

PREMIER INTERNATIONAL HEALTHCARE (PIH) - GLOBAL  
**WORLDWIDE HEALTHCARE PLAN - SUMMARY OF BENEFITS**  
**RESIDENTIAL OUTSIDE OF THAILAND - PROGRAMME 3**

BENEFITS	LIMIT (USD)
<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
Purchase or hire of crutches, walkers, wheelchairs and basic orthopaedic prostheses & equipment	US \$500
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
<b>* Overall maximum - see policy wording for limits applicable for each category for routine care</b>	
<b>Section 6 - MATERNITY CARE</b>	
<b>Cost of normal childbirth including pre-and post-natal care</b>	<b>US \$8,000</b>
Medical complications during pregnancy or childbirth	Full Refund
<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