

OPAL SILVER

HEALTHCARE PLAN

		OPAL / SILVER (USD/EUR/GBP)
INSURED PERSON AND PLANS		
Coverage		Worldwide excluding USA & Canada
Insured person		Main insured spouse /partner, children up to 25 and other relatives who are economically dependents
Limit per insured person and per calendar year		2'000'000
MEDICAL EXPENSES		
Deductible or co-payment		20% with min 250/year and max 5'000/year
Hospitalisation and outpatient surgery		80% (single room)
Hospital cash benefit		30 / night
Outpatient benefit	Physician and specialist consultations, prescribed medicines and drugs, medical imaging, diagnostic and laboratory tests, prescribed medical aids and surgical appliances	80%
	Preventive care and examinations	80% up to 900 / year
	Complementary / Alternative Medicine	80% up to 3'000 / year
Local ambulance benefits		80%
Private nursing benefit	Inpatient in hospital or nursing home	80%
	Home nursing by a registered nurse (up to 60 days per policy per year)	60%
	Palliative Care	80% up to 3'000
Labour and maternity (deferment period: 10 months)	Pregnancy, labour, treatment before and after birth	80% up to 7'500
	Complications of pregnancy	
	Congenital conditions	80% up to 60'000
Cancer treatment benefit		80%
Organ transplant benefit		80% up to 120'000 per illness
Mental and behavioural disorders per insured person and per policy period	Inpatient treatment (after 10 months waiting period) Per insured person / once during policy period	80% up to 60'000
	Outpatient treatment (after 18 months waiting period) Per insured person / once during policy period	80% up to 12 sessions
Emergency dental benefit	Accidental	80% once during policy period
Emergency vision benefit	Accidental	80% once during policy period

DENTAL AND VISION CARE (the aggregate benefit is limited to 3'000)		
Dentist fees & dental care (preventive and surgical treatment), bone grafts, odontology (including gingivectomy)		100% up to 3'000
Dental prosthesis		60% up to 3'000
Orthodontic treatment (begun before the child's 16th birthday)		60% up to 3'000
Vision treatment		100% up to 3'000
Laser eye surgery		80% up to 3'000
Optical devices (Includes frame and lenses)		100% max 250 every 2 years
ASSISTANCE		
Medical advice over the phone		Included
Second opinion benefit		Included
Country guides		Included
Worldwide emergency assistance		100%
Repatriation assistance	Accident	Provision of a ticket to return to the host country of the insured person, after his/her recovery – provided this is not combined with the dispatch of a replacement employee. This means a max of 2 tickets (1 return for the insured person who has been repatriated and 1 ticket for replacement employee)
	Death	Provision of a round trip ticket to the insured or a family member to attend the funeral of a family member (father - mother or children or brothers - sisters) who died outside the host country of the insured person.
POLITICAL EVACUATION		
Political evacuation		Up to maximum 50'000
THIRD PARTY LIABILITY / TENANT'S LIABILITY		
Bodily injury		Included
Property damage		Included
Financial consequential damage		Included
Loss of rent/use		Equivalent of one year's rent
LEGAL ASSISTANCE		
Legal Assistance (Deductible of 10% with a minimum of 250)		Up to maximum 15'000
Bail Bond		Up to maximum 50'000

The General terms and conditions are based on the expatriate care plan reference AIG EUR AH GROUP PLUS EXPATCARE GC LUX EN 20121203 H