



BeHealthy Group plans

United
Healthcare
Global

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Challenges for globally mobile populations

An overseas assignment can be a very exciting prospect for an employee. The opportunity to work with new colleagues in a different country can be the highlight of their career. However, the same things that make a trip abroad exciting—new job, new home, new culture—are often the very things that make an assignment stressful for employees. When an employee's assignment includes their partner or children, the stress can be compounded. In fact, it is estimated that around 40%* of expat assignments fail, with family issues and lack of support in their host country often cited as the main reasons for failure.



- Worries about future finances
- Building new personal and professional relationships
- Pre-assignment preparation
- Work pressure
- Lack of a support network
- Family acclimation issues
- Culture and language barriers
- Expectations and reality of assignment are not aligned
- Caring for one's health and wellbeing in a new country
- Lack of familiarity of local healthcare system
- Security issues

At UnitedHealthcare Global, we understand these challenges we partner with employers to approach health from a holistic perspective – proactively supporting the physical, social, mental and financial wellbeing of individuals to maximise productivity at work and at home.

Our comprehensive range of insurance benefits are designed to direct members to quality-driven medical attention. Combined with our holistic approach to care, we offer wellbeing programmes, destination specific health and security intelligence, clinical support and 24/7 assistance that includes evacuation and repatriation services.

How we can help overcome assignment challenges

At UnitedHealthcare Global we partner with employers to approach health from a holistic perspective – proactively supporting the physical, social, mental and financial wellbeing of individuals to maximise productivity at work and at home.



Our comprehensive range of insurance benefits are designed to direct members to quality-driven medical attention. Combined with our holistic approach to care, we offer rich wellbeing programmes, destination specific health and security intelligence, clinical support and 24/7 assistance that includes evacuation and repatriation services.

As your dedicated partner, we connect the pieces of healthcare together and make communication easier for you.

Why choose us

- Unique innovative offering
- Streamlined administrative process
- Comprehensive plans catering for the broadest spectrum of client needs
- Tailored options available
- Competitive pricing by removing duplication of benefits that arise from using multiple providers
- Winner of Best International PMI Provider Award at the 2024 and 2021 UK Health and Protection Awards
- Awarded 5-star Provider Service Rating from industry publication, [Health & Protection](#)

Member journeys made simple

We support members in over 150 countries with medical and dental benefits. Our members can make a claim within 90 seconds, search their provider network, access an online doctor or talk to a wellness coach about how to proactively manage their healthcare.

Members can:



Create reimbursement requests online via **e-claiming**. View short video of our easy it is to claim [here](#).



Review reimbursement statements: **stay informed in real-time**.



Change personal information: **postal address, email address and bank account details**.



Easy access to quality care across the globe through our trusted medical network of hospitals, clinics and healthcare professionals. View short video of how easy it is to find a medical provider [here](#).



Download policy documents: **Membership Guide, Schedule of Benefits, Member Card and Membership Certificate**.



Find the email address and telephone number for **the Client Services Team to contact them**.



Speak to a doctor or get a referral letter at the touch of a button **with our Virtual Visits service**.



