

Build your BeHealthy plan

Building your Group plan is easy. Simply follow the steps below while reviewing the Schedule of Benefits.



Request a quote today by calling +44(0)2039074922

BeHealthy International Healthcare Schedule of Benefits

Core Plan	BeHealthy Core 1	BeHealthy Core 2	BeHealthy Core 3
Annual Maximum Benefit USD (\$)	\$1,500,000	\$3,000,000	No Limit
Annual Maximum Benefit EUR (€)	€1,300,000	€2,600,000	No Limit
Annual Maximum Benefit GBP (£)	£1,200,000	£2,400,000	No Limit
Annual Maximum Benefit CHF	1,400,000 CHF	2,800,000 CHF	No Limit

Benefits marked with * require pre-authorisation

Core Plan Healthcare Benefits	BeHealthy Core 1	BeHealthy Core 2	BeHealthy Core 3
Hospital Accommodation*	Private Room	Private Room	Private Room
Day-patient Treatment*	Paid in Full	Paid in Full	Paid in Full
Prescriptions Medicines, Drugs and Dressings*	Paid in Full	Paid in Full	Paid in Full
Parental Accommodation* Applies to a parent staying in the hospital with a dependant child under 18	Paid in Full	Paid in Full	Paid in Full
Accommodation costs for accompanying person* Staying in hospital in the same room in cases of critical conditions	\$45/€40/£35/45 CHF	\$55/€50/£45/55 CHF	Paid in Full
Chronic Conditions In-patient, out-patient and day-patient treatment	Paid in Full	Paid in Full	Paid in Full
Surgeon & Anaesthetist's Fees*	Paid in Full	Paid in Full	Paid in Full
Surgical Procedures & Appliances and Materials* In-patient and day-patient treatment	Paid in Full	Paid in Full	Paid in Full
Intensive Care*	Paid in Full	Paid in Full	Paid in Full
Therapist and Physician Fees* In-patient and day-patient treatment only	Paid in Full	Paid in Full	Paid in Full
Diagnostic Tests* Includes pathology, X-rays, radiology, CT and MRI scans, PET and CT-PET scans In-patient and day-patient treatment only	Paid in Full	Paid in Full	Paid in Full
Rehabilitation* Treatment must be within 14 days of surgery and/or discharge after the acute medical condition In-patient and day-patient treatment only	\$3,900/€3,500/ £3,100/3,800 CHF	\$5,700/€5,000/ £4,600/5,400 CHF	Paid in Full
Reconstructive Surgery* after an accident, illness or injury In-patient, out-patient and day-patient treatment	Paid in Full	Paid in Full	Paid in Full

Core Plan Healthcare Benefits (continued) Benefits marked with * require pre-authorisation	BeHealthy Core 1	BeHealthy Core 2	BeHealthy Core 3
Congenital & Hereditary Conditions*	Paid in Full	Paid in Full	Paid in Full
Organ Transplant*	Paid in Full	Paid in Full	Paid in Full
Dialysis*	Paid in Full	Paid in Full	Paid in Full
Psychiatric & Psychotherapy Care* 10 month waiting period applies In-patient and day-patient treatment only	Up to 20 days	Up to 30 days	Paid in Full
Hospice & Palliative Care*	\$28,000/€25,000/ £23,000/27,000 CHF per lifetime	\$45,000 /€40,000/ £37,000/43,000 CHF per lifetime	\$56,000/€50,000/ £46,000/54,000 CHF per lifetime
Home nursing or in a convalescent home* Covered immediately after or instead of hospitalisation	\$200/€175/ £160/190 CHF per day up to 20 days	\$200/€175/ £160/190 CHF per day up to 30 days	Paid in Full
Inpatient Cash Benefit Where treatment is free of charge	\$140/€125/ £115/135 CHF per night up to 20 nights	\$140/€125/ £115/135 CHF per night up to 30 nights	\$140/€125/ £115/135 CHF per night up to 40 nights
Second Medical Opinion Provided by another medical professional to confirm the diagnosis and treatment of a primary physician or to offer an alternative diagnosis and or treatment	Not covered	Included	Included
Accident & Emergency Treatment Outside of Area of Cover (for trips of a maximum period of 6 weeks)	20 days per year	30 days per year	30 days per year
HIV/AIDS* In-patient, out-patient and day-patient treatment	\$4,800/€4,250/ £3,900/4,600 CHF	\$9,500/€8,500/ £7,800/9,200 CHF	Paid in Full
Ambulance Services	Paid in Full	Paid in Full	Paid in Full
Repatriation of Remains*	Paid in Full	Paid in Full	Paid in Full
Travel costs of insured family member in the event of repatriation of mortal remains	\$1,700/€1,500/ £1,350/1,600 CHF	\$1,700/€1,500/ £1,350/1,600 CHF	\$1,700/€1,500/ £1,350/1,600 CHF
Emergency Inpatient Dental Treatment	\$950/€ 850/ £750/920 CHF	\$1,900/€1,700/ £1,500/1850 CHF	Paid in Full
Preventative Surgery*	Not covered	\$22,300/€20,000/ £18,300/21,500 CHF	\$33,500/€30,000/ £27,500/32,500 CHF

