

HealthCare Plans

UltraCare Plans



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International Helpline

For emergency assistance in-patient pre-authorisation

From UK call free on 0800 0327 921

From USA call free on 1866 895 7795

From UAE call free on 800 0640 1957

From North China call free on 10800 6400113

From South China call free on 10800 2640113

From the rest of the World
call collect on +64 9 356 2276

Fax on +64 9 356 1700

Pre-existing medical conditions

We underwrite our plans on a 24 month moratorium basis. This means that any pre-existing medical conditions that have existed in the two years before your plan starts will not be covered until you have been free of symptoms or treatment for two years after the start date of the plan.

For a full definition of pre-existing medical conditions and an explanation of our moratorium, please see the UltraCare Plan Guide. A help sheet is available on request.

Your medical history

We do not ask you to fill in a medical questionnaire when you apply for a plan. However, there are some medical conditions that we do not cover.

Please read the benefit conditions and exclusions section of the UltraCare Plan Guide for more information or call us on +44 (0) 1252 745 900 if you have any questions.

Transfers

If you already have a health insurance plan with another provider, we may be able to continue your cover with the same underwriting terms. Please be aware that other policy terms, conditions and benefits may differ from those of your current insurer.

Please call us on +44 (0) 1252 745 900 to find out whether this will be possible and to get a quotation.

Corporate or affinity groups

All of the information given here applies to individual and family plans. However, we also cover corporate and affinity groups. If you are looking to arrange cover for your employees or members, here are some of the extra benefits available:

- Additional flexibility: more areas of cover; benefits can be changed, added or removed
- Different members of a scheme can be covered with different levels or areas of cover
- Medical History Disregarded underwriting available for some groups
- Direct billing available in some countries

Please refer to the table of benefits over the page for an idea of the levels of cover available. For more information on what we can offer your group, or for a quotation, please call us on +44 (0) 1252 745 900 or speak to your broker or adviser.

International health insurance for you

InterGlobal provides international health insurance (also known as international private medical insurance) for expatriates, frequent travellers and international business people all over the world. We cover individuals, families and corporate or affinity groups.



Who are InterGlobal?

We are an award-winning provider of international health insurance based in the UK. Known for our innovation, flexibility and personal approach to service, we have seen great success in this competitive and growing market. Since the company was founded in 1998, we have seen rapid growth and now have customers in over 160 countries and nine offices worldwide, offering local support to our members in key regions.

In 2007, InterGlobal became a fully fledged, FSA regulated insurance company, with an A.M. Best financial strength rating of B++ (Good). This major development is evidence of our ongoing success and the faith of our investors, partners and customers in the InterGlobal brand.

We are specialists in international health insurance, with the infrastructure, security and expertise to give you confidence in our products and service.

Why should I buy international health insurance?

When you are away from home, you want to know that you and your family, or employees, will be able to access good quality healthcare wherever you are. Our plans mean that you can visit any private or public hospital or clinic for medical treatment without having to worry about the costs.

This means that you can relax and use your time and money to do the things that you enjoy.

Whatever you are doing, wherever you are in the world, we give you the peace of mind and protection you need.

Why choose InterGlobal?

- Personal and efficient customer service with sales, underwriting, administration and claims all in-house.
- Freedom to choose the hospital where you will receive your treatment.
- Flexibility: a choice of four plans, plus optional add-on plans and choice of currency, payment frequency and area of cover.
- Out-patient treatment claims settled in 10 working days, as long as we have all the information we need.
- Cover for red24 worldwide security assistance included as standard on your plan. See page 6 for more information.
- Access to our 24 hour, multi-lingual International Helpline, plus staff at our nine global offices are always ready to help during office hours.
- Great benefits: cover for chronic and terminal conditions, allergies, HIV/AIDS, wellness and preventative tests and a comprehensive emergency medical evacuation benefit taking the whole family with the patient.
- Keep your premiums down with our no claims discount, family friendly pricing and choice of plan excesses.
- Award-winning, great value cover for your medical treatment needs.