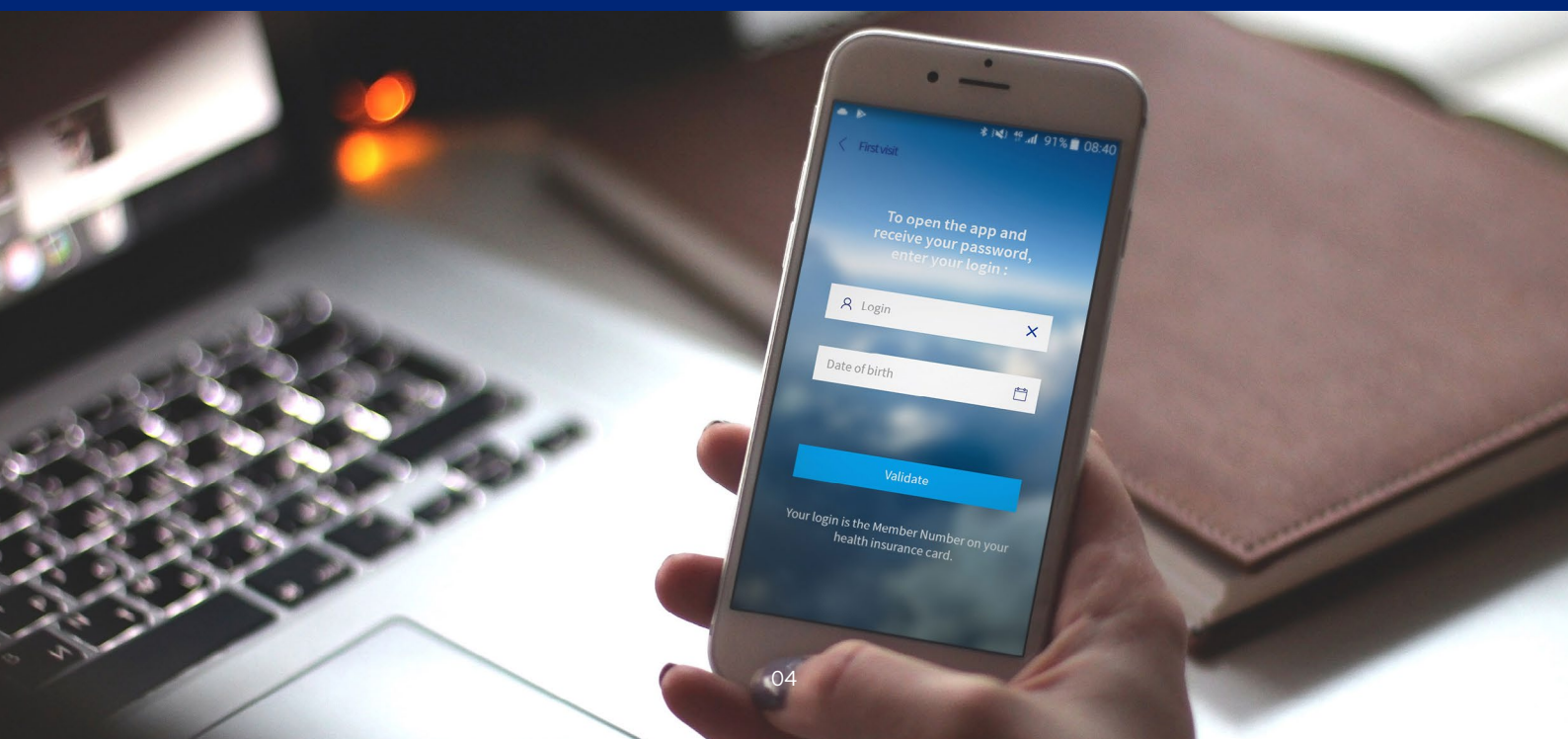
Sign up to our Health Management Programme where clinicians can help **proactively manage complex and high risk conditions**.



Easy access to **healthcare quality reports by country** through the Global Intelligence Centre.



Pro-actively manage **physical, social, mental and financial health** via the Optum My Wellbeing app and LiveWell portal.



Our personalised client experience

Building relationships is important to us as an organisation and is embedded as one of our six culture values. Because of this, we ensure we provide a personalised service to you and all your employees. We have dedicated people who will help you and your employees understand their plans and how to use the services available, to get the most out of our offering. We work with our members on their assignment journey to ensure they live healthier, safer lives and both you and your employees can focus on the assignment at hand and less on health administration.

Why choose us

- ✓ Dedicated account management, delivering personalised service and streamlined administration
- 🔄 Face-to-face or virtual member onboarding for your employee population
- 📄 Tailored plan designs to meet your unique needs and compliance requirements
- 📋 Reporting to deliver insights into your overall populations health and wellbeing
- 💻 Easy to use client portal for day to day reporting access



Proactive healthcare for your employees and their dependants

We have developed a suite of integrated healthcare and wellbeing solutions to help and encourage our members to make positive health choices and actively engage in maintaining and improving their wellbeing wherever they are in the world.

