

Global Health Insurance



..we're different because we care

June 2014



Welcome to ALC Health

...we're different because we care



You are our first priority. We know that wherever you are living or working can have unique demands – your healthcare and peace of mind needn't be one of them.

Our wide range of flexible insurance plans reflects the diversity of our members, with comprehensive value-added options that mean you're able to choose your own level of cover.

- ✓ We cover chronic conditions, cancer, complementary medicine, HIV/AIDS treatment, optical, vaccination, wellness and preventative tests.
- ✓ We offer competitive premiums with a range of excess options, payment plans and currencies.
- ✓ We guarantee continuation of cover for members leaving a group scheme.
- ✓ We pride ourselves on our clear and helpful customer service and 24/7 international medical helpline.
- ✓ We send you an ALC Health membership pack with all the information you need.
- ✓ We offer a comprehensive quotation and buy online service.
- ✓ No age limits and we offer lifetime renewals.

ALC Health member benefits

ALC World

You'll have free access to our extensive online centre, giving you the very latest information on the best medical facilities near you and around the world. You'll find information on:

- **Doctors and hospitals** – search and find physicians and facilities near where you live and work
- **Destination profiles** – details and information of clinics and hospitals in nearly 1,500 cities
- **Security profiles** – detailed descriptions of security conditions for hundreds of major destinations
- **Medical translations** – country-specific brand names and generic equivalents for over 350 medications
- **Medical terms and phrases** – online translations to help you find and understand unfamiliar instructions
- **News and alerts** – important health and security updates from around the world, also available by email and text
- **Travel health centre** – helpful information when you travel and work away from home

The Blood Care Foundation

We've partnered with The Blood Care Foundation – a not for profit organisation registered in the United Kingdom. Through its Blood Care Programme, it provides screened blood in an emergency wherever you are in the world.

With a global network of blood banks, The Foundation can provide blood within 12-18 hours, and is couriered by anaesthetists or paramedics who are trained in cardiopulmonary resuscitation and blood transfer. Membership of The Blood Care Foundation is free with ALC Health.

Other benefits

- **24/7 Medical Helpline** – for claims information, emergency assistance and advice on treatment
- **Innocent Bystander** – treatment of conditions or injuries received as an innocent bystander during acts of hostility, unless you're taking part in any illegal activity
- **Personalised** membership cards and keyfobs
- **Children** covered up to the age of 25 years

Chronic conditions

A chronic condition is a disease, illness or injury that:

- continues indefinitely and has no known cure
- comes back or is likely to come back
- is permanent
- requires rehabilitation or for you to be specially trained to cope with it, or
- needs long term monitoring, consultations, check-ups, examinations or tests.

Depending on the level of cover you choose, we offer benefits for acute, palliative and routine treatment.

With your permission, we'll contact your specialist for confirmation of the diagnosis of your condition, details of treatment and the future prognosis.

The treatment you receive should aim to return you to the state of health you were in before suffering the condition, or a full recovery. This includes short-term medical intervention to treat unexpected complications or acute exacerbations of a chronic condition.

If you have been receiving ongoing or routine treatment to keep your symptoms in check, we will review your treatment to assess whether it remains eligible for benefit.

Depending on your plan, there may be limits to the amount of benefit available to you – please contact us if you're unsure and we'll be happy to discuss what's covered.

What if your condition gets worse?

We'll pay for the treatment of acute exacerbations or flare-ups to bring the condition back to its controlled state as quickly as possible.

As some chronic conditions are ongoing, we'll write to tell you when there is no further benefit available for treatment of the illness.

You'll find full details about our cover in your Policy Wording or online at www.alchealth.com

Cancer treatment

Unlike other insurers, we don't class cancer as a chronic condition – we recognise that you need specific treatment and care and have tailored our 'Oncology' benefits within our plans to reflect this.

Cancer treatment is paid in full up to the overall maximum sum insured under each plan. If your cancer is no longer curable and you receive palliative treatment, we would continue to cover you in full, as well as any hospice costs, if applicable.

Hospice care

If your plan covers you for palliative treatment and you're admitted to a hospice for end of life care, this would be paid up to the limits in your Policy Wording.

