Major dentistry (orthodontic, prostheses, bridges, implants) ³	60% up to € 1.500	80% up to € 2.500

³ Orthodontic treatment is only covered if started before age 15.

A waiting period of 12 months applies to all major dentistry for individuals.

Accidental death and dismemberment

The Personal Accident cover will guarantee the payment of a lump sum in case you die in an accident or incur a permanent disability of at least 20%.

Cash benefit after accidental death

- up to a maximum of € 500.000 with a minimum of € 50.000;
- available for you and your adult dependants.

Cash benefit after permanent disability

- from at least a permanent disability degree of 20%;
- cash benefit = sum insured x degree of disability when disability <100%.

Temporary incapacity

Protection up to 80%

With the temporary incapacity plan option, you will feel more secure knowing your family will be protected financially if you are totally unable to perform your professional occupation due to illness or accident. You can choose the level of income benefit that is appropriate to you and your family:

- up to 80% of their gross monthly salary;
- minimum monthly allowance is € 1.000;
- subject to a maximum monthly benefit limit of € 10.000.

Income protection during 24 months

We will pay you a regular income for as long as you are unable to return to work. After a waiting period of 90 days, the income will start up to a maximum of 2 years. Are you still unable to resume work after 24 months? Then you continue to receive an income through the permanent disability option.

Permanent disability

A regular monthly income up to 80%

With this option, you receive a monthly income in case you are affected by a permanent disability of at least 33,33% caused by illness or accident. You can choose the level of income benefit that is appropriate to you:

- up to 80% of pre-disability gross monthly salary;
- subject to a maximum of € 10.000 per month and a minimum of € 1.000;
- cash benefit = sum insured x degree of disability when disability between 33,33% and 66,67%.

Additional payment of € 25.000

Does your degree of disability exceed 66,67%? And do you need the assistance of a third person to perform the basic activities of daily living (such as feeding, washing yourself)? In that case an additional sum of € 25.000 will be paid.

Income protection up to the age of 65

With the permanent disability plan we will continue to pay you for as long as you are unable to resume your activities... and this up to the age of 65.

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In the tables below we have summarised the benefits applicable for each product option. Please refer to the general conditions for full benefit details and definitions. All benefits shown are per insured person, per insurance year (unless specifically stated). The general conditions are available on our website.

Core plan

	GLOBE	ORBIT	UNIVERSE
Maximum annual reimbursement per insured	£ 650.000	£ 1.000.000	£ 2.000.000
Territorial scope of cover	Zone A: Worldwide		
	Zone B: Worldwide excluding USA & Canada (but 90 days cover in USA & Canada in case of accident and emergency treatment)		
Deductible options for outpatient care, per insured and per year	£ 0 £ 65 £ 200	£ 0 £ 65 £ 200	£ 0

1. Hospitalisation inpatient treatment (day-patient and with overnight stay in hospital)

	GLOBE	ORBIT	UNIVERSE
Hospital room & board (pre-certification required)	100% of semi-private or 80% of standard private room	100% of standard private room	100% of standard private room
Doctor's fees (surgeon, anaesthetist)	100%	100%	100%
Other medical expenses (medical imaging, drugs and dressings, use of operating room, etc.)	100%	100%	100%
Hospital accommodation in intensive care unit (ICU)	100%	100%	100%
Rehabilitation and convalescence rest/care (when the admission immediately follows hospitalisation)	Not covered	Not covered	100% (max. 28 days)
Parent accommodation of one parent for child < 16	100% up to £ 1.000	100% up to £ 1.000	100% up to £ 1.000

2. Outpatient treatment

	GLOBE	ORBIT	UNIVERSE
Doctor's fees (generalist, specialist)	80%	90%	100%
Diagnostic tests, lab tests, medical imaging (x-ray, MRI- and CT-scans)	80%	90%	100%
Prescribed drugs	80%	90%	100%
Physiotherapy	80% up to £ 650	90% up to £ 1.300	100% up to £ 2.000
Preventive care & well-being benefit <ul style="list-style-type: none"> • Check-up • Eye test • Mammogram • Pap-smear test • PSA-test • Vaccinations 	100% up to £ 400	100% up to £ 535	100% up to £ 650

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2. Outpatient treatment (continued)