Embedded in our all plans is the My Wellbeing app, providing a global multilingual health engagement service which inspires and motivates healthier habits and wellness coaching access, provided by Optum, a UnitedHealth Group company. Members can set goals, track their progress and stay inspired, all with a friendly virtual coach beside them every step of the way. They can connect with colleagues, join a group, participate with challenges, share their activities, receive social notifications and encourage each other.

Health Score: Empowering health ownership

My Wellbeing starts with a Health Score – a dynamic number ranging from 1 (low) to 1,000 (high) that measures the members current health and wellbeing. It changes in real time based on a variety of factors, allowing members to see the immediate impact healthy behaviours has on health.

64%

of active users out of a population of more than 60,000 improved their Health Score after 12 months.

Source: dacadoo data on file



Wheel of Life™ – lifestyle navigation tool

The Wheel of Life is our enhanced lifestyle navigator. It focuses on seven different areas to track your holistic health:

Activity – any kind of physical activity you take (walking, climbing stairs, etc.)

Self-control – the amount of caffeine, nicotine, alcohol that you may consume

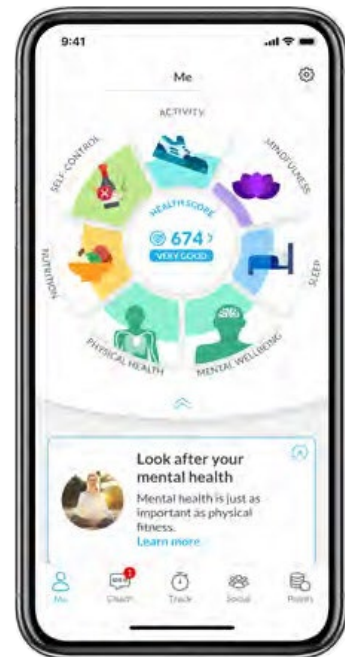
Nutrition – the intake of your food and drink

Physical health – includes biometrics and state of the body as diseases (blood and heart-related analysis)

Mindfulness – the practice of being fully present and aware (yoga, meditation, etc.)

Sleep – any kind of activity related to sleep and rest

Mental wellbeing – emotional, psychological and social wellbeing that affects how you think, feel and act.



All our plans include proactive wellbeing programmes including:

- My Wellbeing customised healthy lifestyle app focused on healthy activity, nutrition and mental health services. Coaching members on healthy behaviours such as fitness and nutrition
- Employee Assistance Programme (EAP) which provides a telephone, online and face-to-face counselling including legal and financial advisory services
- Integrated in EAP, financial wellbeing tools and resources can help improve financial literacy and decision making. From educational resources that boost money know-how to practical tools that help manage their finances like a pro, financial wellbeing resources from BrightPlan are perfect for anyone looking to take control of their financial health and live their best life.
- LiveWell portal, an extensive eLibrary that provides advice, factsheets, articles, and additional resources for a broad range of personal and work related topics, available in 16 different languages
- Calm is an easy-to-use self-care app included in every UnitedHealthcare Global benefit plan/BeHealthy benefit plan to help employees manage stress, get better sleep and feel more present in their life
- Routine annual checks and preventative care
- Comprehensive cancer screening with additional tests offered for those members believed to be at high risk
- Vaccinations and inoculations including those that aid in the prevention of sickness and those required for travel purposes

...because the better they feel, the further they'll go

Healthy employees with a strong sense of wellbeing are proven to be more productive, resilient and engaged individuals within any organisation's talent pool, which is why we offer such comprehensive wellness benefits embedded in all our plans.

Health and dental care for employees and their dependants

Our comprehensive healthcare plans offer a wide range of benefits across all plan levels for our members to manage their health and help them return to work as soon as possible should illness arise.

