

International medical insurance that provides a variety of choices

We're all about choices. It starts with providing you with a choice of four UltraCare plans. It then extends to where in the world you want your plan to cover you, a choice of higher excesses to enjoy savings of up to 40% on your premium, how and when you'd like to pay and the option of add-on plans to complement your healthcare cover.

Choose your area of cover

There are three areas of cover to choose from. Base your decision on where you are living and your home country should you need the option of returning home for treatment. If you travel internationally, select the area of cover that also includes the countries you will travel to.

Area 1: Cover in Europe only

Area 2: Worldwide cover excluding the USA

Area 3: Worldwide cover including the USA

Choose add-on plans

Maternity add-on plan

Including cover for:

- ✓ Pregnancy and childbirth
- ✓ Complications in pregnancy and childbirth
- ✓ Birth defects
- ✓ Newborn child accommodation

Cover becomes available for treatment received 12 months after the start date of this plan.

Travel add-on plan

Including worldwide cover for:

- ✓ Trips of up to 180 days
- ✓ Medical treatment
- ✓ Loss of deposits, cancellations or curtailments
- ✓ Travel delays, missed departures and hijack
- ✓ Baggage, personal effects and loss of money

The Travel add-on plan is available free with UltraCare Elite.

Personal accident add-on plan

Including worldwide cover for:

- ✓ Accidental death, permanent total and partial disablement
- ✓ Benefit limits up to \$425,000, £250,000 or €375,000

Cover for managerial, clerical and administrative occupations only.

Free travel security assistance included

AdviceLine

Buy any UltraCare plan and you'll receive red24's AdviceLine services at no additional cost:

- ✓ Expert safety advice and assistance at the end of the phone
- ✓ 24/7 access to information on 230+ countries and territories and 160+ cities at your fingertips
- ✓ Travel safety briefings tailored to your needs
- ✓ Email and text alerts providing up-to-the-minute information on civil unrest, natural hazards and travel disruptions
- ✓ Daily news delivered straight to your inbox

ActionResponse

Choose an UltraCare Comprehensive or Elite plan and you'll benefit from the added peace of mind that ActionResponse brings:

- ✓ On-the-ground crisis management support for situations affecting your personal safety and for the loss of belongings
- ✓ Emergency expatriation to remove you from danger in the event of a potentially life-threatening situation



UltraCare at-a-glance

	UltraCare Standard	UltraCare Select	UltraCare Comprehensive	UltraCare Elite
Overall plan limit	\$1,500,000 £900,000 €1,200,000	\$2,500,000 £1,500,000 €2,000,000	\$4,000,000 £2,400,000 €3,200,000	\$5,000,000 £3,000,000 €4,000,000
Cancer care	Paid in full ¹	Paid in full ¹	Paid in full ¹	Paid in full ¹
In-patient and daycare treatment	Paid in full ¹	Paid in full ¹	Paid in full ¹	Paid in full ¹
Out-patient post-hospitalisation treatment ² (up to 90 days)	Paid in full ¹	Paid in full ¹	Paid in full ¹	Paid in full ¹
Out-patient surgical procedures	Paid in full ¹	Paid in full ¹	Paid in full ¹	Paid in full ¹
Local ambulance	Paid in full ¹	Paid in full ¹	Paid in full ¹	Paid in full ¹
Medical evacuation and repatriation	Paid in full when needed for in-patient, daycare or any cancer treatment ¹	Paid in full ¹	Paid in full ¹	Paid in full ¹
Hospital cash benefit (up to 30 nights)	\$450, £270 or €375 (Each night)	\$450, £270 or €375 (Each night)	\$450, £270 or €375 (Each night)	\$450, £270 or €375 (Each night)
red24 travel security services	AdviceLine	AdviceLine	AdviceLine ActionResponse	AdviceLine ActionResponse
Out-patient consultations, treatment and tests	Not covered	Paid up to \$5,000, £3,000 or €4,500	Paid up to \$10,000, £6,000 or €8,000	Paid in full ¹
Maintenance of chronic medical conditions L	Not covered	Paid up to \$75,000, £45,000 or €60,000	Paid up to \$150,000, £90,000 or €120,000	Paid up to \$300,000, £180,000 or €240,000
HIV or AIDS L W	Not covered	Paid up to \$85,000, £50,000 or €75,000	Paid up to \$85,000, £50,000 or €75,000	Paid up to \$85,000, £50,000 or €75,000
Emergency treatment outside area of cover	Not covered	Paid up to \$40,000, £24,000 or €32,000	Paid up to \$70,000, £42,000 or €56,000	Paid up to \$100,000, £60,000 or €80,000
Out-patient psychiatric treatment W	Not covered	Paid up to \$1,000, £600 or €800	Paid up to \$2,000, £1,200 or €1,600	Paid up to \$10,000, £6,000 or €8,000
In-patient psychiatric treatment (up to 30 days) W	Not covered	Not covered	Paid up to \$10,000, £6,000 or €8,000	Paid in full ¹
Congenital abnormalities L	Not covered	Not covered	Paid up to \$35,000, £21,000 or €30,000	Paid up to \$50,000, £30,000 or €40,000
Routine health checks	Not covered	Not covered	Paid up to \$700, £420 or €600	Paid up to \$1,000, £600 or €800
Out-patient dental treatment W	Not covered	Not covered	Paid up to 75% of \$1,000, £600 or €800	Paid up to \$1,500, £900 or €1,200
Dental checkups	Not covered	Not covered	Paid up to \$100, £60 or €80	Paid up to \$200, £120 or €160
Sight examination and hearing examination	Not covered	Not covered	Not covered	Paid up to \$100, £60 or €80
Out-patient treatment excess	\$45.00, £27.50 or €37.50	\$45.00, £27.50 or €37.50	\$45.00, £27.50 or €37.50	No excess

\$ = US dollars, £ = Pounds sterling, € = Euros, L = Paid up to the lifetime limit, W = Waiting period applies.