UltraCare Plans

Our UltraCare Plans give private healthcare insurance cover for expatriates, frequent travellers and international business people all over the world. These great value plans cover individuals, families and corporate or affinity groups.

We have four plans ranging from in-patient medical treatment only, right through to a full refund for most in- and out-patient medical treatment.



Plus	Comprehensive	Select	Standard
All the benefits of the Comprehensive plan but with higher limits. Includes red24 ActionResponse.	As for the Select plan but with higher limits and cover for primary consultations, dental and wellness benefits, plus red24 ActionResponse.	Full in-patient and daycare treatment with limited cover for out-patient treatment, including primary consultations. Includes red24 AdviceLine.	Full in-patient and daycare treatment, plus red24 AdviceLine.

Take a look at the table of benefits in the centre of this brochure for more information on what each plan covers. You can also speak to your broker or call us on +44 (0)1252 745900 for more details.

Areas of cover

Once you have chosen your plan, you can choose from four areas of geographic cover: Europe; Worldwide, excluding the USA; Worldwide, including the USA; or Australia and New Zealand.

Excesses

We have a standard excess of £25/\$42.50/€37.50 that applies per medical condition per plan year to out-patient treatment, but if you want to reduce your premium you can choose to have a higher excess. Our maximum excess gives a premium discount of 40%.

Optional add-on plans

We also offer three optional add-on plans, giving you extra flexibility and cover for things that might be important to you:

Personal Travel - If you take a lot of trips away from your country of residence, travel insurance is essential. This annual plan covers emergency medical treatment, lost, damaged or delayed baggage and personal belongings, travel cancellation, missed departure, hijack, theft and accidental loss of money or passports.

Personal Accident - You may need to pay for more than just medical treatment if you suffer an injury. Our Optional Personal Accident Plan will give a lump sum payment for loss of sight, loss of limbs, permanent total disablement or death as a result of an accident.

Maternity - If you are planning to have a baby, you want to know that you can access the best healthcare available. Our Optional Maternity Plan will cover most maternity medical needs, including care during normal pregnancy and childbirth and cover for complications. This plan is not available with the UltraCare Standard Plan.

Please see the insert in the back of this brochure for more details about our optional add-on plans.

24/7 Worldwide security assistance

If you are moving to a city and want to know about the different parts of town...

If you are relocating to a part of the world you have never visited and want to know the cultural norms of the country...

We have entered into a unique and exclusive partnership in the international private medical insurance market with security experts red24 to provide you and your immediate family with 24/7 security services as part of your membership. This will give you the support of 400 specialists worldwide who can help you reduce the risk of things going wrong whilst abroad and to be at hand for any security related incident.

There are two levels of red24 support:

AdviceLine - included as standard on UltraCare Select and Standard

- 24/7 access to a personal safety advisor via a telephone hotline
- Tailored pre-location or pre-travel advisories
- Full access to red24's continuously updated website with information on visiting over 170 countries

Action Response - included as standard on UltraCare Plus and Comprehensive

- All the support of AdviceLine, plus an emergency security evacuation service in the event of a life-threatening situation affecting you or your immediate family

Who can be covered by an UltraCare Plan?

Our plans are available to people of all nationalities and their dependants, except:

- Citizens of the USA residing in the USA;
- People who are subject to exchange controls or local licensing regulations; or
- Where cover is illegal under local legislation.

The maximum entry age of an applicant is 74 years attained.

If you are unsure of whether we will be able to cover you, please speak to your adviser or call us on +44 (0) 1252 745 900.

Financial Security

Your InterGlobal HealthCare Plan will be fully underwritten by InterGlobal Insurance Company Limited. InterGlobal Insurance Company Limited, formed in 2007 as part of the InterGlobal group of companies, has an A.M. Best financial strength rating of B++ (Good) and is authorised and regulated in the United Kingdom by the Financial Services Authority.