Healthcare

- Cover for Oncology treatment
- Physiotherapy treatment covered on all the outcare plans
- Health Management Programme to proactively manage chronic and complicated conditions
- Congenital and hereditary conditions covered on all the core plans
- Medical practitioner fees and prescriptions drugs
- Virtual Visits which is our digital doctor and telemedicine service
- Rehabilitation treatment covered on all the core plans
- Routine maternity care, stem cell storage, home delivery and newborn care available on our core plans

Dental care

Our suite of three dental plans provides a broad range of benefits which we have designed specifically for employees and their dependants. All our dental plans include comprehensive cover for dental treatment and dental surgery with our Dencare 2 and 3 plans providing cover for periodontics, dental prostheses and orthodontic treatments.

To see the full list of dental benefits please refer to the Schedule of Benefits Dental plans on page 20.





Case study

Evidence-based health management for a high-risk pregnancy



Location: East Africa

Situation

A member, on assignment in East Africa, was 25 weeks pregnant with her first child. She was experiencing medical issues and had been admitted to a local hospital. With concerns over pre-term labor, the member contacted our Customer Care Centre looking for support and guidance on whether she should return to her home country for emergency medical care.

Outcome



The customer care professional (CCP) listened to her concerns, carefully noting the health risks to both the mother and child. The CCP immediately connected the member with an in-house health manager, a registered nurse dedicated to addressing the needs of individuals with complex and chronic conditions.



The health manager quickly assessed the situation and provided the member with an overview of the Health Management Programme – a clinically led program offering personalized support and health care assistance for complex and high-risk conditions.



The health manager collaborated with the in-house clinical and assistance teams who coordinated the travel arrangements, ensuring the member's safe return home.



The health manager helped the member with finding an in-network, obstetrician, perinatologist, primary care professional and level 3 neonatal intensive care unit (NICU) providers near her home all while monitoring member's status from departure to arrival in her home country. At 38 weeks, the member successfully delivered a healthy baby girl.

How we manage the unexpected

We are an experienced provider of assistance solutions in the global mobility market offering healthcare and security intelligence, 24/7 assistance, in-house clinical team expertise and intervention plus evacuation and repatriation coordination services.



Evacuation and repatriation



Global Intelligence Centre

Capabilities

- Medical evacuation services for an illness or bodily injury sustained abroad
- Repatriation services available if treatment is not available locally. Cover provided for an accompanying person and hotel accommodation included.
- Healthcare information for 200+ territories and countries and 350+ major cities around via the Global Intelligence Centre
- Risk Ratings for each country and rank the severity of risk concerning disease, quality of care, access to care, and cultural challenges





Case study

Critical care coordination and medical evacuation



Location: Yangzhou City, Hunan province, China to Canada

Situation

A member traveling in China was admitted to a local hospital. They were critically anemic and transferred to the ICU. Diagnosed with severe autoimmune anemia, they were unable to receive transfusions due to autoimmune condition and failed cross-matching tests.

The treating physician recommended a higher level of care. The member refused, wishing to fly back to Canada for treatment, despite an inability to obtain proper documentation for Chinese road checkpoints and commercial airline medical clearance.

Additionally, the member only spoke Mandarin.

Outcome



Our Emergency Response Center (ERC) team orchestrated a combination of logistical and medical support and multilingual support to prepare the member for a transfer from China to Canada.



Ground travel in China was forbidden without documentation stating that a traveler had not been in the Wuhan province. The ERC was able to facilitate a ground ambulance crew and air ambulance crew to transport the member from the hotel to the airport in China to Canada.



The Canadian Health Ministry and Border Services required a health screening upon arrival. A health screening was provided immediately and the ERC team worked with the Canadian Quarantine Officials to dispatch a ground ambulance airport and escort the member home.



Through every step of journey, the ERC team closely monitored the situation, working seamlessly with our in-country team, local physicians and transport providers in China and Canada to bring the member safely home.