Kidney dialysis

Under our Chronic Conditions cover, an acute episode of kidney dialysis would be paid in full up to the overall maximum sum insured under each plan. If dialysis occurs as 'routine management of a chronic condition' we would also cover up to the benefit limits of our *Prima Platinum* and *Prima Premier* plans.

Our plans

Our comprehensive range of flexible international plans let you choose more of what you want and less of what you don't.



Prima **Concept**

Our lowest cost plan designed to cover private medical insurance at an affordable price by offering essential private medical treatment with the option to include evacuation or repatriation cover.



Prima **Classic**

An everyday international insurance plan covering the essential costs of in-patient, day-patient and out-patient treatment with the option to add routine pregnancy and childbirth care, routine dental treatment and evacuation or repatriation services.



Prima **Premier**

Our traditional comprehensive plan combining in-patient and day-patient treatment with the option to add out-patient treatment, routine pregnancy and childbirth care, dental treatment and evacuation or repatriation services.



Prima **Platinum**

A benefit rich plan with an extensive range of medical treatments with the option of five levels of routine pregnancy and childbirth care, routine and restorative dental treatment and evacuation or repatriation covers.

Our cover

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In-patient and day-patient treatment

 Treatment in hospital as a day-patient or during an overnight stay of one or more nights.

	 Prima Concept	 Prima Classic	 Prima Premier	 Prima Platinum
Maximum sum insured The most we'll pay for each insured person during the period of cover, determined by the currency you choose for your policy.	£250,000 €300,000 US\$375,000	£1,250,000 €1,500,000 US\$1,875,000	£2,500,000 €3,000,000 US\$3,750,000	£5,000,000 €6,000,000 US\$7,500,000
Accommodation Hospital accommodation in a ward, shared or private room.	✓	✓	✓	✓
Parent Accommodation Costs for a parent or legal guardian to stay with the insured person (if they're under 18 years old) whilst admitted to hospital.			✓	✓
Professional fees Fees for treatment by specialists, physicians, nurses, surgeons and anaesthetists.	✓	✓	✓	✓
Medication Drugs, medicines and equipment prescribed by a specialist or medical practitioner.	✓	✓	✓	✓
Diagnostics Procedures such as x-rays, pathology, brain and body scans (MRI, CT scans) used to make a diagnosis for treatment.	✓	✓	✓	✓
Acute Chronic Conditions Episodes of an ongoing or persistent illness.	✓	✓	✓	✓
Management of Chronic Conditions Day-to-day care of an ongoing or persistent illness.			✓ Combined cover limited to: £20,000 : €24,000 : US\$30,000	✓ Cover limited to: £50,000 : €60,000 : US\$75,000
Palliative care of Chronic Conditions Prolonged care of an ongoing or persistent illness.				✓
Theatre fees Operating theatre fees.	✓	✓	✓	✓

Reconstructive Surgery Reconstructive surgery within 12 months of surgery covered for an eligible condition or an accident.	✓	✓	✓	✓
Oncology Radiotherapy and chemotherapy fees for the treatment of cancer.	✓	✓	✓	✓
IVF Treatment In vitro and assisted fertilisation. All treatment is dependent on our pre-authorisation and we reserve the right to decline the claim in full.				✓ Cover limited to: £2,000 : €2,400 : US\$3,000 per cycle with a maximum of 3 cycles per lifetime. This benefit is subject to 50% co-insurance.
Organ Transplants Transplant of any human organ.		✓ Cover limited to: £200,000 : €240,000 : US\$300,000 in a lifetime	✓ Cover limited to: £200,000 : €240,000 : US\$300,000 in a lifetime	✓ Cover limited to: £200,000 : €240,000 : US\$300,000 in a lifetime
Complications of pregnancy Treatment of medical conditions during the antenatal stages of pregnancy, or during childbirth/delivery.	✓	✓	✓	✓
Newborn Cover – Premature Births Cover of a baby born before 37 weeks gestation with an acute or chronic medical condition needing in-patient treatment. A parent must have been insured with us for at least 11 months before the birth date, and the baby must be added to the policy within 30 days of birth.		✓ Cover limited to: £10,000 : €12,000 : US\$15,000 per baby for the first 30 days of life. Cover will exclude any medical condition which exists at the end of the first 30 day period.	✓ Cover limited to: £10,000 : €12,000 : US\$15,000 per baby for the first 30 days of life. Cover will exclude any medical condition which exists at the end of the first 30 day period.	✓ Cover limited to: £20,000 : €24,000 : US\$30,000 per baby for the first 30 days of life. Cover will exclude any medical condition which exists at the end of the first 30 day period.
Newborn Cover – Congenital Cover of a newborn baby needing treatment for a congenital abnormality. The baby must be added to the policy within 30 days of birth.		✓ Cover limited to: £100,000 : €120,000 : US\$150,000 in a lifetime	✓ Cover limited to: £100,000 : €120,000 : US\$150,000 in a lifetime	✓ Cover limited to: £100,000 : €120,000 : US\$150,000 in a lifetime
Physiotherapy In-patient treatment that has been recommended by a specialist.	✓	✓	✓	✓
Rehabilitation As an integral part of treatment, care is supervised by a specialist in a recognised rehabilitation unit.			✓	✓

