



REGENCY  
for expats

# Benefit Details

## International Health Insurance

RFEH-BD-030520231.1

LIVELIFE



	Major Medical	Standard	Comprehensive	Fully Comprehensive
Overall Plan Limit per year	US\$1,000,000	US\$1,000,000	US\$1,000,000	US\$2,000,000
INPATIENT COVER				
Room & board including general nursing care	Semi-Private	Semi-Private	Semi-Private	Full Cover
Parental accommodation (added bed, same room)	No Cover	No Cover	Full Cover	Full Cover
Theatre fees; x-rays; laboratory tests; medicines & drugs; blood & plasma; surgical appliances; rental of wheelchairs	Full Cover	Full Cover	Full Cover	Full Cover
Intensive Care (Room & Board including general nursing care)	Full Cover	Full Cover	Full Cover	Full Cover
Surgeon's Fees including pre- & post-surgical services	US\$25,000	US\$25,000	US\$25,000	Full Cover
Anesthetist's Fees	30% of Surgeons Fees	30% of Surgeons Fees	30% of Surgeons Fees	Full Cover
Professional Fees including physician, specialist, radiologist, Physiotherapy & pathologist fees	US\$25,000	US\$25,000	US\$25,000	Full Cover
Rehabilitation Cover	No Cover	No Cover	Full Cover, 30 Days	Full Cover, 45 Days
Kidney Dialysis	Full Cover	Full Cover	Full Cover	Full Cover
Oncology Cover	US\$20,000	US\$20,000	US\$20,000	Full Cover
Emergency Room Treatment	Full Cover	Full Cover	Full Cover	Full Cover
Organ Transplant Cover	No Cover	No Cover	US\$100,000	Full Cover
Local Ambulance to Hospital	Full Cover	Full Cover	Full Cover	Full Cover
Hospital Cash Benefit	US\$100	US\$100	US\$100	US\$200

“ Safe and secure provider of global insurance ”

	Major Medical	Standard	Comprehensive	Fully Comprehensive
<b>OUTPATIENT COVER</b>				
Outpatient Surgical	No Cover	US\$25,000	US\$25,000	Full Cover
Pre-hospitalization	No Cover	US\$2,000 30 days prior	US\$2,000 30 days prior	Full Cover
Post-hospitalization	No Cover	US\$2,000 30 days post	US\$2,000 30 days post	Full Cover
GP Consultation Fees	No Cover	US\$750	US\$750	Full Cover
Specialist Consultation Fees	No Cover	US\$750	US\$750	Full Cover
Prescribed Medication	No Cover	US\$750	US\$750	Full Cover
Imaging and Lab Tests	No Cover	US\$750	US\$750	Full Cover
Physiotherapy	No Cover	No Cover	US\$750 per annum, 5 Visits	Full Cover, 10 Visits
Oncology	No Cover	No Cover	US\$20,000	Full Cover
Alternative Therapies Treatment	No Cover	No Cover	US\$250 per annum, 5 Visits	Full Cover, 10 Visits
Chronic Conditions Benefit	No Cover	No Cover	US\$1,000	US\$10,000
<b>WELLBEING BENEFITS</b>				
Annual Medical Check-ups	No Cover	No Cover	US\$250 25% Co-insurance	US\$500
Vaccinations	No Cover	No Cover	US\$250 25% Co-insurance	US\$500
Eye Test	No Cover	No Cover	US\$250, 1 Per Year	US\$250, 1 Per Year
<b>DENTAL BENEFITS</b>				
Emergency Dental (Relief of Pain Only)	No Cover	No Cover	Inpatient Treatment Only	Full Cover
Routine Dental (6 months waiting period)	No Cover	No Cover	No Cover	US\$750
Major Dental (6 months waiting period)	No Cover	No Cover	US\$750 25% Co-insurance	US\$750
<b>GLOBAL SECURITY BENEFITS</b>				
Terrorism	US\$50,000	US\$100,000	US\$150,000	Full Cover
Hostage Negotiation	Full Cover	Full Cover	Full Cover	Full Cover
Hijacking	US\$100 Per Day 10 Days	US\$200 Per Day 10 Days	US\$300 Per Day 10 Days	US\$500 Per Day
Mugging	US\$100 Per Day 5 Days	US\$100 Per Day 5 Days	US\$100 Per Day 5 Days	US\$100 Per Day

	Major Medical	Standard	Comprehensive	Fully Comprehensive
<b>PSYCHOLOGY BENEFITS</b>				
24 Hour Psychology Counselling	5 Sessions	5 Sessions	8 Sessions	10 Sessions
24 Hour Personal Coaching	5 Sessions	5 Sessions	8 Sessions	10 Sessions
<b>INTERNATIONAL ASSISTANCE BENEFITS</b>				
24 Hour Emergency Assistance	Full Cover	Full Cover	Full Cover	Full Cover
<b>LIFE COVER</b>				
Death Benefit	US\$10,000	US\$10,000	US\$10,000	US\$10,000
<b>OPTIONAL BENEFITS - Where an additional premium has been paid</b>				
Evacuation & Repatriation	US\$100,000	US\$100,000	US\$100,000	US\$100,000

Please note that this document is a summary only, please read and fully understand the terms, conditions, exclusions and warranties of the Regency for Expats International Health Insurance policy wording which is available upon request.

All applications submitted to Regency for Expats are subject to acceptance and this document does not constitute an offer or provide coverage by Regency for Expats.

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