Plans made easy

We have developed a suite of modular products for our clients which seeks to put our members' health and safety first. Each module offers three levels of cover across three different plan types:

- **Core Plan** (mandatory) – focused on in-patient benefits and treatment requiring hospitalisation
- **Out-patient Plan** (optional) – focused on out-patient treatment and diagnostic care
- **Dental Plan** (optional) – cover for dental treatment, dental surgery, periodontics, dental prostheses and orthodontics treatments

We believe in proactive care and support and our entire product portfolio includes wellness benefits and assistance and clinical support services. Modular products allow clients to build bespoke plans which:

- Meet the health needs of each organisation's mobile population
- Drive employee engagement in health and wellness
- Meet each organisation's budgetary needs



Build your BeHealthy plan

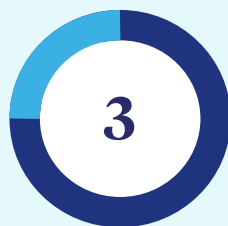
Building your plan is easy. Simply follow the steps below while reviewing the Schedule of Benefits.



Choose the **level** of Core cover and currency



Choose if **out-patient** cover is required and if so at what **level**



Choose if a **deductible** should be added to the Out-patient benefits



Choose if **routine dental** cover is required and if so at what **level**



Request a quote by calling
+44 (0)20 3907 4922

'BeHealthy Nordics Healthcare Schedule of Benefits Effective 1st April 2025

Core Plan	BeHealthy Core 1	BeHealthy Core 2	BeHealthy Core 3 LFU Compliant
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

Core Plan healthcare benefits	BeHealthy Core 1	BeHealthy Core 2	BeHealthy Core 3 LFU Compliant
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.	\$70/€60/£55/65 CHF per night	\$70/€60/£55/65 CHF per night	Paid in full
Chronic Conditions	Covered up to listed benefit limits	Covered up to listed benefit limits	Covered up to listed benefit limits
Surgeon and Anaesthetist's Fees*	Paid in full	Paid in full	Paid in full
Surgical Procedures and 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 start within 14 days of surgery and/or discharge after the acute medical condition. In-patient and day-patient treatment only.	\$4,000/€3,600/£3,200/3,900 CHF	\$11,100/€10,000/£8,900/10,800 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
Congenital and 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 and 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 and Palliative Care*	\$30,000/€26,750/£24,500/29,000 CHF per lifetime	\$47,000/€42,000/£38,000/45,000 CHF per lifetime	\$59,000/€52,500/£48,000/56,500 CHF per lifetime

*Benefits require pre-authorisation.

**BeHealthy Nordics is available to employers based in Norway, Sweden, Denmark, and Finland.

Core Plan healthcare benefits (cont.)	BeHealthy Core 1	BeHealthy Core 2	BeHealthy Core 3
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
In-patient 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 and Emergency Treatment Outside of area of cover (for trips of a maximum period of six 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
In-patient Dental Treatment Following an Accident	Paid in full	Paid in full	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	BeHealthy Core 1	BeHealthy Core 2	BeHealthy Core 3
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 been diagnosed with cancer.	7 visits	7 visits	7 visits
Wig or Prosthetic Bra Purchase of a wig or a prosthetic bra following cancer treatment.	\$175/€150/ £135/160 CHF	\$175/€150/ £135/160 CHF	\$175/€150/ £135/160 CHF

*Benefits require pre-authorisation.