All amounts shown in British pounds (£) Euros (€) and US dollars (US\$)

In-patient and day-patient treatment (continued)

	 Prima Concept	 Prima Classic	 Prima Premier	 Prima Platinum
Psychiatric Illness Treatment given in a recognised psychiatric unit. All treatment is dependent on our pre-authorisation and we reserve the right to decline the claim in full.		 Cover limited to: 30 days a year	 Cover limited to: 30 days a year	 Cover limited to: 30 days a year
Ancillary Charges Costs of crutches or wheelchairs after in-patient or day-patient treatment.		 Cover limited to: £500 : €600 : US\$750	 Cover limited to: £500 : €600 : US\$750	 Cover limited to: £500 : €600 : US\$750
Ancillary Charges Costs of spinal supports, knee braces and aircasts (including external prostheses) during active treatment of cancer.				 Cover limited to: £2,000 : €2,400 : US\$3,000
Home nursing Care at home when medically necessary and recommended by a specialist immediately after hospital treatment.	 Cover limited to: 6 weeks for each condition, maximum of 14 weeks a year	 Cover limited to: 12 weeks for each condition, maximum of 26 weeks a year	 Cover limited to: 12 weeks for each condition, maximum of 26 weeks a year	
Transportation Charges for an ambulance after instruction by a medical practitioner.				
Post Operative Cover Out-patient treatment or appointments within 6 months of being discharged from hospital for an eligible condition.	 Covered under out-patient treatment	 Covered under out-patient treatment	 Cover limited to: £1,500 : €1,800 : US\$2,250 a year unless out-patient treatment is selected	 Covered under out-patient treatment
Cash Benefit When treatment is given in a State or Charitable Hospital for an eligible condition and no claim is made under this policy.	 Cover limited to: £100 : €120 : US\$150 a night, maximum of 30 nights	 Cover limited to: £200 : €240 : US\$300 a night, maximum of 30 nights	 Cover limited to: £200 : €240 : US\$300 a night, maximum of 30 nights	 Cover limited to: £300 : €360 : US\$450 a night, maximum of 30 nights
Emergency Treatment Outside Area of Cover Treatment within 24 hours of an accident or the sudden beginning or worsening of a severe illness that immediately threatens the member's health.		 Cover limited to: trips of up to 6 weeks, maximum of 42 nights a year. Maximum sum insured: £50,000 : €60,000 : US\$75,000	 Cover limited to: trips of up to 6 weeks, maximum of 42 nights a year. Maximum sum insured: £50,000 : €60,000 : US\$75,000	 Cover limited to: trips of up to 6 weeks, maximum of 42 nights a year. Maximum sum insured: £50,000 : €60,000 : US\$75,000

Out-patient treatment (optional benefit for Prima Premier)