	GLOBE	ORBIT	UNIVERSE
Alternative medicines such as homeopathy, acupuncture, chiropraxy and osteopathy	80% up to £ 650	90% up to £ 1.300	100% up to £ 2.000
Therapy <ul style="list-style-type: none"> • Ergotherapy • Logopaedics and/or Speech therapy • Psychiatric outpatient care 	Not covered	50% up to £ 650	50% up to £ 1.300

3. Other medical treatment

	GLOBE	ORBIT	UNIVERSE
Maternity (waiting period of 10 months applies) ¹ <ul style="list-style-type: none"> • Pregnancy • Fertility treatment and sterilisation (IVF, ICSI, AI and all similar treatments) • Childbirth 	reimbursement according to type of outpatient treatment Not covered 80% up to £ 3.250 (100% if home confinement)	reimbursement according to type of outpatient treatment Not covered 100% up to £ 5.000	reimbursement according to type of outpatient treatment 100 % up to max. £ 6.000 (3 x £ 2.000) 100% up to £ 6.500
Cancer treatment (excluding experimental treatments) (hospitalisation and outpatient treatment)	100%	100%	100%
Chronic and pre-existing conditions ²	Covered	Covered	Covered
AIDS / HIV Treatment <ul style="list-style-type: none"> • Inpatient • Outpatient 	100% 80%	100% 90%	100% 100%
Nursing at home	80% up to £ 110 per day (maximum 60 days)	90% up to £ 120 per day (maximum 60 days)	100% up to £ 135 per day (maximum 100 days)
Organ transplant (excluding costs for donor – prior approval required)	100% up to £ 65.000	100% up to £ 83.500	100% up to £ 100.000
Kidney dialysis (excluding experimental treatments)	100%	100%	100%
Local ambulance (to nearest hospital)	100% up to £ 325	100% up to £ 650	100% up to £ 1.000
Dental treatment following accident	100% up to £ 500 + dental surgery up to £ 1.300	100% up to £ 650 + dental surgery up to £ 1.625	100% up to £ 850 + dental surgery up to £ 2.000
Psychiatric care <ul style="list-style-type: none"> • Inpatient • Outpatient 	Not covered see Therapies	90% up to £ 6.500 see Therapies	100% up to £ 13.500 see Therapies
Vision care (glasses, frames, contact lenses)	80% up to £ 65	90% up to £ 135	100% up to £ 200
Medical aids (e.g. hearing aids and orthopaedic appliances)	80% up to £ 1.000	90% up to £ 1.650	100% up to £ 2.000

¹ For individuals and companies with less than 5 insured employees.

² Acceptance of your application is subject to a medical questionnaire and approval by the medical consultant. For companies with more than 5 insured employees, medical history can be disregarded. Pre-existing and chronic conditions are covered within the limits of your plan if accepted by the medical consultant at the time of your enrolment.

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4. Medical evacuation and assistance services

	GLOBE	ORBIT	UNIVERSE
Repatriation assistance			
Repatriation / Evacuation			
• Emergency medical evacuation to the nearest hospital or emergency medical repatriation	100%	100%	100%
• Accommodation expenses patient and one other insured person	£ 65 / day (max. 7 days)	£ 65 / day (max. 7 days)	£ 65 / day (max. 7 days)
• Transport costs of one accompanying insured person and/or minor children if left alone	100% one-way	100% one-way	100% one-way
Hospitalisation on the spot (> 5 days for adults; > 2 days for children)			
• Transport costs family member	100%	100%	100%
• Accommodation expenses	£ 65 / day (max. 7 days)	£ 65 / day (max. 7 days)	£ 65 / day (max. 7 days)
Early return			
• Transport costs in case of emergency hospitalisation of spouse or child (life-threatening situation)	100%	100%	100%
• Transport costs because of death of first degree family member			
Temporary replacement colleague (transport costs)	100%	100%	100%
Delivery of essential medicines	100%	100%	100%
Rescue costs	£ 500	£ 500	£ 500
Psychological support	2 telephone consolations / insured	2 telephone consolations / insured	2 telephone consolations / insured
Cash advance in case of theft papers, travel documents etc.	£ 260	£ 260	£ 260
Assistance death			
• Repatriation of mortal remains	100%	100%	100%
• Transport costs of all insured family members	100%	100%	100%

