

International Private Medical Insurance



Insurance Product Information Document

Company: UnitedHealthcare Global

Product: BeHealthy

UnitedHealthcare Insurance dac trading as UnitedHealthcare Global is regulated by the Central Bank of Ireland. Registered in Ireland with registration number 601860. Registered Office: 70 Sir John Rogerson's Quay, Dublin 2, Ireland.

This document provides a summary of the key information relating to an international private medical insurance policy. The full terms and conditions of the cover and other important information are included in your Membership Guide and Schedule of Benefits.

What is this type of insurance? This insurance is designed to provide medical cover for members who may be living or working outside of their home country for six months or more of each policy year.



What is insured?

In-patient and day-patient treatment ;

- ✓ In-patient and day-patient treatment
 - Our level 1 plan is covered up to an overall annual limit of £1,150,000/€1,300,000/\$1,500,000 per member per policy year
 - Our level 2 plan is covered up to an overall annual limit of £2,300,000/€2,600,000/\$3,000,000 per member per policy year
 - Our level 3 plan cover has no annual maximum plan limit
- ✓ Hospital accommodation;
- ✓ Diagnostic tests such as blood tests, X-rays and scans;
- ✓ Oncology treatment;
- ✓ Organ transplant;
- ✓ Hospice and palliative care;
- ✓ Home nursing or nursing in a convalescent home;
- ✓ Rehabilitation;
- ✓ Psychiatry and psychotherapy.

Wellness Benefits;

- ✓ Routine Annual Health Checks & Preventive Care;
- ✓ My Wellbeing; customised healthy lifestyle App;
- ✓ International Employee Assistance Programme, phone & face to face counselling;
- ✓ Cancer screenings;
- ✓ Treatment for HIV/AIDS.

Medical Evacuation & Repatriation;

- ✓ Evacuation to a nearest center of excellence where you can receive treatment that the policy covers;
- ✓ Accommodation costs relating to an evacuation;
- ✓ Repatriation to the home or host country.

Security Services;

- ✓ World Watch Global Security Intelligence;
- ✓ Medical Intelligence reports ;
- ✓ Travel Security Manager.

Maternity benefits;

The level 2 and level 3 Core plans includes the following maternity benefits:

- ✓ Routine Maternity Care;
- ✓ Stem Cell Storage;
- ✓ Complications of Pregnancy & Childbirth;
- ✓ Newborn Care.



What is not insured?

These are some of the exclusions which apply to your cover. Please refer to the terms and conditions for full details.

- ✗ Treatment relating to surrogacy;
- ✗ Birth control;
- ✗ Cosmetic treatment;
- ✗ Developmental delay of children;
- ✗ Self-inflicted injury;
- ✗ Accident, illness or injury resulting from alcohol or substance abuse;
- ✗ Professional sports injuries;
- ✗ Weight loss surgery;
- ✗ Treatment of short sight or long sight such as laser eyesight correction surgery;
- ✗ Treatment required as a result of war, terrorism (unless the injury is sustained as an innocent bystander) or contamination by radioactivity or chemical agents;
- ✗ Treatment required if it's needed after traveling against medical advice.



Are there any restrictions on cover?

- ! Some benefits have specific limits. Please refer to your Schedule of Benefits for full details;
- ! Cover is provided up to an overall annual limit please refer to your Schedule of benefits for full details;
- ! Cover is restricted to the area of cover that your employer selected. If your employer selected worldwide cover, we'll cover you for treatment in any country, however, if your employer selected worldwide excluding the USA, we will cover you for treatment in any country except the USA;
- ! If your employer selected a deductible, the amount selected will apply to benefits as set out in your policy documentation;
- ! We will only start paying for your treatment when your deductible figure has been reached;
- ! Cover for pre-existing conditions under this product is dependent on the underwriting type that applies to the cover. Please contact your Group Scheme Manager if you have any questions in relation to whether pre-existing conditions are covered by your policy.



Where am I covered?

- ✓ You will be covered depending on which area of the world your employer selected, if your employer has selected worldwide cover, we will cover you for treatment in any country, however, if your employer selected worldwide excluding the USA, we will cover you for treatment in any country except the USA.



What are my obligations?

- You must take reasonable care to provide complete and accurate answers to the questions we ask when you take out, make changes to, and renew your policy;
- You must also take reasonable care to provide complete and accurate answers to the questions we ask when making a claim. Claims must be submitted no later than 180 days after cover has ended or we may refuse to pay the claim;
- You must also tell us about changes to your circumstances, for example, a change of name or address, or any other material information that has changed;
- You must advise your Group Scheme Manager as soon as possible if your principal country of residence changes, as cover in some countries is subject to local health regulations;
- All in-patient and some day-patient treatment requires pre-authorisation. Please refer to the Schedule of Benefits which highlights the benefits marked with * which require pre-approval;
- The provision of insurance under this policy is conditional on you observing and fulfilling the terms, provisions, conditions and clauses of this policy;
- We strongly recommend that you call us before any planned hospital admissions take place so that we can advise you on what will and will not be covered, in the event of a claim.



When and how do I pay?

Premiums are paid by your employer.



When does the cover start and end?

From the start date (shown on your membership certificate) until the renewal of your Employers group scheme and then for the period when your employer renews your policy and pays your premium (usually 12 month).



How do I cancel the contract?

If you wish to cancel you policy please contact your Group Scheme Manager.