 Treatment received without an overnight stay in hospital

Maximum sum insured The most we'll pay for each insured person during the period of cover, determined by the currency you choose for your policy. (Within the in-patient and day-patient treatment maximum sum insured limit).	£1,500 €1,800 US\$2,250	£10,000 €12,000 US\$15,000	£2,500,000 €3,000,000 US\$3,750,000	£5,000,000 €6,000,000 US\$7,500,000
Professional Fees Fees for consultations and examinations by medical practitioners, specialists and nurses.	✓	✓	✓	✓
Diagnostics Procedures such as x-rays, pathology, brain and body scans (MRI, CT Scans) used to make a diagnosis for treatment.	✓	✓	✓	✓
Surgical Treatment Minor surgical procedures carried out by a medical practitioner or specialist.	✓	✓	✓	✓
Medication Drugs, medicines and equipment prescribed by a medical practitioner or specialist.	✓ Cover limited to: £200 : €240 : US\$300 a year	✓	✓	✓
Acute Chronic Conditions Episodes of an ongoing or persistent illness.	✓	✓	✓	✓
Routine management and palliative care of Chronic Conditions Day-to-day management and prolonged care of an ongoing or persistent illness.			✓ Cover limited to: £5,000 : €6,000 : US\$7,500 a year	✓ Cover limited to: £10,000 : €12,000 : US\$15,000 a year
Oncology Radiotherapy, chemotherapy and medical practitioner fees for the treatment of cancer. Includes road ambulance costs for transport to and from the out-patient unit of the hospital.	✓ Cover limited to: £250,000 : €300,000 : US\$375,000	✓ Cover limited to: £1,250,000 : €1,500,000 : US\$1,875,000	✓	✓
Physiotherapy Treatment within 6 months of a referral by a medical practitioner or specialist. A new referral will be required if you need physiotherapy for a different medical condition during this six month period.	✓ Cover limited to: £250 : €300 : US\$375 a year	✓ Cover limited to: £1,500 : €1,800 : US\$2,250 a year	✓ Cover limited to: £3,000 : €3,600 : US\$4,500 a year	✓ Cover limited to: £5,000 : €6,000 : US\$7,500 a year

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Out-patient treatment (continued)

	 Prima Concept	 Prima Classic	 Prima Premier	 Prima Platinum
<p>Chiropody Treatment by a Chiropodist without a referral.</p>		<p>✓ Cover limited to: £250 : €300 : US\$375 a year</p>	<p>✓ Cover limited to: £250 : €300 : US\$375 a year</p>	<p>✓ Cover limited to: £500 : €600 : US\$750 a year</p>
<p>Complementary Treatment Treatment from chiropractors, osteopaths, homeopaths, acupuncturists, dieticians (limited to one visit per year) and podiatrists (limited to two visits per year). Treatment must take place within 6 months of a referral by a medical practitioner or specialist. A new referral will be required if you need complementary treatment for a different medical condition during this 6 month period.</p>	<p>✓ Cover limited to: £250 : €300 : US\$375 a year</p>	<p>✓ Cover limited to: £1,500 : €1,800 : US\$2,250 a year</p>	<p>✓ Cover limited to: £3,000 : €3,600 : US\$4,500 a year</p>	<p>✓ Cover limited to: £5,000 : €6,000 : US\$7,500 a year</p>
<p>Traditional Chinese Medicine Chinese herbal medicine and treatment given by a recognised Chinese herbalist practitioner.</p>	<p>✓ Cover limited to: £250 : €300 : US\$375 a year</p>	<p>✓ Cover limited to: £500 : €600 : US\$750 a year</p>	<p>✓ Cover limited to: £500 : €600 : US\$750 a year</p>	<p>✓ Cover limited to: £1,500 : €1,800 : US\$2,250 a year</p>
<p>Psychiatric Illness Covers consultations, assessments and treatment. All treatment is dependent on our pre-authorisation and we reserve the right to decline the claim in full.</p>			<p>✓ Cover limited to: £5,000 : €6,000 : US\$7,500 a year</p>	<p>✓ Cover limited to: £10,000 : €12,000 : US\$15,000 a year</p>
<p>Hormone Replacement Therapy Consultations, patches and implants prescribed by a medical practitioner or specialist for the sole purpose of treating a hormone imbalance condition.</p>			<p>✓</p>	<p>✓</p>
<p>Optical Eye examinations carried out by an optometrist or ophthalmologist. Glasses and contact lenses prescribed to correct your vision when your prescription has changed.</p>		<p>✓ Maximum of one examination a year Glasses / lenses cover limited to: £130 : €156 : US\$195 a year</p>	<p>✓ Maximum of one examination a year Glasses / lenses cover limited to: £130 : €156 : US\$195 a year</p>	<p>✓ Maximum of one examination a year Glasses / lenses cover limited to: £500 : €600 : US\$750 a year</p>
<p>Vaccinations Consultations covering all basic immunisations legally required in the country of residence, along with any medically necessary travel vaccinations and anti-malarial medication.</p>			<p>✓ Cover limited to: £250 : €300 : US\$375 a year</p>	<p>✓ Cover limited to: £500 : €600 : US\$750 a year</p>

