



World Plans Brochure

wellaway.com

WellAway

December 2021

Why choose Wellaway?

WellAway is a truly international private medical insurance company with health plans for today's global citizen.

You are always our priority. Our cultural diversity allows members to be serviced with the utmost consideration for their expatriate lifestyle. With worldwide coverage and access to the UnitedHealthcare Global network of over 1.2M+ providers in the U.S., we aim to provide stability and security for individuals, families and groups on the forefront of health insurance globalization.



- ✓ **Emergency Medical Assistance**
- ✓ **Multi-Lingual Customer Service**
- ✓ **Telemedicine Services**
- ✓ **Competitive Prices**
- ✓ **Customizable Group Plans**

24/7 ConciergeCare

Professional customer support

WellAway provides white glove customer service and expertise in international medical insurance with innovative benefits and resources. Our 24/7 multi-lingual ConciergeCare services are designed with you in mind. Let us help with setting up appointments, go in-depth with explanation of benefits or find a provider that's right for you.

- Provider search assistance
- Disease management
- 24/7 emergency medical assistance & evacuation
- Appointment setting with best-in-class providers
- White glove customer service
- Multi-lingual



💰 **ConciergeCare services are at no extra cost to you.**

Our Health Partner: Teladoc

Access to your doctor 24/7 USA ONLY



Teladoc Health transforms how people access healthcare globally. Providing a new kind of healthcare experience, one with better convenience, outcomes and value.

- Talk to a doctor anytime, when you are in the USA.
- Receive quality care via phone, video or mobile app.
- Prompt treatment. Talk to your doctor in minutes.
- A network of doctors that can treat every member of the family.
- Prescriptions sent to pharmacy of choice if medically necessary.
- Teladoc is less expensive than the ER or urgent care.

Get The Care You Need

Teladoc doctors can treat many medical conditions, including:

- Cold & flu symptoms
- Allergies
- Pink Eye
- Respiratory infection
- Sinus problems
- Skin problems
- And more!



Talk to a doctor any time! [Teladoc.com](https://www.teladoc.com) 1-800-TELADOC (835-2362)



Our Health Partner: UnitedHealthcare Global

Networks that deliver greater accountability and value.



With nearly 1,100,000 providers across the country, we have networks designed to help you better control costs and meet the unique healthcare needs of our members.



643
Centers of
Excellence



1,800+
Convenience
Care Centers



6,500+*
Hospitals



111K+
UnitedHealth Premium®
Care Physicians
(Those meeting UnitedHealth Premium
Quality and Cost Efficiency Criteria)



1.2M+*
Doctors and Health
Professionals

*As of Q4 2017

World Plans

An international health plan featuring annual limit options ranging from \$500,000 to \$10 million with different deductible options. The WellAway World Plans provide different levels of coverage for expatriates, including several optional benefits to choose from. Our members have the ability to design the ideal plan which meets all their healthcare needs.

These plans help our members maintain wellness and health while protecting them from financial struggle in the event of medical emergencies. Our members have the peace of mind knowing that a team is ready to support and guide them in matters of health and well-being. World Plans offer 4 levels of Essential Benefits and the flexibility of adding optional benefits within the same plan. There are two available Optional Benefits: International Medical Evacuation and Repatriation, and Dental and Vision Services. Deductible options give members control over their premium. Care Management for certain Pre-Existing Conditions is available with the World Gold and World Platinum plans.

Geographical Zones and Coverage

World Plans are categorized within one of the 2 zones below based on the destination at the time of purchase. European citizens residing in one of the countries of the European Union are ineligible for the World plans.