In certain countries we have formed partnerships with carefully selected local insurers in order to comply with local legislations and benefit from additional regional support. Where your country of residence is in one of our partner countries your plan will be underwritten by the local insurer detailed on your certificate of insurance and, if applicable, shown on the back cover of this brochure. Your plan will be reinsured by InterGlobal Insurance Company Limited.

UltraCare Plans

Table of Benefits

Overall Limits	Plus	Comprehensive	Select	Standard	
Under the terms and conditions of the plan , we will pay necessary, customary and reasonable expenses up to an overall maximum, per insured person per plan year (unless a lifetime limit is specified):	£2,000,000 \$3,400,000 €3,000,000	£1,000,000 \$1,700,000 €1,500,000	£750,000 \$1,275,000 €1,125,000	£500,000 \$850,000 €750,000	
In-Patient and Daycare Treatment					
Accidents and emergencies , intensive care and theatre costs	Covered in Full	Covered in Full	Covered in Full	Covered in Full	
Hospital accommodation					
Nursing fees, medical expenses and ancillary charges					
Surgeons', consultants ', anaesthetists', medical practitioners ' fees					
Prescribed medicines and drugs					
Reconstructive surgery following an accident or following surgery for an eligible medical condition					
Prostheses: artificial body parts surgically implanted to form permanent parts of an insured person's body					
MRI, PET and CT scans					
X-rays, pathology, diagnostic tests and procedures					
Oncology tests, drugs and consultants ' fees including cover for chemotherapy and radiotherapy					
Allergies: treatment of allergic medical conditions					
Physiotherapy by a registered physiotherapist , when referred by a medical practitioner, consultant or specialist					
Parent accommodation, insured parent with an insured child under 18 years of age in hospital					
Accidental damage to natural teeth					
Psychiatric treatment up to 30 days available after 12 months continuous cover under the plan	Not Covered	Not Covered	Not Covered		
Out Patient Treatment¹					
Primary consultations and treatment to include medical practitioners ' fees, prescribed medicines, drugs and dressings	Covered in Full	Covered up to £5,000 \$8,500 €7,500	Covered up to £3,000 \$5,100 €4,500	Not Covered	
X-rays, pathology, diagnostic tests and procedures					
Specialists ' and consultants ' fees for consultations, prescribed medicines, drugs and dressings					
Psychiatric treatment available after 12 months continuous cover under the plan	Covered up to £2,000 \$3,400 €3,000	*Complementary medicine and treatment, and Physiotherapy up to a maximum sub-limit of £500 \$850 €750	*Complementary medicine and treatment, and Physiotherapy up to a maximum sub-limit of £250 \$425 €375		
Complementary medicine and treatment by a therapist , when referred by a medical practitioner, consultant or specialist . This benefit extends to osteopathic, chiropractic, homeopathic and acupuncture treatment and Chinese herbal medicine*	Covered up to £2,000 \$3,400 €3,000				
Physiotherapy by a registered physiotherapist , when referred by a medical practitioner, consultant or specialist *	Covered in Full				
Oncology tests, drugs and consultants ' fees including cover for chemotherapy and radiotherapy	Covered in Full	Covered in Full	Covered in Full		
MRI, PET and CT scans					
Out-patient surgical operations					
Allergies: treatment of allergic medical conditions	Covered up to £150 \$255 €225	Covered up to £150 \$255 €225	Covered up to £150 \$255 €225		
Post-hospitalisation treatment	Covered in Full up to 90 days	Covered in Full up to 90 days	Covered in Full up to 90 days		Covered in Full up to 90 days
Out-Patient Dental Treatment² (available after 6 months continuous cover)					
Treatment for the immediate relief of dental pain, accidental damage to natural teeth and restoration of natural teeth including x-rays, fillings, extractions, root-canal treatment , gum treatment	Covered up to 75% of £750 \$1,275 €1,125	Covered up to 75% of £500 \$850 €750	Not Covered		Not Covered
Wellness Benefit					
Routine health checks including cancer screening, cardiovascular examinations, neurological examinations, well child tests, vital sign tests (e.g. blood pressure, cholesterol checks) and vaccinations	Covered up to £350 \$595 €525	Covered up to £250 \$425 €375	Not Covered	Not Covered	
Chronic Medical Conditions					
Stabilisation of acute exacerbations / episodes of chronic medical conditions	Covered within the limits in the in-patient, daycare and out-patient sections	Covered within the limits in the in-patient, daycare and out-patient sections	Covered within the limits in the in-patient, daycare and out-patient sections	Covered within the limits in the in-patient and daycare section and immediately following in-patient or daycare treatment for a period of 90 days after discharge	
Maintenance, routine checkups, prescribed drugs and dressings, and palliative treatment	Covered up to a lifetime limit of £60,000 \$102,000 €90,000	Covered up to a lifetime limit of £50,000 \$85,000 €75,000	Covered up to a lifetime limit of £40,000 \$68,000 €60,000	Not Covered	
Please note: In the event of a chronic medical condition being deemed terminal , cover under the Chronic Medical Conditions benefit will cease. Terminal medical conditions can only be covered under the Terminal Illness benefit .					
Terminal Illness					
Palliative treatment and hospice care on diagnosis of a terminal condition	Covered up to a lifetime limit of £60,000 \$102,000 €90,000	Covered up to a lifetime limit of £50,000 \$85,000 €75,000	Covered up to a lifetime limit of £40,000 \$68,000 €60,000	Not Covered	