Oncology Benefits			
Oncology Treatment* In-patient, out-patient and day-patient treatment	Paid in Full	Paid in Full	Paid in Full
Oncology Counselling Services Consultations with a registered counsellor via our EAP service when you have being diagnosed with cancer	5 visits	5 visits	5 visits
Wig Purchase of a wig following chemotherapy or a prosthetic bra	\$175/€150/ £135/160 CHF	\$175/€150/ £135/160 CHF	\$175/€150/ £135/160 CHF

Wellness Benefits

<p>Routine Annual Health Checks & Preventive Care Includes blood and cholesterol checks, physical examinations, blood pressure and BMI, urine analysis and hearing examination</p>			
<p>Cancer Screenings</p> <ul style="list-style-type: none"> Mammograms (every two years for women aged 40 -49 or one mammogram every year for women aged 50+) Routine gynaecological tests including PAP smears Testicular/prostate examination/PSA/DRE tests (every year for men aged 50 + or earlier based on family history) BRCA 1 & BRCA 2 genetic tests for women with high risk for breast cancer (Pre-authorisation required). 	70% Refund	Paid in Full	Paid in Full
<p>My Wellbeing</p> <ul style="list-style-type: none"> Customised healthy lifestyle mobile app and web based services focused on health activity and nutritional programmes Digital Wellness Coaching 	Included	Included	Included
<p>Employee Assistance Programme (EAP) Access to face to face visits and unlimited telephone multinational counselling services available 24/7 and legal and financial advisory services</p>	5 visits per issue	5 visits per issue	5 visits per issue
<p>Livewell Online Resources The Livewell portal is your guide for all things health and wellness related. It provides comprehensive information on the EAP service and offers an extensive range of educational materials and tools</p>	Included	Included	Included
<p>Vaccinations</p>	70% Refund	Paid in Full	Paid in Full
<p>Dietician Consultations Cover includes initial consultations and two follow up visits</p>	Not covered	Not covered	3 visits

Assistance Services

<p>Medical Evacuation & Repatriation* The eligible costs and expenses in connection with the Medical Evacuation and Repatriation Services are as follows:</p>			
<p>1. Arranging and providing for transportation and related medical services (including the cost of a medical or non-medical escort) and medical supplies necessarily incurred in connection with the evacuation.</p>	Paid in Full	Paid in Full	Paid in Full
<p>2. Returning the Insured Member to their Home Country or Host Country following treatment and stabilisation. The return journey must be made within one month after treatment has been completed.</p>	Paid in Full	Paid in Full	Paid in Full
<p>3. Hotel accommodation costs are covered for the Insured Member if medical necessity or availability of transport prevents an immediate return trip following completion of treatment (discharge or final appointment) hotel costs will be covered up to the limit specified in the Schedule of Benefits. Your accommodation will be covered:</p>	Up to 7 Days	Up to 7 Days	Up to 7 Days

<ul style="list-style-type: none"> • up to 7 days from the completion of treatment OR • until the date you are deemed fit to travel (ie. fit to fly) in the event that your clinical condition advances your fitness to travel date beyond the 7 day limit OR • until the date of your medical transportation (in cases where we are arranging your medical transportation) 			
4. Expenses occurred for one adult accompanying an evacuated person.	\$3,100/€2,800/ £2,500/3,000 CHF	\$3,100/€2,800/ £2,500/3,000 CHF	\$3,100/€2,800/ £2,500/3,000 CHF
5. Travel and hotel costs for the insured family members in the event of an emergency evacuation which could be a life-threatening condition.	\$2,300/€2,000/ £1,800/2150 CHF	\$2,300/€2,000/ £1,800/2150 CHF	\$2,300/€2,000/ £1,800/2150 CHF
6. Transportation of Your children (under the age of 18) either to the same location as the Insured Member or to a location where the children can be placed under the care of another guardian or relative.	Paid in Full	Paid in Full	Paid in Full
7. Dispatch of a Medical Practitioner to Insured Member's location when it is deemed appropriate for medical management of a case.	Paid in Full	Paid in Full	Paid in Full

Global Intelligence Center			
Global Security Intelligence & Medical Intelligence Reports Online access to personal security information and general advice for travel safety related questions. Continuously updated health information relating to travel destinations.	Included	Included	Included

Maternity Benefits			
Routine Maternity Care* In-patient, out-patient and day-patient treatment 10-month waiting period	Not covered	\$9,500/€8,500/ £7,750/9,200 CHF	Paid in Full
Stem Cell Storage* Costs covers extraction and one year preservation of stem cells	Not covered	\$2,000/€1,750/ £1,600/1,900 CHF included within the routine maternity benefit	\$3,000/€2,500/ £2,250/2,700 CHF included within the routine maternity benefit
Complications of Pregnancy & Childbirth* 10-month waiting period	Not covered	Paid in Full	Paid in Full
Newborn Care*	Not Covered	\$140,000/€125,000/ £115,000/ 135,000 CHF	\$235,000/€210,000/ £190,000/ 227,000 CHF

Outpatient Plan and Deductibles

The following Outpatient plans can be purchased with any of the core plans. They cannot be purchased separately.