Zone 1

USA, Austria, Bahamas, Brazil, Canada, Denmark, Germany, Hong Kong, Ireland, Luxembourg, Mexico, Monaco, Netherlands, Norway, Panama, Singapore, Switzerland and United Kingdom

Zone 2

Belgium, Bulgaria, Costa Rica, Croatia, Cyprus, Czech Republic, Estonia, Finland, Greece, Hungary, Iceland, Israel, Italy, Lithuania, Liechtenstein, Malta, Portugal, Slovakia, Slovenia, Spain, South Africa, Sweden, Taiwan, Thailand and Turkey

The World plans offer worldwide travel coverage as follows:

- **Zone 1:** up to 90 days of worldwide coverage
- **Zone 2:** up to 90 days of coverage within the zone 2 countries and up to 30 days of coverage for medical emergency services in any other country

Coverage Highlights

Annual Limit:
\$500,000–\$10,000,000 USD

The World Plans are affordable with four different plan designs and multiple options available. Each Plan includes Essential benefits at different deductible and cost share amounts.

- Plan Coverage limits range from: \$500,000-\$10,000,000 USD
- Unmarried dependent children are covered up to age 26.
- Provider Access within the U.S.: as an exclusive member, you are covered at 100% of Usual, Reasonable and Customary charges when receiving care by Premium Care Physicians and at In-Network Facilities with UnitedHealthcare Global.
- Provider Access outside of the U.S.: An open-access network allows our members the flexibility to see a variety of doctors.
- 24/7 multi-lingual ConciergeCare service dedicated to support you and your family.

For French nationals subscribing to the CFE (Caisse des Français de l'Étranger), you can use the World plans as a top up plan!



Summary of Benefits by Plan

World Bronze	World Silver	World Gold	World Platinum
Annual Limit: \$500,000 Eligibility Ages: 18-59	Annual Limit: \$1,000,000 Eligibility Ages: 18-59	Annual Limit: \$3,000,000 Eligibility Ages: 18-55	Annual Limit: \$10,000,000 Eligibility Ages: 18-55
✓ Essential Benefits (Inpatient care)	✓ Essential Benefits (Inpatient care)	✓ Essential Benefits (Inpatient care)	✓ Essential Benefits (Inpatient care)
✗ Maternity care	✗ Maternity care	✓ Maternity care	✓ Maternity care
✗ Outpatient care	✗ Outpatient care	✓ Outpatient care	✓ Outpatient care
✗ Telemedicine*	✗ Telemedicine*	✓ Telemedicine*	✓ Telemedicine*
✗ Pre-existing conditions (Care Management)*	✗ Pre-existing conditions (Care Management)*	✓ Pre-existing conditions (Care Management)*	✓ Pre-existing conditions (Care Management)*
✗ Wellness and Preventive Services	✗ Wellness and Preventive Services	✓ Wellness and Preventive Services	✓ Wellness and Preventive Services
✗ International Medical Evacuation & Repatriation	○ International Medical Evacuation & Repatriation	○ International Medical Evacuation & Repatriation	○ International Medical Evacuation & Repatriation
✗ Dental and Vision Services	✗ Dental and Vision Services	○ Dental and Vision Services	○ Dental and Vision Services



Covered



Optional



Not covered

* Care Management of certain pre-existing conditions and Telemedicine when Outpatient Care benefits are purchased.

World Plans Summary of Benefits

All benefits are subject to Usual, Reasonable and Customary Charges. Our ConciergeCare team will help you locate the most appropriate Provider and assist you in scheduling an appointment.

Important Points You Should Know

- Maximum amounts apply to certain services.
- Benefits are shown per person, per policy year.
- All benefits are subject to Usual, Reasonable and Customary charges based on the geographic location where services are rendered.
- Pre-authorization is required for certain services. Please refer to the terms and conditions of the policy.
- The UnitedHealth Premium® program has a wide network of providers which have been evaluated based on cost and quality of health care. The program evaluates physicians in various specialties using evidence-based medicine and national standardized measures to help you locate quality and cost-efficient providers. It's easy to find a UnitedHealth Premium Care Physician when you visit <https://www.wellaway.com/provider-search/> and click on UnitedHealthcare. Click **Find a Doctor** and look for the blue hearts.
- When Premium Care Physicians and/or In-Network Facilities with UnitedHealthcare Global are not available within a 50-mile radius of your local residence, claims will be reimbursed at the applicable Premium Care Physician and/or In-Network Facility amount as specified under your Summary of Benefits.
- CFE members: any payment or benefits under the World plans paid by the CFE will be deducted from the reimbursement paid by WellAway.