¹Paid in full up to the overall plan limit. ²Post-hospitalisation out-patient physiotherapy is subject to a benefit limit on UltraCare Standard, Select and Comprehensive.

For a full description of cover including waiting periods, please refer to the UltraCare Table of benefits available at www.interglobalpmi.com/downloads.



There's an UltraCare plan that's just right for you

Everyone has individual needs so we have designed a range of four UltraCare plans to offer you choice and flexibility. Take a look at each plan on the following pages to see what might suit your needs and your budget best.



UltraCare Standard

If budget is a major consideration or you're happy to pay for your out-patient treatment yourself, like visiting a medical practitioner or paying for a prescription or test, then UltraCare Standard is your cheapest option. But don't confuse this with sub-standard cover. You will still receive a good level of cover.

- ✓ Full cover for cancer care
- ✓ Full cover for in-patient and daycare treatment including physiotherapy
- ✓ Full cover for 90 days' out-patient treatment following a stay in hospital including cover for physiotherapy
- ✓ Full cover for out-patient surgical procedures
- ✓ Cover for out-patient pre-operative tests up to 72 hours before hospitalisation
- ✓ Medical evacuation and repatriation benefits within your area of cover when needed for in-patient, daycare and any cancer treatment
- ✓ Full cover for local ambulance
- ✓ Cover for organ transplants
- ✓ Cash benefit when your hospitalisation is received free of charge
- ✓ Full cover for preparing and transporting your mortal remains
- ✓ Free red24 AdviceLine travel security service included
- ✓ Optional Maternity, Travel and Personal accident add-on plans




UltraCare Select

UltraCare Select provides cover for out-patient treatment plus a good range of medical benefits in addition to all the benefits of UltraCare Standard.

All the benefits of UltraCare Standard, plus:

- ✓ Higher overall plan limit
- ✓ Cover for out-patient treatment including physiotherapy, complementary medicine and psychiatric treatment
- ✓ Full cover for out-patient MRI, PET and CT scans
- ✓ Cover for the maintenance of chronic medical conditions
- ✓ Full cover for terminal care
- ✓ Full cover for medical evacuation and repatriation within your area of cover
- ✓ Cover for HIV or AIDS
- ✓ Cover for emergency treatment outside your area of cover

Full cover is provided up to the overall plan limit, please refer to the at-a-glance Table of benefits on page 9. For a full description of cover including waiting periods, please refer to the UltraCare Table of benefits available at www.interglobalpmi.com/downloads.



You can be confident that we care about cancer. All our UltraCare plans provide full cover for treatment aimed to cure cancer, ongoing treatment and even the provision of care during the end stages of a cancer. And to make sure that you receive the full benefit of our generous cover, we've even waived the excess.



UltraCare Comprehensive

UltraCare Comprehensive punches above its weight when it comes to being both benefit-rich and cost-effective. The plan provides all the in-patient, daycare and out-patient treatment included in UltraCare Select, but with higher limits and additional benefits.

All the benefits of UltraCare Select, plus:

- ✓ Higher overall plan limit
- ✓ Cover for 30 days' in-patient psychiatric treatment
- ✓ Cover for congenital abnormalities
- ✓ Cover for out-patient dental treatment (with 25% co-insurance)
- ✓ Cover for routine health checks
- ✓ Cover for dental checkups
- ✓ Cover for hormone replacement therapy
- ✓ Full cover for a compassionate emergency visit to a close family member
- ✓ Free red24 ActionResponse travel security service included



UltraCare Elite

Designed for people who are not willing to compromise on their healthcare cover, UltraCare Elite offers our most benefit-rich cover with the most generous benefit limits. Add to that a \$5 million, £3 million or €4 million overall plan limit, cover for sight and hearing examinations, no excess to pay as standard plus free worldwide travel insurance, and you realise why this plan carries the 'Elite' name.

All the benefits of UltraCare Comprehensive, plus:

- ✓ Higher overall plan limit
- ✓ Full cover for out-patient treatment including physiotherapy
- ✓ Cover for out-patient complementary medicine and psychiatric treatment
- ✓ Full cover for 30 days' in-patient psychiatric treatment
- ✓ Double the lifetime limit for the maintenance of chronic medical conditions
- ✓ Cover for dental treatment without co-insurance
- ✓ Cover for one sight and one hearing examination
- ✓ No standard out-patient excess to pay
- ✓ Free worldwide Travel add-on plan

Full cover is provided up to the overall plan limit, please refer to the at-a-glance Table of benefits on page 9. For a full description of cover including waiting periods, please refer to the UltraCare Table of benefits available at www.interglobalpmi.com/downloads.