Table of Benefits (continued)

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Hormone Replacement Therapy	Plus	Comprehensive	Select	Standard
Hormone replacement therapy in respect of pre- and post-menopausal symptoms	Covered up to £150 \$255 €225	Covered up to £150 \$255 €225	Covered up to £150 \$255 €225	Covered up to £150 \$255 €225 immediately following in-patient or daycare treatment for a period of 90 days after discharge
HIV/AIDS (available after 4 years continuous cover)				
Treatment for HIV/AIDS and related medical conditions	Covered up to a lifetime limit of £50,000 \$85,000 €75,000	Covered up to a lifetime limit of £50,000 \$85,000 €75,000	Covered up to a lifetime limit of £50,000 \$85,000 €75,000	Not Covered
Emergency Local Ambulance				
Costs of road ambulance transport required due to an emergency or medical necessity to the nearest available and appropriate local hospital	Covered in Full	Covered in Full	Covered in Full	Covered in Full
Organ Transplant				
Treatment for and in relation to an organ transplant of either: kidney, liver, heart, lung, or heart and lung, in respect of the insured person as recipient and not the organ donor	Covered up to £200,000 \$340,000 €300,000	Covered up to £200,000 \$340,000 €300,000	Covered up to £200,000 \$340,000 €300,000	Covered up to £200,000 \$340,000 €300,000
Nursing at Home				
Primary care services of a registered nurse in the insured person's home immediately after, or instead of, in-patient or daycare treatment	Covered up to £5,000 \$8,500 €7,500	Covered up to £2,500 \$4,250 €3,750	Covered up to £2,500 \$4,250 €3,750	Covered up to £1,500 \$2,550 €2,250
Please note: The Nursing at Home benefit does not apply to terminal medical conditions . Terminal medical conditions can only be covered under the Terminal Illness benefit				
Compassionate Emergency Visit				
Costs incurred by an insured person for an economy class return airfare from the country of residence to visit a close family member , up to the attained age of 75 years, in the event of a medical condition that results in that close family member being placed on a critical list , or his/her death. Limited to one return journey per insured person per plan year	Covered in Full	Covered in Full	Covered in Full	Not Covered
Hospital Cash Benefit				
Cash payment payable for each night where treatment is received by an insured person as a non-paying patient	£250 \$425 €375 per night Up to a maximum of £7,500 \$12,750 €11,250	£250 \$425 €375 per night Up to a maximum of £7,500 \$12,750 €11,250	£250 \$425 €375 per night Up to a maximum of £7,500 \$12,750 €11,250	£250 \$425 €375 per night Up to a maximum of £7,500 \$12,750 €11,250
Legal Expenses				
Legal expenses incurred by an insured person with our prior written consent in pursuit of a claim against a third party who has caused bodily injury to, or the death of, an insured person	Covered up to £7,500 \$12,750 €11,250	Covered up to £7,500 \$12,750 €11,250	Covered up to £7,500 \$12,750 €11,250	Covered up to £7,500 \$12,750 €11,250
Emergency Evacuation and Repatriation				
The transportation costs of an insured person to the nearest centre where adequate medical facilities are available. Payment of this benefit , including treatment incurred, will be subject to the insured person suffering from a medical condition ; (a)** that necessitates the insured person being placed on a critical list , or, (b) for which, in our opinion, adequate treatment is not available in the country where such treatment is required and/or recovery would be substantially expedited thereby	Covered in Full	Covered in Full	Covered in Full	Covered in Full When relating to in-patient and daycare treatment
Economy class return airfare following an emergency medical evacuation, to country of residence	Covered in Full	Covered in Full	Covered in Full	Covered in Full When relating to in-patient and daycare treatment
**Travelling, accommodation and economy class return airfare expenses for pre-authorised costs of a close business colleague , or the insured person's dependants , or in the case of the insured person being a dependant , a parent or close family member , having to accompany the insured person for an emergency medical evacuation. This benefit will only become available under the conditions detailed in clause (a) above				
Repatriation of Mortal Remains				
In the event of death, the costs of preparation and air transportation of the body, mortal remains or the ashes of an insured person , from the place of death to the home country , or the preparation and local burial or cremation of the mortal remains of the insured person , who dies outside of the home country	Covered in Full	Covered in Full	Covered in Full	Covered in Full
Emergency Medical Treatment Outside Area of Cover				
Emergency medical treatment cover outside of geographic area of cover	Covered up to £35,000 \$59,500 €52,500	Covered up to £30,000 \$51,500 €45,000	Covered up to £20,000 \$34,000 €30,000	Not Covered
Deductibles				
¹ Out-patient medical treatment standard excess (applied per medical condition , per plan year)	£25.00 \$42.50 €37.50	£25.00 \$42.50 €37.50	£25.00 \$42.50 €37.50	£25.00 \$42.50 €37.50
² Out-patient dental treatment co-insurance (applied per claim)	25%	25%	N/A	N/A

