

OPAL GOLD

HEALTHCARE PLAN

		OPAL / GOLD (USD/EUR/GBP)
INSURED PERSON AND PLANS		
Coverage		Worldwide excluding USA & Canada
Insured person		Main insured spouse /partner, children up to 18
Limit per insured person and per calendar year		2'000'000
MEDICAL EXPENSES		
Deductible or co-payment		0
Hospitalisation and outpatient surgery		100% (single room)
Hospital cash benefit		50 / night
Outpatient benefit	Physician and specialist consultations, prescribed medicines and drugs, medical imaging, diagnostic and laboratory tests, prescribed medical aids and surgical appliances	100%
	Preventive care and examinations	100% up to 1'500 / year
	Complementary / Alternative Medicine	100% up to 5'000 / year
Local ambulance benefits		100%
Private nursing benefit	Inpatient in hospital or nursing home	100%
	Home nursing by a registered nurse (up to 60 days per policy per year)	100%
	Palliative Care	100% up to 5'000
Labour and maternity (deferment period: 10 months)	Pregnancy, labour, treatment before and after birth	100%
	Complications of pregnancy	
	Congenital conditions	100% up to 100'000
Cancer treatment benefit		100%
Organ transplant benefit		100% up to 200'000 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	100% up to 100'000
	Outpatient treatment (after 18 months waiting period) Per insured person / once during policy period	100% up to 20 sessions
AIDS/HIV benefit		100%
Emergency dental benefit	Accidental	100%
Emergency vision benefit	Accidental	100%

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 2'500
Dental prosthesis		100% of charges up to 600 per tooth / prosthesis, increased by 600 per tooth/implant
Orthodontic treatment (begun before the child's 16th birthday)		100% of charges up to 2 000 per person per calendar year (3 years maximum during the policy lifetime)
Vision treatment		100%
Laser eye surgery		100% of charges up to 700 per eye and on surgery per eye will be covered during the policy lifetime
Optical devices (Includes frame and lenses)		100% up to 500
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.

The General terms and conditions are based on the expatriate care plan reference GENERALI GLOBAL HEALTH / OPAL FORMULA