Deductible and coinsurance options

	Deductible?	Coinsurance?	Out-of-Pocket Maximum?
Plan Selection	The deductible is the amount the member pays towards the cost of treatment before any reimbursement is made.	This amount is the percentage the member must pay toward the cost of the treatment.	This is maximum amount of cost share the member pays per period of cover, not inclusive of not covered amounts.
World Bronze & World Silver	\$1,000	10%	\$3,000
	\$1,500	20%	\$3,000
	\$2,000	30%	\$3,000
World Gold & World Platinum	\$500	10%	\$5,000
	\$1,000	20%	\$5,000
	\$1,500	30%	\$5,000

Care Management of a Pre-existing Condition

The World Bronze and the World Silver Plans offer coverage for acute medical conditions only. The plans offer benefits to cover the member in the event of an unfortunate emergency visit to the hospital and if he/she suffers a medical condition that requires surgery. The follow up visits may be covered on an outpatient basis if the outpatient option has been purchased.

The World Gold and Platinum Plans offer Care Management for certain medical conditions. WellAway Limited's underwriting team will evaluate the individual's medical history and take appropriate action based on the prognosis of the conditions declared. The enrollment or application form may be accepted or declined for coverage.

Note: Combinations of conditions and/or medications may result in a decline. In certain instances, if a member declares 3 or more pre-existing conditions, it may result in an automatic decline. Providing accurate information on the application form will facilitate the decision more efficiently.

The World Gold and World Platinum Plans offer management of pre-existing conditions coverage for the following conditions:

- acne
- allergies
- arthritis (not rheumatoid)
- asthma
- bronchitis
- cholesterol
- constipation
- diabetes type 2
- gastritis (not related to GERD)
- gout
- headaches/migraines
- hypertension
- hypothyroidism
- restless leg syndrome
- rosacea
- sinusitis

What does Care Management of a pre-existing condition mean in reference to the list above?

Care Management of a pre-existing condition means to visit the healthcare professional for the management of the health condition, take medicine regularly if required and follow your doctor's or healthcare professional's instructions carefully. Always ask questions if the member does not understand something and never stop taking any medicine without talking to the doctor first. Under the Care Management of a pre-existing condition, the member has access to the following services: (i) may schedule up to 6 visits a year with a Primary Care Physician; (ii) has availability to 6 Specialist visits per policy year for the Care Management of medical conditions covered under the plan; (iii) may have access to the use of certain outpatient generic medications; and (iv) basic diagnostics. All other services related to these conditions are excluded from coverage. The member can help their pre-existing condition by being physically active, eating healthy diet, and making other lifestyle changes.