How we take care of you

We are completely in control of our business – from sale to claim, everything is done in-house. This means that we take full responsibility for our business and, as a result, we aim to take great care of you.

Making a claim is easy

As soon as you become an InterGlobal member you will have access to our multi-lingual, International Helpline, 24 hours a day, 365 days a year.

Staff at the International Helpline will pre-authorise your in-patient and daycare treatment so that we can settle the costs directly with the hospital. They will also arrange an emergency medical evacuation if needed and can answer your general medical questions. All you have to do is call - you will be given the number on your membership documents. Our International Helpline is operated by First Assistance, based in New Zealand.



We have a team of experienced claims assessors to give you advice and assistance during office hours. They will liaise closely with you, our International Helpline and any medical practitioners who have treated you to make sure all your claims are dealt with efficiently and sympathetically.

Our claims team has an objective to settle out-patient treatment claims in no more than 10 working days, provided they have all the information they need.

We give you international support

We work with a worldwide network of brokers and advisers who sell our plans. We also have in-house sales or support in our offices in the UK, New Zealand, United Arab Emirates, Japan, Thailand, Indonesia, Singapore, Vietnam and China.

Finding out more

Our website has information about our products and global offices, company news and updates; We provide an online quote and buy facility and a special section containing policy information and other services for InterGlobal customers.

Visit us at www.interglobalpmi.com

You can also call us on +44 (0)1252 745 900 or e-mail sales@interglobalpmi.com. Contact details for each of our regional offices can be found on the back of this brochure. We look forward to hearing from you and meeting your international private medical insurance needs.