Wellness benefits	BeHealthy Core 1	BeHealthy Core 2	BeHealthy Core 3
Routine Annual Health Checks and Preventive Care Includes blood and cholesterol checks, physical examinations, blood pressure and BMI, urine analysis and hearing examination.	70% refund	Paid in full	Paid in full
Cancer Screenings <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 and BRCA 2 genetic tests for women with high risk for breast cancer* 	70% refund	Paid in full	Paid in full
My Wellbeing A healthy lifestyle mobile app and web based services focused on health activity and nutritional programmes. Includes Digital Wellness Coaching.	Included	Included	Included
Employee Assistance Programme (EAP) Confidential, 24/7 telephonic support to help you and your family with life's challenges. Includes access to structured face-to-face, virtual and telephonic counseling services for acute conditions.	7 face-to-face visits per year and unlimited telephonic support per issue	7 face-to-face visits per year and unlimited telephonic support per issue	7 face-to-face visits per year and unlimited telephonic support per issue
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.	Included	Included	Included
Vaccinations	70% refund	Paid in full	Paid in full
Dietician Consultations Cover initial consultations and two follow up visits.	Not covered	Not covered	3 visits
Cardiovascular Genetic Testing	Not covered	Not covered	Paid in full
Maternity benefits	BeHealthy Core 1	BeHealthy Core 2	BeHealthy Core 3
Routine Maternity Care* In-patient, out-patient and day-patient treatment 10-month waiting period.	\$4,500/€4,000/ £3,650/4,300 CHF per pregnancy	\$9,500/€8,500/ £7,750/9,200 CHF per pregnancy	Paid in full
Stem Cell Storage* Costs covers extraction and one year preservation of stem cells 10-month waiting period.	Not covered	\$2,000/€1,750/ £1,600/1,900 CHF per pregnancy included within the routine maternity benefit	\$3,000/€2,500/ £2,250/2,700 CHF per pregnancy
Complications of Pregnancy and Childbirth*	\$12,000/€10,500/ £9,600/11,350 CHF	Paid in full	Paid in full
Home Delivery*	Not covered	\$1,100/€1,000/ £900/1,080 CHF per pregnancy	Paid in full
Medically Necessary Cesarean Section*	\$12,000/€10,500/ £9,600/11,350 CHF	\$25,000/€22,000/ £20,000/23,750 CHF per pregnancy	Paid in full
Newborn Care*	\$140,000/€125,000/ £115,000/135,000 CHF per child	\$140,000/€125,000/ £115,000/135,000 CHF per child	\$235,000/€210,000/ £190,000/227,000 CHF per child

*Benefits require pre-authorisation.

Assistance services	BeHealthy Core 1	BeHealthy Core 2	BeHealthy Core 3
Medical Evacuation and Repatriation* The eligible costs and expenses in connection with the Medical Evacuation and Repatriation Services are as follows:			
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.	Paid in full	Paid in full	Paid in full
2. Returning the Insured Member to their Home Country or Host Country following treatment and stabilisation, their Home Country must be within their Area of Cover. The return journey must be made within one month after treatment has been completed.	Paid in full	Paid in full	Paid in full
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: <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) 	Up to 7 days	Up to 7 days	Up to 7 days
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/ £1,800/2,150 CHF	\$2,300/€2,000/ £1,800/2,150 CHF	\$2,300/€2,000/ £1,800/2,150 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 Centre	BeHealthy Core 1	BeHealthy Core 2	BeHealthy Core 3
Healthcare Intelligence The Global Intelligence Centre contains intel for 200+ territories and countries and 350+ major cities around the globe to help travellers prepare before visiting an international destination.	Included	Included	Included

*Benefits require pre-authorisation.

Out-patient plan and deductibles

The following Out-patient plans can be purchased with any of the Core Plans. They cannot be purchased separately. Deductibles apply per insured member, per insurance year.

Deductible options	Premium discount		
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

