

EMPYREAN PLAN

BENEFITS	EMPYREAN PRESTIGE PLAN
Total Annual plan cover: Per person insured, Per Insured period (Subject to limits)	\$5,000,000/€5,000,000/£3,350,000
Area of Cover: Area 1	Worldwide (excluding USA & Hong Kong) , except 100% of costs for accident or emergency treatment whilst travelling in the USA & Hong Kong, limited to 60 days travel per Period of Insurance with up to 60 days treatment.
Area of Cover: Area 2	Worldwide (including USA & Hong Kong) with 100% of costs for elective and non-emergency treatment
Medical Underwriting	Subject to Application
UNRIVALLED LIFESTYLE BENEFITS	
Health Support Programme	International and Local medical support facilitation team
Concierge Services	Access to luxury concierge services 24 hours a day - 365 days a year
Portable Medical Passport	Instant access to health records, via smart phone
Global Travel Security Services	Travel risk alerts, destination briefs and updates
Travel Insurance	GOLD Annual Multi trip World wide travel policy
Translation Service	£100 Contribution
Avios Miles	10,000 Avios miles
Renewal discount	5% Discount guaranteed on Empyrean policy renewal

MEDICAL BENEFITS

IN-PATIENT AND DAY-CARE COVER	
Accommodation, Operating Theatre and Recovery Room	100% cover to the maximum plan benefit
Diagnostic Procedures/Nursing	100% cover to the maximum plan benefit
In-patient Prescribed Drugs and Medicine	100% cover to the maximum plan benefit
Physicians, Specialists, Surgeons and Anaesthetics	100% cover to the maximum plan benefit
Surgical Appliances	100% cover to the maximum plan benefit
Radiotherapy, Chemotherapy and Oncology	100% cover to the maximum plan benefit
Second opinion for Surgery	100% cover to the maximum plan benefit
Life-saving Organ Transplant (Excluding donor expenses)	100% of costs up to a maximum \$500,000/€500,000/£350,000
Day-care Surgery/Treatment	100% cover to the maximum plan benefit
OUTPATIENT COVER	
Outpatient Physician and Paramedical Fees	100% cover to the maximum plan benefit
Outpatient X-Ray, Laboratory Tests and Treatment	100% cover
Outpatient Prescribed Drugs	100% of costs up to a maximum \$5,000/€5,000/£3,350
MATERNITY BENEFITS	
Pregnancy and Childbirth (12 months waiting period on claims)	100% cover up to \$25,000/€25,000/£16,600
Complications of Pregnancy/Childbirth (12 months waiting period on claims)	100% cover
DENTAL BENEFITS	
Overall Maximum Benefit (Except Emergency Dental Treatment)	\$4,000/€4,000/£2,665 Aggregate Dental Cover Benefit Limit Applies
Emergency Dental Treatment	100% cover
Routine Dental Treatment/General Dental Care (6 months waiting period on claims)	100% cover up to \$1,000/€1,000/£650
Restorative Dental Treatment (6 months waiting period on claims)	100% cover up to \$4,000/€4,000/£2,665
Dental Crowns, Bridges, Dentures and Implants (6 months waiting period on claims)	50% cover up to a maximum of \$500/€500/£335 per tooth (up to an overall maximum of \$4,000/€4,000/£2,665)
Orthodontic - Under 18 only (6 months waiting period on claims)	50% cover up to a lifetime maximum of \$4,000/€4,000/£2,665

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SPECIAL AND TRAVEL BENEFITS	
Travel Expenses to Home Country for Childbirth	100% cover (travel not included)
Out of Area Cover Emergency Cover Only	100% cover (up to a maximum 60 days treatment)
Elective Home Country Treatment	100% cover
Out of Area Cover or Out of HCI Hospital Network*	80% Cover
Repatriation of Mortal Remains	100% cover
Emergency Medical Evacuation and Repatriation	100% cover
Hospitalisation Cash Benefit	100% cover up to \$300/€300/£200 per day (up to a maximum of 60 days)
Hospital Cash Benefits (in a non-chargeable hospital)	Cover up to a maximum of \$500/€500/£335 per day (up to a maximum of 45 days)
Road Ambulance and Transport	100% cover
Death of a Close Relative (Spouse, parent, child, brother or sister)	100% cover for return airline ticket to attend a funeral up to \$5,000/€5,000/£3,500
OTHER BENEFITS	
Dread/Chronic Diseases**	100% cover up to lifetime limit of \$500,000/€500,000/£350,000
Home Nursing	100% cover (maximum 60 days)
Rehabilitation/Convalescence	100% cover (maximum 60 days)
Prescribed Medical Aids	50% cover up to \$8,000/€8,000/£5,300
Psychiatric (6 months waiting period on claims)	100% cover up to \$5,000/€5,000/£3,300
Prescribed Physiotherapy, Speech Therapy, Oculomotor Therapy and Occupational Therapy	100% cover (maximum 18 sessions per condition)
Non-Western and Alternative Medicine (including chiropractic, osteopathy, homeopathy, herbal medicine and acupuncture)	100% cover up to a maximum of \$1,500/€1,500/£1,000
Eye Surgery - Illness and Accidental Injury Only	100% cover
Eyeglasses and Contact Lenses (6 months waiting period on claims)	100% cover up to \$800/€800/£535
Well Child Care (up to 7 years of age)	100% cover up to \$1,000/€1,000/£650
Well Being	100% cover up to \$750/€750/£500
Annual Health Check (6 months waiting period on claims)	100% cover up to \$1,000/€1,000/£675
Vaccinations and Inoculations	100% cover (medically necessary)
Parental Accommodation (Child up to 16 years)	100% cover up to \$250/€250/£160 per day (maximum 60 days)
Personal Accident Cover (Work related injury on request for non office based occupations)	\$25,000/€25,000/£25,000 per member (over the age of 18 years old), additional increases are available, subject to underwriting.
OPTIONAL BENEFITS	
Additional Personal Accident Cover	\$/€/£10K block increase, subject to underwriting. The maximum amount of cover per member is \$/€/£125K subject to approval and underwriting if applicable

* Area denotes either World wide cover including USA & Hong Kong or Worldwide cover excluding USA and Hong Kong.

** Dread Disease - is a severe illness such as, but not limited to, cancer, cancer, heart, heart disease, open-heart surgery, stroke, coma, diabetes, epilepsy, multiple multiple sclerosis, motor neuron disease, parkinsonism, rheumatoid arthritis and accidental HIV or ARC related conditions via blood transfusion.

NAVIGATOR
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