World Plans Essential Benefits	World Bronze		World Silver		World Gold		World Platinum	
Annual Limit	\$500,000		\$1,000,000		\$3,000,000		\$10,000,000	
Eligibility ages	18-59		18-59		18-55		18-55	
	Worldwide and USA In-Network	USA Out-of-Network	Worldwide and USA In-Network	USA Out-of-Network	Worldwide and USA In-Network	USA Out-of-Network	Worldwide and USA In-Network	USA Out-of-Network
Deductible and Coinsurance Options <ul style="list-style-type: none"> In-Network and Out-of-Network Deductibles accrue separately Deductible applies to all Services except for Wellness and Preventive Services and an Injury due to an Accident 	individual \$1,000 - 10% \$1,500 - 20% \$2,000 - 30%	individual \$1,000 - 50% \$1,500 - 50% \$2,000 - 50%	individual \$1,000 - 10% \$1,500 - 20% \$2,000 - 30%	individual \$1,000 - 50% \$1,500 - 50% \$2,000 - 50%	individual \$500 - 10% \$1,000 - 20% \$1,500 - 30%	individual \$500 - 50% \$1,000 - 50% \$1,500 - 50%	individual \$500 - 10% \$1,000 - 20% \$1,500 - 30%	individual \$500 - 50% \$1,000 - 50% \$1,500 - 50%
	family \$2,000 - 10% \$3,000 - 20% \$4,000 - 30%	family \$2,000 - 50% \$3,000 - 50% \$4,000 - 50%	family \$2,000 - 10% \$3,000 - 20% \$4,000 - 30%	family \$2,000 - 50% \$3,000 - 50% \$4,000 - 50%	family \$1,000 - 10% \$2,000 - 20% \$3,000 - 30%	family \$1,000 - 50% \$2,000 - 50% \$3,000 - 50%	family \$1,000 - 10% \$2,000 - 20% \$3,000 - 30%	family \$1,000 - 50% \$2,000 - 50% \$3,000 - 50%
	\$3,000 individual \$6,000 family	\$6,000 individual \$12,000 family	\$3,000 individual \$6,000 family	\$6,000 individual \$12,000 family	\$5,000 individual \$10,000 family	\$10,000 individual \$20,000 family	\$5,000 individual \$10,000 family	\$10,000 individual \$20,000 family
Out-of-pocket maximum <i>applicable to Essential Benefits only</i>								
Pre-Existing Condition <i>(whether disclosed or not disclosed)</i>	not covered		not covered		not covered		not covered	
Hospital Charges* <i>(paid in full after applicable Deductible and Coinsurance amounts)</i> <ul style="list-style-type: none"> Pre-admission testing <i>(must be performed 3-5 days in advance in a physician's office or at a participating lab under the order of the admitting physician)</i> Room & board, inpatient general nursing care and special diets Intensive care unit/telemetry/surgical intensive care/medical intensive care/trauma/pediatric intensive care* <i>(limited to 120 days per Policy Year)</i> Use of the operating room and recovery room All medicines administered while you are an Inpatient Inpatient routine x-ray and lab tests Blood transfusions, blood plasma, blood plasma expanders, and all related testing, components, equipment and Services Medical and Surgical Supplies and Dressings Inpatient respiratory therapy rendered by a Physician or registered respiratory therapist Physician, Osteopath and Specialist services <i>(limited to one specialty per day)</i> 	semi-private maximum daily rate	not covered	semi-private maximum daily rate		average private room rate up to \$2,000 per day		average private room rate up to \$3,000 per day	
In-hospital advanced diagnostic services <i>(e.g., MRI, CT scans, nuclear imaging)</i>	maximum benefit \$5,000	not covered	maximum benefit \$10,000		maximum benefit \$20,000		maximum benefit \$35,000	
Surgical appliances and prosthesis Covered for prosthetic, surgical, orthopedic and cardiac procedures which are an integral part of the surgical procedure when medically necessary. Please refer to your policy for a list of devices, appliances or prostheses that may be excluded.	maximum benefit \$2,500	not covered	maximum benefit \$2,500		maximum benefit \$5,000		maximum benefit \$7,500	
Parent accommodation for an Insured Person under 18 years old who is hospitalized	not covered		maximum benefit \$500		maximum benefit \$1,000		maximum benefit \$3,000	
Emergency dental treatment Due to Accident or Injury requiring Hospitalization and resulting in damage to natural sound teeth and treated within 24 hours of the emergency event	not covered		maximum benefit \$500		maximum benefit \$1,000		maximum benefit \$3,000	maximum benefit \$1,500
Emergency medical services in an emergency room Treatment for a sudden onset of a medical condition with acute symptoms of sufficient severity that in the absence of immediate medical attention (or as soon as care can be made available, but not any later than 24 hours after the onset) and in the absence of which, if left untreated, could reasonably result in a significant deterioration in health	use of an emergency room for a non-emergency service is not covered		use of an emergency room for a non-emergency service is not covered		there will be a penalty of \$250 if you use an emergency room for a non-emergency service		there will be a penalty of \$250 if you use an emergency room for a non-emergency service	
Organ transplant* <ul style="list-style-type: none"> Maximum benefit 2 per lifetime Includes heart, heart and lung, kidney, kidney and pancreas, liver, cornea, bone and skin grafts, small intestines and allogenic and autologous, bone marrow <i>(refer to your policy for coverage of approved diagnosis)</i>, blood and stem cell transplants 	not covered		maximum benefit \$25,000	not covered	maximum benefit \$50,000	maximum benefit \$25,000	maximum benefit \$150,000	maximum benefit \$75,000