Deductible Options	Premium Discount		
	BeHealthy Outcare 1	BeHealthy Outcare 2	BeHealthy Outcare 3
Nil	0%	0%	0%
\$150/€125/£110/135 CHF	6%	5%	4%
\$300/€250/£225/270 CHF	11.5%	10%	7.5%
\$800/€675/£600/725 CHF	25%	22.5%	17.5%

Optional Cover

Outpatient Healthcare Benefits	BeHealthy Outcare 1	BeHealthy Outcare 2	BeHealthy Outcare 3
Maximum plan limit per member or dependant.	\$7,500/€6,500/ £6,000/7,000 CHF	\$12,000/€10,500/ £9,600/11,350 CHF	Paid in Full
Medical Practitioner Fees & Specialist Fees	Paid in Full	Paid in Full	Paid in Full
Prescription Drugs Outpatient prescriptions relating to Oncology or HIV/ AIDS will be captured under the Oncology or HIV/AIDS Core plan benefits			
Non-Surgical & Minor Surgical Procedures (ex. Dialysis)			
Lab/Diagnostic/Pathology			
Durable Medical Equipment (DME) & Prosthetics			
Outpatient Rehabilitation Treatment must be within 14 days of surgery and/or discharge after the acute medical condition	5 Visits	20 visits	Paid in Full
Alternative & Complementary Therapies Includes Acupuncture, Acupressure, Ayurveda, Chiropractic, Osteopathy, Podiatry and Traditional Chinese Medicine	Not Covered	20 visits	Paid in Full
Physiotherapy Initial 5 sessions non prescribed	5 visits	20 visits	Paid in Full
Virtual Visits Digital healthcare and telemedicine service that facilitates a consultation with a doctor through a desktop or mobile device	Paid in Full	Paid in Full	Paid in Full
Health Management Programme Personal support for managing chronic health conditions. The programme focuses on medication and dietary management, DME supplies assistance, speciality provider support and action planning for urgent needs	Included	Included	Included

Outpatient Healthcare Benefits (continued)	BeHealthy Outcare 1	BeHealthy Outcare 2	BeHealthy Outcare 3
Psychiatry and Psychotherapy 18 month waiting period applies	Not covered	20 Visits	30 Visits
Well Baby Cover Out-patient and day-patient treatment Covered under the child's own policy only and up until the child's second birthday. This benefit includes physical examinations, sensory screening, neuropsychiatric evaluation, development screening, as well as hereditary and metabolic screening and routine immunisations	70% refund	Paid in Full	Paid in Full
Vision/ Optical Includes one eye examination and hardware purchase per year	Not covered	\$200/€175/ £160/190 CHF	\$280/€250/ £230/270 CHF
Infertility 18 month waiting period applies	Not covered	Not covered	50% Refund \$9,500/ €8,500/£7,750/ 9200 CHF lifetime limit
Emergency Outpatient Dental Treatment	Not covered	\$950/€850/ £780/920 CHF	\$950/€850/ £780/920 CHF

Dental Plan

The following Dental plans can be purchased with any of the Outpatient Plans. They cannot be purchased separately.

Dental Benefits	BeHealthy Dencare 1	BeHealthy Dencare 2	BeHealthy Dencare 3
Maximum plan limit per member or dependant	\$950/€850/ £780/920 CHF	\$2,400/€2,125/ £1,950/2,300 CHF	\$4,300/€3,800/ £3,500/4,100 CHF
Dental treatment	80% Refund	80% Refund	Paid in Full
Dental surgery	80% Refund	80% Refund	Paid in Full
Periodontics	Not covered	80% Refund	80% Refund
Orthodontic treatments and dental prostheses	Not covered	50% Refund	65% Refund
Orthodontic treatments for dependant children under the age of 18 10 month waiting period applies	Not covered	50% Refund up to \$1,150/€1,000/ £950/1,100 CHF	65% Refund up to \$2,250/€2,000/ £1,800/2,150 CHF

Area of Cover	BeHealthy Core 1	BeHealthy Core 2	BeHealthy Core 3
Worldwide	In the USA In-Network access through Choice Plus Network, with over 1.4M+ Providers. No Out-of-Network access.	In the USA In-Network access through Choice Plus Network, with over 1.4M+ Providers. No Out-of-Network access.	In the USA In-Network access through Choice Plus Network, with over 1.4M+ Providers. 80% refund if you go Out-of-Network.
Worldwide excluding USA			

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