Emergency Dental Treatment Emergency out-patient dental treatment for the immediate relief of dental pain, including up to 3 temporary fillings per period of cover and/or the repair of damage caused in an accident. Treatment must be received within 36 hours. Cover does not extend to dental prosthesis or root canal treatment.		✓	✓	✓
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Well-being benefit

(included within Out-patient treatment for Prima Classic, Prima Premier and Prima Platinum)

Well-being limit The most we'll pay for each insured person during the period of cover for Well-being benefit (excluding costs incurred within the first 12 months of the policy or your date of entry, whichever is the latter)		£250 €300 US\$375	£500 €600 US\$750	£1,000 €1,200 US\$1,500
Hearing test Annual Hearing Test carried out by a qualified practitioner.		✓ Cover limited to: maximum of 1 test a year	✓ Cover limited to: maximum of 1 test a year	✓ Cover limited to: maximum of 1 test a year
Routine Health Checks Tests/screenings, including the following, for the early detection of illness or disease: <ul style="list-style-type: none"> • Vital signs (blood pressure, cholesterol, pulse, respiration, temperature etc) • Cardiovascular examination • Neurological examination • Cancer screening 		✓	✓	✓
Well child test		✓ Cover limited to: children under 6 years old, and maximum of 15 examinations in a lifetime	✓ Cover limited to: children under 6 years old, and maximum of 15 examinations in a lifetime	✓ Cover limited to: children under 6 years old, and maximum of 15 examinations in a lifetime

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Routine pregnancy and childbirth (optional benefit with the exception of Prima Concept)

❶ Excluding costs incurred within the first 11 months of choosing this benefit

	 Prima Concept	 Prima Classic	 Prima Premier	 Prima Platinum
Routine pregnancy Routine pregnancy and childbirth costs, including pre and postnatal check-ups, scans and delivery costs.		✓ Optional limits (per pregnancy): £3,000 : €3,600 : US\$4,500 £5,000 : €6,000 : US\$7,500	✓ Optional limits (per pregnancy): £3,000 : €3,600 : US\$4,500 £5,000 : €6,000 : US\$7,500 £7,500 : €9,000 : US\$11,250 £10,000 : €12,000 : US\$15,000	✓ Optional limits (per pregnancy): £3,000 : €3,600 : US\$4,500 £5,000 : €6,000 : US\$7,500 £7,500 : €9,000 : US\$11,250 £10,000 : €12,000 : US\$15,000 £20,000 : €24,000 : US\$30,000
Well Baby Examination Costs for the first examination or check-up of a newborn baby, within 24 hours of delivery.		✓	✓	✓
Newborn Accommodation Cot and nursing charges for newborn baby/babies up to 6 months of age to stay with a mother who is admitted to hospital as an in-patient.		✓	✓	✓
Cash Benefit When treatment is given in a State or Charitable Hospital for an eligible condition and no claim is made under this policy.		✓ Cover limited to: £50 : €60 : US\$75 a night, maximum of 20 nights	✓ Cover limited to: £100 : €120 : US\$150 a night, maximum of 30 nights	✓ Cover limited to: £100 : €120 : US\$150 a night, maximum of 30 nights

Evacuation or Repatriation (optional benefit)

i For conditions needing immediate emergency in-patient treatment only

Evacuation Transport (and a relative/colleague as escort) to the nearest appropriate medical facility for treatment of an accident or medical condition within the area of cover which, according to the doctor, cannot be treated locally or at the place of incident.	✓	✓	✓	✓
Hotel accommodation (following evacuation) Hotel accommodation when needed before and after admission to hospital, including escort.	✓ Cover limited to: £100 : €120 : US\$150 a day per person	✓ Cover limited to: £100 : €120 : US\$150 a day per person	✓ Cover limited to: £100 : €120 : US\$150 a day per person	✓ Cover limited to: £100 : €120 : US\$150 a day per person
Return flight (following evacuation) Economy class return flight, including escort.	✓	✓	✓	✓
Repatriation Transport (and a relative/colleague as escort) to their country of residence for treatment of an accident or medical condition which cannot be treated locally or at the place of incident. (If the country of residence falls outside the geographical area of cover, treatment and transport costs will not be covered).	✓	✓	✓	✓
Mortal remains Burial or cremation costs in the country of death or transport of the body or ashes to the country of residence.	✓ Cover limited to: £5,000 : €6,000 : US\$7,500			

