

OPTIMUM GLOBAL GEMS

All benefits shown are per insured person, per annum (unless specified otherwise).

Plan	Emerald	Sapphire	Ruby	Jade	Diamond
Annual Policy Maximum	£675,000	£1,350,000	£2,000,000	£3,380,000	£5,400,000

1. HOSPITAL AND RELATED SERVICES

In-hospital accommodation, surgery, treatment, facilities & services	In Full	In Full	In Full	In Full	In Full
Cancer treatment (in-patient & out-patient)	In Full	In Full	In Full	In Full	In Full
Kidney dialysis (in-patient & out-patient)	£33,800	In Full	In Full	In Full	In Full
In-patient physiotherapy treatment	In Full	In Full	In Full	In Full	In Full
Day surgery	In Full	In Full	In Full	In Full	In Full
Psychiatric treatment (after 10 months coverage)	Maximum 100 days per lifetime membership	In Full	£3,380	In Full	In Full
Hospital accommodation for accompanying parent of insured child	£110 per night up to £540 per year	In Full	In Full	In Full	In Full
Emergency local road ambulance services	In Full	In Full	In Full	In Full	In Full
Emergency treatment outside area of cover - not exceeding forty-five (45) days per trip	Not Covered	Up to £33,800 in USA & Canada	Up to £50,700 in USA & Canada	Up to £67,600 in USA & Canada	In Full
		(In Full for all other countries)			
Home nursing care following discharge from hospital	Not Covered	£6,760 (up to 26 weeks max per policy year)	£6,700 (up to 26 weeks max per policy year)	£6,760 (up to 26 weeks max per policy year)	£10,000 (up to 26 weeks max per policy year)
Hospital cash per night for non-paying patient (max 30 days per disability)		£100	£100	£140	£200
Accidental dental treatment	£5,410	In Full	In Full	In Full	In Full
Chronic medical conditions	£6,760	In Full	In Full	In Full	In Full
Congenital conditions	Not Covered	£20,280	Not Covered	£33,800	£50,700

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2. PRE & POST HOSPITALISATION

Pre Hospitalisation medical expenses	In Full	In Full	In Full	In Full	In Full
Prescribed Post Hospital Treatment following an eligible In-hospital admission (up to max 30 days following discharge)	In Full	In Full	In Full	In Full	In Full

3. ORGAN TRANSPLANT

Operation costs for kidney, heart, liver, lung and bone marrow transplants (excluding cost of obtaining organ donor)	£67,000	In Full	In Full	In Full	In Full
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4. EMERGENCY MEDICAL EVACUATION AND REPATRIATION

Medical evacuation and repatriation	In Full	In Full	In Full	In Full	In Full
Repatriation of mortal remains	In Full	In Full	In Full	In Full	In Full
Compassionate travel for family member	Cover in full for return economy class air ticket. Up to £80 per day for ancillary charges & max 14 days				

5. OUT-PATIENT BENEFITS

Family doctor consultations	£330	Not Covered	£2,370	£6,760	In Full				
Family doctor prescribed drugs & dressings									
Drugs Prescribed by Specialists (including take home drugs following a hospital admission)									
Specialist consultations									
External prostheses and appliances									
Chronic medical conditions	£680	£680	£2,700	£2,700	In Full				
Laboratory, x-ray & diagnostic services (inc. CT, PET & MRI Scans)									
Out-patient psychiatric treatment – after 10 months of coverage						Not Covered	Not Covered	£1,010	£1,350
Prescribed physiotherapy, speech & oculomotor therapy									
Accidental dental treatment									
Alternative medicine	£340	£680	£1,350						



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Emergency room accident & emergency services	£680	In Full	In Full	In Full	In Full
Vaccinations	Not Covered	Not Covered	Not Covered	£340	£510
Well being benefit – after 12 months coverage					

6. COMPLICATIONS OF MATERNITY (subject to 10 months waiting period)

Complications of maternity	Not Covered	In Full	In Full	In Full	In Full
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OPTIONAL BENEFITS

If selected as part of your plan and detailed on your membership certificate

1. MATERNITY BENEFITS (subject to 10 months waiting period)

Delivery (including anaesthetist fee, pre and post natal care, first five days checks & accommodation for newborn)	Not Covered	Not Covered	£4,730	£4,730	£6,760
Newborn cover – (non-routine care for 30 days after birth)			£20,280	£20,280	£33,800

2. DENTAL

Routine dental treatment	£540 (20% Co-pay)	£540 (20% Co-pay)	£540 (20% Co-pay)	£540 (20% Co-pay)	£680 (20% Co-pay)
Restorative dental treatment	£1,010 (20% Co-pay)	£1,010 (20% Co-pay)	£1,010 (20% Co-pay)	£1,010 (20% Co-pay)	£1,350 (20% Co-pay)

3. OPTICAL

Coverage for eye examination annually and cover for glasses applicable every 2 years	£140 (20% Co-pay)	£140 (20% Co-pay)	£140 (20% Co-pay)	£170 (20% Co-pay)	£200 (20% Co-pay)
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4. LIFE COVER

Option a) Death any cause	£50,000
Option b) Death any cause	£100,000

AREA OF COVER OPTIONS

Option 1: Worldwide

Option 2: Worldwide excluding USA

Option 3: Asia (Bangladesh - Bhutan - Brunei - Cambodia - East Timor - India - Indonesia - Japan - Laos - Malaysia - Maldives - Mongolia - Myanmar - Nepal - Pakistan - Philippines - Sri Lanka - Taiwan - Thailand - Vietnam)

Option 4: Africa (including India & Pakistan)

Option 5: Principal Country of Residence within the African Continent and pre-authorized Centres of Excellence on the African Continent

For further information or to receive a personal quotation, please contact your usual adviser