

## OPTIMUM GLOBAL WORLDWIDE PLAN

The following table shows a summary list of benefits for the Optimum Global Worldwide Plan.

This table should be read in conjunction with the policy conditions. All benefits shown are per insured person, per annum.

(All figures are in US\$) Annual Limits Per Insured Person	Essential \$1,000,000	Comprehensive \$1,600,000	Supreme \$2,500,000
<b>CORE BENEFITS</b>			
<b>1. HOSPITAL &amp; RELATED SERVICES</b>			
In-hospital accommodation, surgery, treatment, facilities & services	In Full	In Full	In Full
Cancer treatment (inpatient & outpatient)	In Full	In Full	In Full
Kidney dialysis (inpatient & outpatient)	In Full	In Full	In Full
Physiotherapy treatment	In Full	In Full	In Full
Psychiatric treatment (after 10 months of coverage)	In Full	In Full	In Full
Day surgery	In Full	In Full	In Full
Hospital accommodation for accompanying parent of insured child	In Full	In Full	In Full
Emergency local road ambulance services	In Full	In Full	In Full
Emergency treatment outside area of cover (up to max 45 days per trip)	Up to \$75,000 in USA & Canada	Up to \$100,000 in USA & Canada	In Full
	In Full for all other countries		In Full
Home nursing care following discharge from hospital (up to max 26 weeks per policy year)	\$10,000	\$10,000	\$10,000
Daily hospital cash per night for non-paying patient (max 30 days per disability)	\$150	\$200	\$300
<b>2. ORGAN TRANSPLANTATION</b>			
Operation costs for kidney, heart, liver, lung and bone marrow transplants (excluding cost of obtaining donor organs)	In Full	In Full	In Full

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(All figures are in US\$)	Essential	Comprehensive	Supreme
<b>3. EMERGENCY MEDICAL EVACUATION &amp; REPATRIATION</b>			
Medical evacuation and repatriation	In Full	In Full	In Full
Repatriation of mortal remains	In Full	In Full	In Full
Compassionate travel	Cover In Full for return economy class air ticket Up to \$75 per day for ancillary charges & max 14 days		
International travel assistance	Provided	Provided	Provided
<b>4. SECOND MEDICAL OPINION</b>			
Specialist diagnosis from highest ranked USA hospitals	Provided	Provided	Provided
<b>5. OUTPATIENT BENEFITS</b>			
General Practitioner services	Not Covered	Not Covered	\$1,000
Specialist services Outpatient psychiatric treatment Outpatient laboratory, x-ray & diagnostic services (including CT, Pet & MRI scans) Prescribed physio, speech & oculomotor therapy Prescribed medical aids Accidental dental treatment	Not Covered	\$6,000	\$8,000
Alternative medicine	Not Covered	\$1,000	\$1,500
Casualty ward accident & emergency services	Not Covered	In Full	In Full
Vaccinations	Not Covered	\$75	\$100
Well being benefit (every 2 years)	Not Covered	\$200	\$250
<b>6. MATERNITY BENEFITS (subject to 10 months waiting period)</b>			
Delivery and complications (including anaesthetist fee, pre and post natal)	Not Covered	\$6,000	\$8,000
<b>OPTIONAL BENEFITS</b>			
<b>1. DENTAL (additional premium)</b>			
Routine dental treatment (subject to 50% co-insurance)	Not Covered	\$500	\$500
Restorative dental treatment (subject to 50% co-insurance)	Not Covered	\$3,000	\$3,000

For further information or to receive a personal quotation, please contact your normal financial adviser.