





















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	Executive Plus
H Hospital Services: <ul style="list-style-type: none"> 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	Full Refund
 Parental Accommodation: Where an insured child up to the age of 17 is in hospital	Full Refund	Full Refund	Full Refund	Full Refund
 Hospital Cash Benefit: When inpatient treatment is provided free of charge (max 30 days per Certificate period)	£250 per night	£250 per night	£250 per night	£250 per night
 Daycare Surgery	Full Refund	Full Refund	Full Refund	Full Refund
 Local Road Ambulance Service	Full Refund	Full Refund	Full Refund	Full Refund
 Emergency Medical Evacuation	Full Refund	Full Refund	Full Refund	Full Refund
 Repatriation or Local Burial: Only applies outside your home country This benefit is not available to applicants aged 65 or over	Full Refund up to £7,500	Full Refund up to £7,500	Full Refund up to £7,500	Full Refund up to £10,000
 Home Nursing: Nursing at Home up to 26 weeks	Full Refund	Full Refund	Full Refund	Full Refund
 Accident and Emergency Room Services	Full Refund	Full Refund	Full Refund	Full Refund
 Oncology, Chemotherapy and Radiotherapy	Full Refund	Full Refund	Full Refund	Full Refund
 MRI and CT Scans	Full Refund	Full Refund	Full Refund	Full Refund
 Organ Transplantation Surgery	Not Covered	Not Covered	Up to £100,000	Up to £200,000
 Dental Treatment following Accident	Full Refund	Full Refund	Full Refund	Full Refund
 Rehabilitation Care	£100,000 lifetime limit	£100,000 lifetime limit	£100,000 lifetime limit	£100,000 lifetime limit
 Routine Dental Treatment	Not Covered	Not Covered	Up to £500 20% co-insurance	Up to £500 20% co-insurance
 Newborn Care Only applies when child is insured	Up to £5,000 20% co-insurance	Up to £5,000 20% co-insurance	Up to £5,000 20% co-insurance	Up to £5,000 20% co-insurance
 Outpatient Services: <ul style="list-style-type: none"> 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*†	Full Refund First claim: NIL excess All other claims: £100 excess per claim*†
 Outpatient Psychiatric Care	Not Covered	Not Covered	Not Covered	Up to £750 20% co-insurance
 Maternity Care Normal pregnancy	Not Covered	Not Covered	Up to £5,000 20% co-insurance	Up to £10,000 20% co-insurance
 Complicated pregnancy	Not Covered	Not Covered	Up to £10,000 20% co-insurance	Up to £25,000 20% co-insurance
 Childhood Vaccinations	Not Covered	Not Covered	Not Covered	Up to £150
W Wellness Benefit	Not Covered	Not Covered	Up to £500 20% co-insurance	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 loading of 30% of the total annual premium for ages 0-44 and 15% for ages 45 and above.

Annual Premium Rates

ALL PREMIUMS SHOWN ARE PAYABLE IN £ STERLING. THESE PREMIUM RATES ARE VALID FROM 1ST JULY 2009

Age	International		International Plus		Executive		Executive Plus	
	Area 1	Area 2	Area 1	Area 2	Area 1	Area 2	Area 1	Area 2
Child	486	1,055	638	1,453	773	1,762	1,053	2,349
18-25	736	1,735	997	2,476	1,209	3,001	1,624	3,972
26-29	874	2,069	1,198	2,959	1,453	3,588	1,944	4,740
30-34	955	2,251	1,295	3,220	1,572	3,903	2,099	5,153
35-39	1,103	2,603	1,504	3,718	1,824	4,507	2,430	5,944
40-44	1,230	2,882	1,670	4,096	2,024	4,965	2,691	6,544
45-49	1,413	3,314	1,918	4,675	2,324	5,665	3,084	7,461
50-54	1,895	4,437	2,559	6,260	3,101	7,589	4,102	9,981
55-59	2,413	5,643	3,253	7,966	3,942	9,656	5,205	12,689
60-64	3,089	7,200	4,165	10,150	5,048	12,302	6,654	16,156
65-69	4,712	11,039	6,383	15,637	7,737	18,955	10,176	24,872
70-74	6,396	14,920	8,676	21,295	10,516	25,814	13,817	33,857
75-79	7,611	17,762	10,322	25,368	12,512	30,749	16,432	40,322
80+	9,268	21,735	12,519	30,592	15,175	37,100	19,919	48,641

Area 1 Worldwide excluding USA, Canada and Caribbean

Area 2 Worldwide

The outpatient excess under the International Plus, Executive and Executive Plus Plans may be waived by payment of an additional loading of 30% of the total annual premium for ages 0-44 and 15% for ages 45 and above.

If you wish to pay your premium in US dollars or Euros please visit our website 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.