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Dental treatment (optional benefit with the exception of Prima Concept)

❶ Excluding costs incurred within the first 6 months of choosing this benefit, other than Accidental Damage caused to sound natural teeth, which is covered immediately

	 Prima Concept	 Prima Classic	 Prima Premier	 Prima Platinum
Maximum dental treatment limit The most we'll pay for each insured person during the period of cover for dental treatment listed below, unless specified otherwise.		£1,000 €1,200 US\$1,500	£1,000 €1,200 US\$1,500	£2,000 €2,400 US\$3,000
Routine examination, including check-ups and x-rays		 Cover limited to: £70 : €84 : US\$105 a visit, maximum 2 visits a year	 Cover limited to: £70 : €84 : US\$105 a visit, maximum 2 visits a year	 Cover limited to: £100 : €120 : US\$150 a visit, maximum 2 visits a year
Cleaning and polishing		 Cover limited to: £70 : €84 : US\$105 a visit, maximum 2 visits a year	 Cover limited to: £70 : €84 : US\$105 a visit, maximum 2 visits a year	 Cover limited to: £100 : €120 : US\$150 a visit, maximum 2 visits a year
Fillings (amalgam or composite material)		 Cover limited to: £70 : €84 : US\$105 per tooth	 Cover limited to: £70 : €84 : US\$105 per tooth	 Cover limited to: £100 : €120 : US\$150 per tooth
Extractions		 Cover limited to: £70 : €84 : US\$105 per tooth	 Cover limited to: £70 : €84 : US\$105 per tooth	 Cover limited to: £100 : €120 : US\$150 per tooth
Wisdom tooth extraction when performed in a dental surgery		 Cover limited to: £70 : €84 : US\$105 per tooth	 Cover limited to: £70 : €84 : US\$105 per tooth	 Cover limited to: £100 : €120 : US\$150 per tooth
New porcelain crown/inlay		 Cover limited to: £300 : €360 : US\$450 per tooth	 Cover limited to: £300 : €360 : US\$450 per tooth	 Cover limited to: £500 : €600 : US\$750 per tooth
Repair of crown/inlay		 Cover limited to: £125 : €150 : US\$190 per tooth	 Cover limited to: £125 : €150 : US\$190 per tooth	 Cover limited to: £250 : €300 : US\$375 per tooth

Root canal treatment		✓ Cover limited to: £250 : €300 : US\$375 per tooth	✓ Cover limited to: £250 : €300 : US\$375 per tooth	✓ Cover limited to: £400 : €480 : US\$600 per tooth
New bridge		✓ Cover limited to: £300 : €360 : US\$450 per bridge	✓ Cover limited to: £300 : €360 : US\$450 per bridge	✓ Cover limited to: £600 : €720 : US\$900 per bridge
Repair of bridge		✓ Cover limited to: £175 : €210 : US\$265 per bridge	✓ Cover limited to: £175 : €210 : US\$265 per bridge	✓ Cover limited to: £200 : €240 : US\$300 per bridge
New dentures		✓ Cover limited to: £125 : €150 : US\$190 per set	✓ Cover limited to: £125 : €150 : US\$190 per set	✓ Cover limited to: £600 : €720 : US\$900 per set
Orthodontic treatment (to move teeth or adjust bone) when medically necessary for oral health				✓ Cover limited to: £2,000 : €2,400 : US\$3,000 a year subject to a 50% co-insurance
Dental implants to restore function or appearance after an accident We must receive notification of treatment within 5 days of the accident.				✓ Cover limited to: £500 : €600 : US\$750 per tooth, subject to a 25% co-insurance
Emergency dental treatment for pain relief, including treatment for an abscess, rebuild of a cracked or broken tooth, or a temporary filling Treatment must take place within 36 hours of the emergency.		✓ Cover limited to: £600 : €720 : US\$900 a year	✓ Cover limited to: £600 : €720 : US\$900 a year	✓ Cover limited to: £600 : €720 : US\$900 a year
Accidental Damage caused to sound, natural teeth damaged or lost in an accident Treatment must take place within 5 days of the accident.		✓	✓	✓
Dental Surgery in a hospital by an oral and maxillofacial surgeon or surgical dentist Includes surgical removal of wisdom teeth, extractions of complicated buried roots and apicectomy (root end surgery after unsuccessful root canal treatment).		✓ Cover not subject to overall dental treatment limit	✓ Cover not subject to overall dental treatment limit	✓ Cover not subject to overall dental treatment limit

