



Hospital & surgical

	Executive	Major	Primary
Overall per year #	US\$ 500,000	US\$ 250,000	US\$ 50,000
Room & Board /day	\$430	\$200	\$100
ICU Intensive Care Unit /day	\$800	\$360	\$200
Companion bed, 1 family member, /day	\$45	\$25	\$10
Hospital miscellaneous services	100%	100%	\$3,000 /disability
Surgeon's fees	100%	100%	\$6,000 /disability#
Doctors visits /day	100%	100%	\$100
Anaesthetist's fees	100%	100%	30% of surgeon
Operating theatre	100%	100%	30% of surgeon
Local ambulance 	100%	100%	100%
Air ambulance, MedEvac 	100%	\$100,000	\$50,000
Psychiatric treatment (inpatient)	100% x 60 days	100% x 30 days	(nil)
Post hospital follow-up visits within 90 days, /year	\$2,500	\$1,000	\$500
Day-care chemotherapy/radiotherapy/dialysis	\$20,000	\$10,000	\$5,000
Emergency dental after an accident, /year	\$10,000	\$2,000	\$500
Repatriation, local burial	\$5,000	\$3,000	\$1,000
Organ Transplant /year	\$100,000	\$75,000	\$15,000
Home Nursing /year	182 days	91 days	30 days
Home nursing max per year	\$100,000	\$50,000	\$10,000

per Surgical Schedule

Out-patient (+ optional) Pays **80%** up to max.

	Executive	Major	Primary
Overall per year	US\$ 3,200	US\$ 2,800	US\$ 1,500
General doctors	✓	✓	\$25 x 30 visits#
Specialists	✓	✓	\$50 x 10 visits#
Prescription drugs	✓	✓	\$200
Lab & X-Ray	✓	✓	\$300
Physio/Chiro	10 visits	10 visits	\$40 x 10 visits#
Emergency room, first 24 hours	✓	✓	\$100
Chinese Herbalist , Bonesetter, Acupuncture (in HK)	\$50 x 10 visits	\$40 x 10 visits	\$25 x 5 visits#

Combined max 30 visits per year

Choice of coverage *areas*

1. **X-USA**

Excluding USA/Canada, else worldwide.



2. **GLOBAL**

All countries.



No insurance offered for citizens or residents of USA/Canada. Hospital & surgical in USA/Canada with -20% deductible for first US\$10,000.