

# International Private Medical Insurance



## Insurance Product Information Document

Company: UnitedHealthcare Global

Product: BeHealthy

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This document provides a summary of the key information relating to an international private medical insurance policy for employees and/or dependants. 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 and assistance 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?

#### Inpatient and day-patient treatment;

- ✓ Inpatient and day-patient treatment
  - Our level 1 plan is covered up to an overall annual limit of £1,200,000/€1,300,000/ \$1,500,000 per member per policy year;
  - Our level 2 plan is covered up to an overall annual limit of £2,400,000/€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;
- ✓ Congenital and hereditary conditions;
- ✓ Chronic conditions;
- ✓ Accommodation costs for accompanying person;
- ✓ Reconstructive surgery;
- ✓ Travel costs for the insured family member in the event of repatriation of mortal remains;
- ✓ Treatment for HIV/AIDS;
- ✓ Surgical procedures, appliances and materials;
- ✓ Preventative surgery.

#### Wellness Benefits;

- ✓ Routine annual health checks and preventive care;
- ✓ International Employee Assistance Programme, phone and face-to-face counselling;
- ✓ Cancer screenings;
- ✓ Vaccinations;
- ✓ Dietician consultations covered on the Core 3 plan;
- ✓ Cardiovascular genetic testing covered on the Core 3 plan.



### What is insured? (continued)

#### Medical evacuation and repatriation;

- ✓ Evacuation to the nearest facility capable of providing adequate care, that the policy covers;
- ✓ Accommodation costs relating to an evacuation;
- ✓ Repatriation to the home or host country;
- ✓ Expenses for accompanying person;
- ✓ Travel and hotel costs for the insured family members;
- ✓ Transportation of children.

#### Global Intelligence Centre;

- ✓ Global security and healthcare intelligence;
- ✓ Alerts and notifications.

#### Maternity benefits;

- ✓ Routine maternity care;
- ✓ Stem cell storage;
- ✓ Home delivery;
- ✓ Complications of pregnancy and childbirth;
- ✓ Medically necessary caesarean section;
- ✓ 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.

- ✗ Experimental or unproven treatment;
- ✗ Accident, illness or injury resulting from alcohol or substance abuse;
- ✗ Treatment required as a result of active participation in war, terrorism or contamination by radioactivity or chemical agents;
- ✗ Treatment required following failure to seek or follow medical advice;
- ✗ Hair loss or hair replacement treatment;
- ✗ Cosmetic treatment;
- ✗ Developmental delay of children;
- ✗ Learning difficulties treatment.



## What is not insured? (continued)

- ✗ Professional sports injuries;
- ✗ Weight loss surgery;
- ✗ Birth control;
- ✗ Treatment relating to surrogacy;
- ✗ Smoking cessation programs;
- ✗ Personality disorders.



## 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 plan sponsor selected. If your plan sponsor selected worldwide cover, we'll cover you for treatment in any country, however, if your plan sponsor selected worldwide excluding the U.S., we will only cover you for emergency treatment whilst in the U.S.;
- ! If your plan sponsor 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 cover your plan sponsor has selected. If your plan sponsor has selected worldwide cover, we will cover you for treatment in any country. However, if your plan sponsor has selected worldwide excluding the U.S., we will only cover you for emergency treatment whilst in the U.S.



## 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 Inpatient 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 employer's group scheme and then for the period when your employer renews your policy and pays your premium (usually 12 months).



## How do I cancel the contract?

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