5. Personal Liability

	GLOBE	ORBIT	UNIVERSE
Maximum combined reimbursement / event	max. £ 3.000.000	max. £ 3.000.000	max. £ 3.000.000
• Bodily injury and resulting financial loss / claim	max. £ 3.000.000	max. £ 3.000.000	max. £ 3.000.000
• Property damage and resulting financial loss / claim	max. £ 300.000	max. £ 300.000	max. £ 300.000

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Optional covers

Dental care

	BASIC	COMPREHENSIVE
Maximum annual reimbursement per insured	£ 2.000	£ 3.250
Basic dental care (check-ups, basic treatments)	80% up to £ 1.000	100% up to £ 1.625
Major dentistry (orthodontic, prostheses, bridges, implants) ³	60% up to £ 1.000	80% up to £ 1.625

³ Orthodontic treatment is only covered if started before age 15.

A waiting period of 12 months applies to all major dentistry for individuals.

Accidental death and dismemberment

The Personal Accident cover will guarantee the payment of a lump sum in case you die in an accident or incur a permanent disability of at least 20%.

Cash benefit after accidental death

- up to a maximum of £ 325.000 with a minimum of £ 32.500;
- available for you and your adult dependants.

Cash benefit after permanent disability

- from at least a permanent disability degree of 20%;
- cash benefit = sum insured x degree of disability when disability <100%.

Temporary incapacity

Protection up to 80%

With the temporary incapacity plan option, you will feel more secure knowing your family will be protected financially if you are totally unable to perform your professional occupation due to illness or accident. You can choose the level of income benefit that is appropriate to you and your family:

- up to 80% of their gross monthly salary;
- minimum monthly allowance is £ 650;
- subject to a maximum monthly benefit limit of £ 6.500.

Income protection during 24 months

We will pay you a regular income for as long as you are unable to return to work. After a waiting period of 90 days, the income will start up to a maximum of 2 years. Are you still unable to resume work after 24 months? Then you continue to receive an income through the permanent disability option.

Permanent disability

A regular monthly income up to 80%

With this option, you receive a monthly income in case you are affected by a permanent disability of at least 33,33% caused by illness or accident. You can choose the level of income benefit that is appropriate to you:

- up to 80% of pre-disability gross monthly salary;
- subject to a maximum of £ 6.500 per month and a minimum of £ 650;
- cash benefit = sum insured x degree of disability when disability between 33,33% and 66,67%.

Additional payment of £ 16.250

Does your degree of disability exceed 66,67%? And do you need the assistance of a third person to perform the basic activities of daily living (such as feeding, washing yourself)? In that case an additional sum of £ 16.250 will be paid.

Income protection up to the age of 65

With the permanent disability plan we will continue to pay you for as long as you are unable to resume your activities... and this up to the age of 65.

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Core plan

	GLOBE	ORBIT	UNIVERSE
Maximum annual reimbursement per insured	\$ 1.250.000	\$ 1.875.000	\$ 3.750.000
Territorial scope of cover	Zone A: Worldwide		
	Zone B: Worldwide excluding USA & Canada (but 90 days cover in USA & Canada in case of accident and emergency treatment)		
Deductible options for outpatient care, per insured and per year	\$ 0 \$ 125 \$ 375	\$ 0 \$ 125 \$ 375	\$ 0

1. Hospitalisation inpatient treatment (day-patient and with overnight stay in hospital)

	GLOBE	ORBIT	UNIVERSE
Hospital room & board (pre-certification required)	100% of semi-private or 80% of standard private room	100% of standard private room	100% of standard private room
Doctor's fees (surgeon, anaesthetist)	100%	100%	100%
Other medical expenses (medical imaging, drugs and dressings, use of operating room, etc.)	100%	100%	100%
Rehabilitation and convalescence rest/care (when the admission immediately follows hospitalisation)	Not covered	Not covered	100% (max. 28 days)
Parent accomodation of one parent for child < 16	100% up to \$ 1.875	100% up to \$ 1.875	100% up to \$ 1.875

2. Outpatient treatment

	GLOBE	ORBIT	UNIVERSE
Doctor's fees (generalist, specialist)	80%	90%	100%
Diagnostic tests, lab tests, medical imaging (x-ray, MRI- and CT-scans)	80%	90%	100%
Prescribed drugs	80%	90%	100%
Physiotherapy	80% up to \$ 1.250	90% up to \$ 2.500	100% up to \$ 3.750
Preventive care & well-being benefit <ul style="list-style-type: none"> • Check-up • Eye test • Mammogram • Pap-smear test • PSA-test • Vaccinations 	100% up to \$ 750	100% up to \$ 1.000	100% up to \$ 1.250

