



**OPAL**  
HEALTH INSURANCE

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EXPERIENCE **THE BEST**  
INTERNATIONAL HEALTH INSURANCE

**HEALTH WITHOUT BORDER  
NO OUT-OF-POCKET PAYMENTS,  
NO PAPERWORK !**



# WHY CHOOSING OPAL ?

**Opal is the result of years of experience in the international health industry**

It's a flagship product for expats, business travelers, international students but also those who choose to discover the world with a quiet mind.

With Opal, you are covered everywhere, whatever your hobbies, your job, or the sport you're practicing. Without deductible, Opal international insurance package guarantee you a full support of your medical care with a total access to hospitals, clinics, doctors and specialists of your choice wherever you are in the world



Complete benefits and no deductible at a competitive price



A dedicated hotline and multilingual medical experts available 24/7



An application and/or an online platform dedicated to reimbursement claims



No out-of-pocket payments for doctors or pharmacy

## AN INNOVATION FOR EXPATRIATES : DIRECT PAYMENT OF MEDICAL EXPENSES



Contact PassportCard 24/7 via the app or by phone before your medical appointment (max 24h) to load the Mastercard (takes 15 seconds).



PassportCard will load in 15 minutes the card with sufficient funds to pay the outstanding medical bill.



Simply swipe the card like a normal debit card to pay the medical practice, enter the corresponding PIN code and you're done !

# OUR TAILOR MADE OFFERS

Opal offers three different products corresponding to a more or less extensive level of coverage excluding USA except for emergency treatments up to 60 consecutive days.

There is also the option of being covered permanently in the USA.

## Compact

for OPAL

**If you only need the basics: hospitalisation and inpatient care with limited outpatient care**

- Hospital accommodation in a shared room
- Outpatient physician consultations (max. €1,000 per year)
- Prescribed medicines and drugs for outpatients (max. €500 per year)
- Cancer treatments
- Emergency dental treatments (max. €3,000 per year)
- Worldwide assistance for repatriation

## Comfort

for OPAL

**If you seek peace of mind in your medical situation**

- Hospital accommodation in semi-private room
- Medical consultations and check-ups
- Inpatient and certain outpatient prescription medications (max. €50,000 per year)
- Maternity and newborn care (max. €5,000 per year)
- Cancer treatments
- Basic dental check-ups and treatments (max. €2,000 per year)
- Worldwide assistance for repatriation

## Premium

for OPAL

**For our best level of cover and extended benefits. Complete coverage for all situations**

- Hospital accommodation in private room
- Medical consultations and check-ups
- Extensive inpatient and outpatient coverage
- Maternity and newborn care (max. €25,000 per year)
- Cancer treatments
- Extensive dental coverage (max. €5,000 per year)
- Optical care
- Comprehensive therapy and psychotherapy services
- Alternative medicine (max. 12 sessions per year)
- Worldwide assistance for repatriation





# SUBSCRIBE NOW TO OUR INTERNATIONAL HEALTH INSURANCE



TO RECEIVE A QUOTE  
[www.opal-insurance.com](http://www.opal-insurance.com)

## Contact us

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