Please refer to our Policy Wording for full Terms & Conditions.

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Areas of cover

Area 1 – Europe

Europe is defined as:

Albania, Andorra, Armenia, Austria, Azerbaijan, Belarus, Belgium, Bosnia & Herzegovina, Bulgaria, Canary Islands, Channel Islands, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, Federal Republic of Yugoslavia, France, Germany, Georgia, Gibraltar, Greece, Greenland, Hungary, Iceland, Ireland, Italy, Kazakhstan, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Malta, Moldova, Monaco, Netherlands, Norway, Poland, Portugal, Romania, Russian Federation, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, Tajikistan, Turkey, Turkmenistan, Ukraine, United Kingdom, Uzbekistan.

Area 2 – Worldwide excluding USA

Area 3 – Worldwide (not available to Prima Concept)



Policy excess

By opting for an excess on your policy, you can reduce your premiums by between 6% and 51%.

The excess is per person per policy period and once the excess amount has been reached, you're covered right up to the policy limits of your plan regardless of the number of medical conditions involved.

The excess only applies to in/day-patient and out-patient treatment. It doesn't apply to Vaccinations, Optical and Well-being or optional benefits for Routine pregnancy and childbirth, Dental treatment and Evacuation or Repatriation.

GB (£)	Euro (€)	US (\$)	Discount
£50	€60	US\$75	-6%
£150	€180	US\$225	-12%
£300	€360	US\$450	-21%
£500	€600	US\$750	-30%
£1,000	€1,200	US\$1,500	-39%
£2,500	€3,000	US\$3,750	-43%
£5,000	€6,000	US\$7,500	-47%
£7,500	€9,000	US\$11,250	-51%

Making a claim

Our award winning claims service maintains medically backed 24/7 and 365 capability via centres in the UK, New Zealand and Singapore and together with our unique, benefit rich plans, provides an industry leading solution.

We've made the process of making a claim as simple as possible – you can forward your claim online, by email, phone, fax or post 24 hours a day...

ALC Health Claims Centre

Our Claims Centre allows you to pre-authorise your treatment, upload claim forms and receipts for treatment you've already paid for.

If you need to go into hospital

Please contact us before you start any hospital treatment to confirm that you're covered for the care you'll be receiving. You can do this online or by calling our 24 hour claims centre. We'll then arrange to pay for your treatment and accommodation charges directly so you won't have to pay these costs.

Receiving treatment from a doctor or specialist

After your appointment, log in to the ALC Health Claims Centre and forward us a copy of any invoices you've received. Or, you can send a completed claim form with your treatment invoices to us by email, fax or post.

For more information, go to www.alchealth.com/claims.htm

Evacuation or Repatriation

Whilst high quality healthcare is often available where you may be living or working, should you be in a place where the in-patient treatment you urgently require is not available, our Emergency Medical Evacuation cover will take you to the nearest Centre of Medical Excellence.

You can be evacuated to the nearest suitable hospital or repatriated to your home country (within your area of cover) so that you can be treated in familiar surroundings near your family. Our team of highly experienced specialists will make sure all the arrangements are made, no matter where you are or when you need to be evacuated.

With one call to our 24/7 emergency centre, we'll coordinate the care that you need and arrange evacuations or transport to the place best equipped to look after your medical treatment, whilst always remembering that our main priority is, of course, to ensure your safety and wellbeing.

Underwriting

Our Prima Concept, Classic, Premier and Platinum plans are available to individuals and companies (with 4 or more employees) and provide a range of international health insurance underwriting, cover and benefits.