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2. Outpatient treatment (continued)

	GLOBE	ORBIT	UNIVERSE
Alternative medicines such as homeopathy, acupuncture, chiropracy and osteopathy	80% up to \$ 1.250	90% up to \$ 2.500	100% up to \$ 3.750
Therapy <ul style="list-style-type: none"> • Ergotherapy • Logopaedics and/or Speech therapy • Psychiatric outpatient care 	Not covered	50% up to \$ 1.250	50% up to \$ 2.500

3. Other medical treatment

	GLOBE	ORBIT	UNIVERSE
Maternity (waiting period of 10 months applies) ¹ <ul style="list-style-type: none"> • Pregnancy • Fertility treatment and sterilisation (IVF, ICSI, AI and all similar treatments) • Childbirth 	reimbursement according to type of outpatient treatment Not covered 80% up to \$ 6.250 (100% if home confinement)	reimbursement according to type of outpatient treatment Not covered 100% up to \$ 9.375	reimbursement according to type of outpatient treatment 100 % up to max. \$ 11.250 (3 x \$ 3.750) 100% up to \$ 12.500
Cancer treatment (excluding experimental treatments) (hospitalisation and outpatient treatment)	100%	100%	100%
Chronic and pre-existing conditions ²	Covered	Covered	Covered
AIDS / HIV Treatment <ul style="list-style-type: none"> • Inpatient • Outpatient 	100% 80%	100% 90%	100% 100%
Nursing at home	80% up to \$ 200 per day (maximum 60 days)	90% up to \$ 225 per day (maximum 60 days)	100% up to \$ 250 per day (maximum 100 days)
Organ transplant (excluding costs for donor – prior approval required)	100% up to \$ 125.000	100% up to \$ 156.250	100% up to \$ 187.500
Kidney dialysis (excluding experimental treatments)	100%	100%	100%
Local ambulance (to nearest hospital)	100% up to \$ 625	100% up to \$ 1.250	100% up to \$ 1.875
Dental treatment following accident	100% up to \$ 937,50 + dental surgery up to \$ 2.500	100% up to \$ 1.250 + dental surgery up to \$ 3.125	100% up to \$ 1.562,50 + dental surgery up to \$ 3.750
Psychiatric care <ul style="list-style-type: none"> • Inpatient • Outpatient 	Not covered see Therapies	90% up to \$ 12.500 see Therapies	100% up to \$ 25.000 see Therapies
Vision care (glasses, frames, contact lenses)	80% up to \$ 125	90% up to \$ 250	100% up to \$ 375
Medical aids (e.g. hearing aids and orthopaedic appliances)	80% up to \$ 1.875	90% up to \$ 3.125	100% up to \$ 3.750

¹ For individuals and companies with less than 5 insured employees.

² Acceptance of your application is subject to a medical questionnaire and approval by the medical consultant. For companies with more than 5 insured employees, medical history can be disregarded. Pre-existing and chronic conditions are covered within the limits of your plan if accepted by the medical consultant at the time of your enrolment.

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4. Medical evacuation and assistance services

	GLOBE	ORBIT	UNIVERSE
Repatriation assistance			
Repatriation / Evacuation			
• Emergency medical evacuation to the nearest hospital or emergency medical repatriation	100%	100%	100%
• Accommodation expenses patient and one other insured person	\$ 125 / day (max. 7 days)	\$ 125 / day (max. 7 days)	\$ 125 / day (max. 7 days)
• Transport costs of one accompanying insured person and/or minor children if left alone	100% one-way	100% one-way	100% one-way
Hospitalisation on the spot (> 5 days for adults; > 2 days for children)			
• Transport costs family member	100%	100%	100%
• Accommodation expenses	\$ 125 / day (max. 7 days)	\$ 125 / day (max. 7 days)	\$ 125 / day (max. 7 days)
Early return			
• Transport costs in case of emergency hospitalisation of spouse or child (life-threatening situation)	100%	100%	100%
• Transport costs because of death of first degree family member			
Temporary replacement colleague (transport costs)	100%	100%	100%
Delivery of essential medicines	100%	100%	100%
Rescue costs	\$ 937,50	\$ 937,50	\$ 937,50
Psychological support	2 telephone consolations / insured	2 telephone consolations / insured	2 telephone consolations / insured
Cash advance in case of theft papers, travel documents etc.	\$ 500	\$ 500	\$ 500
Assistance death			
• Repatriation of mortal remains	100%	100%	100%
• Transport costs of all insured family members	100%	100%	100%

