

## PREMIER INTERNATIONAL HEALTHCARE (PIH) - GLOBAL WORLDWIDE HEALTHCARE PLAN - SUMMARY OF BENEFITS

BENEFITS	LIMIT (USD)	In-Patient Only	Programme 2	Programme 3
<b>ANNUAL OVERALL LIMIT</b>	<b>\$2,000,000</b>	✓	✓	✓
<b>LIFETIME LIMIT</b>	<b>\$2,500,000 per lifetime</b>	✓	✓	✓
<b>NEWBORN LIMIT</b>	<b>\$50,000 per newborn</b>	✓	✓	✓
<b>Section 1 - EMERGENCY MEDICAL TRANSFER/ EVACUATION</b>				
Emergency medical transfer/evacuation	Full Refund	✓	✓	✓
Medical escort during transport	Full Refund	✓	✓	✓
Medical referral	Full Refund	✓	✓	✓
Overnight accommodation for a friend or relative whilst the insured person is hospitalised	US \$100 per night for max 10 nights	✓	✓	✓
<b>Section 2 - MEDICAL &amp; HOSPITAL BENEFITS</b>				
Local ambulance services	Full Refund	✓	✓	✓
Hospital and medical costs	Full Refund	✓	✓	✓
Nursing at home following hospital discharge	US \$1500	✓	✓	✓
Out-Patient costs	Full Refund	X	✓	✓
Purchase or hire of crutches, walkers, wheelchairs and basic orthopaedic prostheses & equipment	US \$500	X	✓	✓
Chronic Condition Cover	US \$10,000	✓	✓	✓
<b>Section 3 - ADDITIONAL TRANSPORTATION BENEFITS</b>				
Care of unaccompanied children: - transportation of children - suitable adult escort	Full Refund Full Refund	✓ ✓	✓ ✓	✓ ✓
Visit of relative or friend: - transportation of relative or friend to bedside - overnight accommodation for a friend or relative whilst the insured person is hospitalised	Full Refund US \$100 per night for max 10 nights	✓ ✓	✓ ✓	✓ ✓
<b>Section 4 - EMERGENCY DENTAL TREATMENT</b>				
	US \$1,000	✓	✓	✓
<b>Section 5 - ROUTINE DENTAL, OPTICAL AND HEARING TREATMENT</b>				
	US \$2,000	X	X	✓
<b>* Overall maximum - see policy wording for limits applicable for each category for routine care</b>				
<b>Section 6 - MATERNITY CARE</b>				
Cost of normal childbirth including pre-and post-natal care	Programme 2 - US \$4,000 Programme 3 - US \$8,000	X X	✓	✓
Medical complications during pregnancy or childbirth	Full Refund	X	✓	✓
<b>Section 7 - REPATRIATION FOLLOWING DEATH</b>				
Repatriation of remains	Full Refund	✓	✓	✓
Contribution to cost of coffin	US \$300	✓	✓	✓
Cremation	US \$300	✓	✓	✓
Local burial	US \$1,000	✓	✓	✓
<b>Section 8 - TRAVEL ASSISTANCE</b>				
Pre-travel advice Medical referral Personal travel referral	All necessary administration costs	✓	✓	✓
<b>Section 9 - ELECTIVE MEDICAL TRANSFER</b>				
	All necessary costs	X	✓	✓