

EMPYREAN PLAN

| BENEFITS | EMPYREAN ULTRA 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 | |
| Ultimate Health Optimisation Programme | World leading Health Evaluation & Optimisation programme |
| Lifestyle Concierge Services | Dedicated level of concierge service |
| Portable Medical Passport | Instant access to health records, via smart phone |
| Global Travel Security Services | Travel risk alerts, destination briefs, global tracking |
| Travel Insurance | Single DIAMOND Annual Multi trip World wide travel policy |
| Translation Service | £300 Contribution |
| Avios Miles | 15,000 Avios miles |
| Renewal discount | 10% Discount guaranteed on Empyrean policy renewal |

MEDICAL BENEFITS

| IN-PATIENT AND DAY-CARE COVER | |
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| 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 |

| BENEFITS | EMPYREAN ULTRA PLAN |
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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
Insurance Brokers Ltd.
Unit 8E, Golden Sun Centre, 223 Wing Lok St, Sheung Wan, Hong Kong
Tel : +852 2530 2530 | Fax : +852 2530 2535
Email : crew@navigator-insurance.com | www.navigator-insurance.com

E&OE

UK administration office: 95 Cromwell Road, London SW7 4DL Tel: +44 (0)207 590 8808 Fax: +44 (0)207 590 8815

Web: www.empyreanhealth.com Email: enquiries@empyreanhealth.com

EMPYREAN is a wholly owned subsidiary of HealthCare International Global Network Ltd.

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