Out-patient healthcare benefits	BeHealthy Outcare 1	BeHealthy Outcare 2	BeHealthy Outcare 3
Outcare Plan Limit Applies per insured member, per insurance year.	\$7,500/€6,500/ £6,000/7,000 CHF	\$12,000/€10,500/ £9,600/11,350 CHF	Paid in full
Medical Practitioner Fees and Specialist Fees	Up to the outcare plan limit	Up to the outcare plan limit	Paid in full
Prescription Drugs Out-patient prescriptions relating to Oncology or HIV/AIDS will be captured under the Oncology or HIV/AIDS Core plan benefits.	Up to the outcare plan limit	Up to the outcare plan limit	Paid in full
Non-Surgical and Minor Surgical Procedures (i.e., Dialysis)	Up to the outcare plan limit	Up to the outcare plan limit	Paid in full
Lab / Diagnostic / Pathology	Up to the outcare plan limit	Up to the outcare plan limit	Paid in full
Durable Medical Equipment (DME) and Prosthetics	Up to the outcare plan limit	Up to the outcare plan limit	Paid in full
Hormone Replacement Therapy (HRT) Includes Menopausal Hormone Therapy.	Up to the outcare plan limit	Up to the outcare plan limit	Paid in full
Out-patient Rehabilitation If treatment is required after an acute medical condition and/or surgical treatment it must start within 14 days of surgery and/or discharge.	5 visits, up to the outcare plan limit	20 visits, up to the outcare plan limit	Paid in full
Speech and Occupational Therapy Includes occupational therapy, restorative and development speech therapy and/or fees.	Not covered	5 visits, up to the outcare plan limit	Paid in full
Alternative and Complementary Therapies Includes Acupuncture, Acupressure, Ayurveda, Chiropractic, Osteopathy, Podiatry and Traditional Chinese Medicine.	Not covered	20 visits, up to the outcare plan limit	Paid in full
Emergency Room Out-patient Treatment Treatment received in an emergency room or in a casualty ward within 24-hours of an accident or sudden illness where there is no need for you to occupy a bed.	\$1,100/€1,000/ £900/1,080 CHF, up to the outcare plan limit	\$2,200/€2,000/ £1,800/2,160 CHF, up to the outcare plan limit	Paid in full
Physiotherapy Initial five sessions non prescribed.	5 visits, up to the outcare plan limit	20 visits, up to the outcare plan limit	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

*Benefits require pre-authorisation.

Out-patient healthcare benefits (cont.)	BeHealthy Outcare 1	BeHealthy Outcare 2	BeHealthy Outcare 3
Health Management Programme Personal support for managing chronic health conditions. The programme focuses on medication and dietary management, DME supplies assistance, specialty provider support and action planning for urgent needs.	Included	Included	Included
Infertility 18-month waiting period applies.	Not covered	Not covered	50% Refund \$10,000/€9,000/ £8,000/9,700 CHF lifetime limit
Psychiatry and Psychotherapy 18-month waiting period applies.	Not covered	20 visits, up to the outcare plan limit	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, up to the outcare plan limit	Up to the outcare plan limit	Paid in full
Vision/Optical Includes one eye examination and hardware purchase per year.	Not covered	\$200/€175/ £160/190 CHF, up to the outcare plan limit	\$300/€270/ £245/290 CHF
Out-patient Dental Treatment Following an Accident	Paid in full	Paid in full	Paid in full
Prescribed Over-the-Counter Drugs Prescription is not legally required however the drugs must be prescribed by a medical practitioner.	Not covered	\$45/€40/ £37/43 CHF, up to the outcare plan limit	\$55/€50/ £45/54 CHF

Dental plan

The following Dental plans can be purchased with any of the Core and Out-patient Plans. They cannot be purchased separately.

Dental benefits	BeHealthy Dencare 1	BeHealthy Dencare 2	BeHealthy Dencare 3
Dencare Plan Limit Applies per insured member, per insurance year	\$1,000/€900/ £820/970 CHF	\$2,500/€2,200/ £2,000/2,375 CHF	\$4,500/€4,000/ £3,650/4,300 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
Dental Prostheses	Not covered	50% refund	65% refund
Orthodontic Treatments 10-month waiting period applies.	Not covered	50% refund	65% refund
Orthodontic Treatments for Dependent Children Under the Age of 18 10-month waiting period applies.	Not covered	50% Refund up to \$1,250/€1,100/ £1,000/1,200 CHF	65% Refund up to \$2,300/€2,000/ £1,850/2,150 CHF

Area of cover - Options			
Worldwide***			
Worldwide, Excluding U.S.			

*Benefits require pre-authorisation.

***Out-of-Network restrictions apply for claims in the U.S., please refer to the Membership Guide for more details.



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