5. Personal Liability

	GLOBE	ORBIT	UNIVERSE
Maximum combined reimbursement / event	max. \$ 5.625.000	max. \$ 5.625.000	max. \$ 5.625.000
• Bodily injury and resulting financial loss / claim	max. \$ 5.625.000	max. \$ 5.625.000	max. \$ 5.625.000
• Property damage and resulting financial loss / claim	max. \$ 562.500	max. \$ 562.500	max. \$ 562.500

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Optional covers

Dental care

	BASIC	COMPREHENSIVE
Maximum annual reimbursement per insured	\$ 3.750	\$ 6.250
Basic dental care (check-ups, basic treatments)	80% up to \$ 1.875	100% up to \$ 3.125
Major dentistry (orthodontic, prostheses, bridges, implants) ³	60% up to \$ 1.875	80% up to \$ 3.125

³ Orthodontic treatment is only covered if started before age 15.

A waiting period of 12 months applies to all major dentistry for individuals.

Accidental death and dismemberment

The Personal Accident cover will guarantee the payment of a lump sum in case you die in an accident or incur a permanent disability of at least 20%.

Cash benefit after accidental death

- up to a maximum of \$ 625.000 with a minimum of \$ 62.500;
- available for you and your adult dependants.

Cash benefit after permanent disability

- from at least a permanent disability degree of 20%;
- cash benefit = sum insured x degree of disability when disability <100%.

Temporary incapacity

Protection up to 80%

With the temporary incapacity plan option, you will feel more secure knowing your family will be protected financially if you are totally unable to perform your professional occupation due to illness or accident. You can choose the level of income benefit that is appropriate to you and your family:

- up to 80% of their gross monthly salary;
- minimum monthly allowance is \$ 1.250;
- subject to a maximum monthly benefit limit of \$ 12.500.

Income protection during 24 months

We will pay you a regular income for as long as you are unable to return to work. After a waiting period of 90 days, the income will start up to a maximum of 2 years. Are you still unable to resume work after 24 months? Then you continue to receive an income through the permanent disability option.

Permanent disability

A regular monthly income up to 80%

With this option, you receive a monthly income in case you are affected by a permanent disability of at least 33,33% caused by illness or accident. You can choose the level of income benefit that is appropriate to you:

- up to 80% of pre-disability gross monthly salary;
- subject to a maximum of \$ 12.500 per month and a minimum of \$ 1.250;
- cash benefit = sum insured x degree of disability when disability between 33,33% and 66,67%.

Additional payment of \$ 31.250

Does your degree of disability exceed 66,67%? And do you need the assistance of a third person to perform the basic activities of daily living (such as feeding, washing yourself)? In that case an additional sum of \$ 31.250 will be paid.

Income protection up to the age of 65

With the permanent disability plan we will continue to pay you for as long as you are unable to resume your activities... and this up to the age of 65.

ExpatPlus is the best solution for you and your family

Living abroad, ExpatPlus is designed to provide you with great choice, flexibility, quality and value. When you choose ExpatPlus as your international health insurance plan, you benefit from a lot of plusses.

1. Comprehensive range of medical cover plus extra benefits

Whatever treatment you need, you are sure it's covered. This makes it easier for you to enjoy life together with the people you love.

2. Flexibility and choice

Different people need different things from their health insurance. That is why ExpatPlus is designed to meet the requirements of most situations and budget.

3. Contact center, 24 hours a day, 365 days a year

You have access to a multilingual team of qualified customer service professionals 365 days a year, 24 hours.

4. Easy to afford

Because we offer a variety of plans, and a range of deductibles, you can choose how much to spend. You will always find a solution that best suits your needs.

5. No out of pocket costs

If you need hospital treatment, we settle all eligible bills directly. This makes life easier for you and your family.

6. Free choice of hospitals

Unlike others, we provide you complete freedom of choice when it comes to selecting treatment providers.

7. Only the best hospitals

We have established a worldwide network of high quality hospitals to guarantee access to the best medical care.

8. Fast reimbursement of claims

We guarantee that 75% of all claims are reimbursed within 5 days.