When you apply for cover with us, we'll ask for some basic information that will enable us to assess the appropriate annual premium for the plan you've chosen and the underwriting terms that'll be applied to your policy.

Moratorium (MORI)

With this option, we do not cover treatment of any medical condition (or specified related condition) that existed during the five years before your policy began.

This applies not only to conditions with a firm diagnosis but also to treatment of any medical condition for which you had symptoms, even if no diagnosis was made. All that matters is that you know, or ought reasonably to have known, that something was wrong even if you hadn't consulted a doctor.

- If you need treatment for conditions which were not covered in the first two years of your policy, you'll be able to claim after that two year period has elapsed. This will not apply if you've had any medical treatment or medical advice, taken any drugs or medicine, or followed any special diets in respect of the pre-existing medical condition for the two consecutive years immediately before the need for treatment starts.
- If you've had treatment for the pre-existing condition within the two year period, then you won't be able to make a claim until you've gone for a period of two consecutive years without any treatment, advice, help or drugs.
- There are some continuous or recurring medical conditions that you'll never be able to make a claim for. This is because you'll always need to have medical advice or take medication, and so preventing you from being able to go for two consecutive years without advice or medication.
- Additionally, there are some medical conditions that may be permanently excluded from cover.

Continuation of Personal Medical Exclusions (CPME)

Individuals and companies can join ALC Health from a fully underwritten or moratorium policy with another insurer. If you join on the basis of 'continuation of medical exclusions', we'll transfer any previous underwriting terms for medical conditions to your new policy.

It's important to remember that this relates only to the specific underwriting terms. Your policy will be subject to our general terms including the exclusions and benefit limitations, which you'll find in the Policy Wording.

Continuation of medical exclusions only applies at the point when you switch to ALC Health and subsequent new joiners must be underwritten. If, as a company, you have selected 'medical history disregarded' underwriting with your current provider and would like to continue this with ALC Health, you should consider our 'medical history disregarded' option.

Full Medical Underwriting

A completed Full Medical Underwriting Application Form is required where details of your medical history are provided. We will then advise you if we wish to exclude any of your previous or ongoing medical conditions and, if so, these will be shown on your Certificate of Insurance. Please note that these are personal exclusions and your policy will also be subject to our general terms and conditions. This option is available to individuals or groups and required for anyone joining us over the age of 74.

Medical History Disregarded (MHD)

This option – the most expensive and only available to companies of more than 10 employees – allows members to be enrolled without any exclusions relating to their previous medical history.

What happens next?

When you choose ALC Health, you can be sure that when you need our help, we'll be with you 24 hours, day or night.

For you and your family

Our range of international medical insurance plans gives you the flexibility to choose the cover that matches your requirements and budget.

Just choose your plan and any optional benefits, decide on your policy excess, then select your area of cover and payment frequency. Once we have your details we'll get in touch to confirm your cover and let you know what happens next.

You can also obtain a quote or buy online from our website or complete an application form and send it to us. The choice is yours.

For your company

Enrolling your colleagues onto your group medical plan is simple. Once we receive your Corporate Application Form and basic details of who's to be covered, we'll start processing your scheme – without the need for individual applications.

When a new employee joins

Simply let us know their start date, along with their date of birth, country of nationality and residency and we'll prepare a new set of documents.

When an employee leaves

Email us their name, customer number and contact details and we'll do the rest. We are able to offer continuous cover for anyone leaving a Group plan.

Our 14 day money back guarantee

As soon as we receive your application form and your first premium, we'll prepare your new membership documents. We can send these to you by email, fax or post – just let us know how you'd like to receive them.

We're sure you'll be happy with your new Prima Healthcare plan, but if you change your mind, don't worry.

You can cancel your plan within 14 days from the start date of your policy, without any costs or charges. As long as you've not already made a claim, we'll return your premium in full.

Need help?

We're here to help – whether you're unsure which cover you need or want to check what options are available to you, we're ready to guide you through the process.

 Get an instant quote, copies of all our Policy Wordings and more information about ALC Health online at **www.alchealth.com**.

 Or call us on +44 (0)1903 817970 (Head Office) +34 952 93 16 09 (Spanish Office) or +350 200 77731 (Gibraltar Office) to find out more.

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