

## Benefits and Premiums

### Benefits

THE FOLLOWING BENEFITS ARE COVERED UP TO A MAXIMUM AGGREGATE LIMIT OF £1,000,000 PER INSURED PERSON PER YEAR

		International	International Plus	Executive International
<b>H</b>	<b>Hospital Services:</b> • Accommodation and meal charges • All inpatient medical treatment costs • All inpatient Physician fees • All inpatient Surgeon/Anaesthetist fees • All intensive care unit charges	Full Refund	Full Refund	Full Refund
	<b>Parental Accommodation:</b> Where an insured child up to the age of 17 is in hospital	Full Refund	Full Refund	Full Refund
£	<b>Hospital Cash Benefit:</b> When inpatient treatment is provided free of charge (max 30 days per Certificate period)	£250 per night	£250 per night	£250 per night
	<b>Daycare Surgery</b>	Full Refund	Full Refund	Full Refund
	<b>Local Road Ambulance Service</b>	Full Refund	Full Refund	Full Refund
	<b>Emergency Medical Evacuation</b>	Full Refund	Full Refund	Full Refund
	<b>Repatriation or Local Burial:</b> Only applies outside your home country	Full Refund up to £7,500	Full Refund up to £7,500	Full Refund up to £7,500
	This benefit is not available to applicants aged 65 or over			
	<b>Home Nursing:</b> Nursing at Home up to 26 weeks	Full Refund	Full Refund	Full Refund
	<b>Accident and Emergency Room Services</b>	Full Refund	Full Refund	Full Refund
	<b>Oncology, Chemotherapy and Radiotherapy</b>	Full Refund	Full Refund	Full Refund
	<b>MRI and CT Scans</b>	Full Refund	Full Refund	Full Refund
	<b>Organ Transplantation Surgery</b>	Not Covered	Not Covered	Up to £100,000
	<b>Dental Treatment following Accident</b>	Full Refund	Full Refund	Full Refund
	<b>Rehabilitation Care</b>	£100,000 lifetime limit	£100,000 lifetime limit	£100,000 lifetime limit
	<b>Routine Dental Treatment</b>	Not Covered	Not Covered	Up to £500 20% co-insurance
	<b>Newborn Care</b>	Up to £5,000 20% co-insurance	Up to £5,000 20% co-insurance	Up to £5,000 20% co-insurance
	<b>Outpatient Services:</b> • General Practitioner fees • X-rays, Diagnostic and Pathology tests • Physiotherapy • Specialist and Consultants fees • Complementary Therapies • Prescription Drugs	Not Covered	Up to £3,000 First claim: NIL excess All other claims: £100 excess per claim**	Full Refund First claim: NIL excess All other claims: £100 excess per claim**
	<b>Maternity Care</b> Normal pregnancy	Not Covered	Not Covered	Up to £5,000 20% co-insurance
	Complicated pregnancy	Not Covered	Not Covered	Up to £10,000 20% co-insurance
<b>W</b>	<b>Wellness Benefit</b>	Not Covered	Not Covered	Up to £500 20% co-insurance

PLEASE REFER TO THE PLAN RULES FOR A DETAILED DESCRIPTION OF THE ABOVE BENEFITS

\* Course of treatment per diagnosed medical condition.

† The excess per claim can be waived by payment of an additional 20% of the quoted annual premium rates.

## Annual Premium Rates

ALL PREMIUMS SHOWN ARE PAYABLE IN £ STERLING. THESE PREMIUM RATES ARE VALID FROM 1ST JULY 2007

Age	International		International Plus		Executive International	
	Area 1	Area 2	Area 1	Area 2	Area 1	Area 2
Child	415	902	545	1,242	661	1,506
18-25	629	1,483	852	2,116	1,033	2,565
26-29	747	1,768	1,024	2,528	1,242	3,066
30-34	816	1,924	1,107	2,752	1,343	3,335
35-39	942	2,224	1,285	3,178	1,559	3,851
40-44	1,051	2,463	1,427	3,500	1,729	4,243
45-49	1,207	2,832	1,639	3,995	1,986	4,841
50-54	1,619	3,792	2,187	5,349	2,650	6,485
55-59	2,062	4,822	2,780	6,807	3,369	8,251
60-64	2,639	6,152	3,560	8,674	4,314	10,513
65-69	4,027	9,433	5,455	13,362	6,612	16,198
70-74	5,466	12,750	7,414	18,198	8,987	22,060
75-79	6,504	15,178	8,821	21,679	10,692	26,277
80+	7,920	18,574	10,698	26,143	12,968	31,704

**Area 1** Worldwide excluding USA, Canada and Caribbean

**Area 2** Worldwide

The outpatient excess under the International Plus and Executive International Plans may be waived by payment of an additional loading of 20% of the total annual premium.

If you wish to pay your premium in US dollars or Euros please visit our website [www.medicare.co.uk](http://www.medicare.co.uk) or telephone: +44 (0)20 7816 2033 for the current agreed exchange rate.

If the insured person's country of residence falls within an area where MediCare are required to collect Insurance Premium Tax (IPT) or local taxes, these will be charged in addition to the premium due under the plan.