Through your broker or adviser

We sell our plans through a worldwide network of independent intermediaries. If you would like independent advice on international health insurance, speak to your broker or adviser. If you do not already work with a broker or adviser, we will be happy to put you in touch with one.

Online

We have an online quote and buy facility available on our website. Our online service will guide you through the process of getting a price and then buying the cover you have selected. Getting international health cover has never been easier with InterGlobal.

Visit www.interglobalpmi.com

If you don't want to buy online

All the information you need is contained in this brochure so you can check out your premiums and cover options. Once you have decided what you want, all you have to do is fill in the application form and post, fax or email it to us.

Please make sure that you have read the UltraCare Plan Guide before applying to ensure you understand the terms and conditions of the cover we provide. If you need a copy please let us know.

Need us to guide you?

If you are not sure what product best suits your needs, you can speak to your broker or adviser for independent advice or call our in-house sales team for guidance on InterGlobal plans. We are ready to take your call.

Call us today on +44 (0) 1252 745 900.

(UK Office Hours only - 08:30 to 17:00 GMT)

Our in-house sales team will also be able to provide you or your adviser with a formal quotation. We would recommend this if:

- You are considering transferring your medical cover from another provider
- You are moving to a country where insurance premium tax applies
- You have any pre-existing medical conditions
- You are moving to an unstable area or an area where a government is recommending that you do not travel

Call us now on +44 (0)1252 745 900 or email sales@interglobalpmi.com

The Terms & Conditions of the advice and service we provide can be found on our website: www.interglobalpmi.com

Regional variations of our UltraCare Plans

We sell regional variations of our UltraCare Plans in some countries. These are locally licensed, co-branded products that comply with legislations in these countries. The plans provide cover which is tailored to the needs of expatriates in these locations.

If you are, or will be, living in one of these countries, please contact our local office (full addresses are on the back of this brochure):

Thailand	T +66 (2) 207 1023	F +66 (2) 207 0584	E interglobal@iag.co.th
Indonesia	T +62 21 5290 1519	F +62 21 526 4380	E interglobal@ramains.com
Singapore	T +65 6423 0816	F +65 6423 0541	E interglobal@sg.royalsun.com
China	T +86 21 6888 1999	F +86 21 6888 5553	E interglobal@cn.royalsun.com
Vietnam	T +84 (4)824 5935	F +84 (4)933 4164	E interglobal@baoviet.com.vn

We also have the following offices that offer local sales and support in their regions:

United Arab Emirates	T +971 (0) 4 321 7581	F +971 (0) 4 321 7593	E info@interglobal.ae
New Zealand	T +64 (0) 9 309 2119	F +64 (0) 9 309 4119	E info@interglobal-nz.biz
Japan	T +81 6 4706 7701	F +81 6 4706 7702	E igj@interglobal.co.jp

Our other products

We offer niche products for international teachers, students and professional yacht crews.

International Schools Plans

Competitively priced plans for teachers and staff at international schools. We offer three levels of cover, ranging from in-patient only through to full cover for most in- and out-patient medical treatment.

UltraCare Marine

Specialised healthcare plans for professional yacht crews, including cover for ship to shore transportation in the event of a medical emergency.

StudentCare

These plans are designed for students aged 5 to 64 studying outside of their home country. As well as cover for medical treatment, the plans cover emergency evacuation, loss of tuition fees, accidental death, personal belongings, disability and personal liability.

Visit www.interglobalpmi.com for more information.



A.M. Best's Financial Strength Rating System

Secure Range	
A++, A+	Superior
A, A-	Excellent
B++, B+	Good

Vulnerable Range	
B, B-	Fair
C++, C+	Marginal
C, C-	Weak
D	Poor
E	Under Regulatory Supervision
F	In Liquidation
S	Suspension
NR	Not Rated

More information can be obtained from www.ambest.com

With customers in over 160 countries
and nine offices worldwide,
we're ready to do business with you.

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All other geographies are covered by our World Headquarters in the UK.

www.interglobalpmi.com