Benefits are subject to the limitations and exclusions contained in the policy and are payable at Usual, Reasonable and Customary Charges.
 All Treatment must be Medically Necessary.
 Services with an asterisk must be Pre-Authorized by Plan Administrator.

World Plans Essential Benefits	World Bronze		World Silver		World Gold		World Platinum	
	Worldwide and USA In-Network	USA Out-of-Network	Worldwide and USA In-Network	USA Out-of-Network	Worldwide and USA In-Network	USA Out-of-Network	Worldwide and USA In-Network	USA Out-of-Network
Inpatient rehabilitation* Includes physical therapy (<i>due to an Accident</i>), pulmonary rehab and cardiac rehab (<i>when medically supervised after heart attack, heart failure or invasive heart procedures</i>) which is initiated post-surgery	maximum benefit \$2,500	not covered	maximum benefit \$5,000		maximum benefit \$10,000		maximum benefit \$20,000	
Inpatient mental and behavioral health* Treatment must be provided in an accredited Psychiatric unit of a Hospital and must be under the direct control of a Psychiatric Physician	maximum benefit \$2,500	not covered	maximum benefit \$5,000		maximum benefit \$10,000		maximum benefit \$20,000	
Inpatient oncology treatment* Includes diagnostic tests, surgery, radiation therapy and chemotherapy alone or in combination from the point of diagnosis and pharmaceutical treatments which have approved efficacy and market distribution	maximum benefit \$10,000	not covered	maximum benefit \$10,000		maximum benefit \$25,000		paid in full after applicable Deductible and Coinsurance amounts	
Inpatient renal failure dialysis* For acute renal failure not the result or complication of a chronic condition	maximum benefit \$15,000	not covered	maximum benefit \$25,000	maximum benefit \$12,500	maximum benefit \$50,000	maximum benefit \$25,000	maximum benefit \$100,000	maximum benefit \$50,000
Inpatient reconstructive surgery* Due to illness or injury e.g., breast reconstruction or other bodily reconstruction due to trauma, infection, tumors or disease	not covered		maximum benefit \$10,000		maximum benefit \$25,000		paid in full after applicable Deductible and Coinsurance amounts	
Emergency ground ambulance Limited to a one way trip when responding to a medical emergency	paid in full after applicable Deductible and Coinsurance amounts		paid in full after applicable Deductible and Coinsurance amounts		paid in full after applicable Deductible and Coinsurance amounts		paid in full after applicable Deductible and Coinsurance amounts	
Home health care* Care must begin immediately following your hospital stay of no less than 3 days, ordered by a physician and provided under the supervision of a registered nurse	not covered		maximum benefit \$2,500		up to \$50,000 or 30 days per policy year whichever occurs first	up to \$25,000 or 30 days per policy year whichever occurs first	up to \$75,000 or 90 days per policy year whichever occurs first	up to \$37,500 or 90 days per policy year whichever occurs first
Hospice or palliative care* Accommodation, nursing care and support for the treatment of end of life stages	not covered		maximum benefit \$2,500		up to \$50,000 or 30 days per policy year whichever occurs first	up to \$25,000 or 30 days per policy year whichever occurs first	up to \$75,000 or 90 days per policy year whichever occurs first	up to \$37,500 or 90 days per policy year whichever occurs first
Maternity Care and Birth Benefits* <i>(subject to 12 month waiting period and notification within 30 days of pregnancy confirmation)</i>								
Maternity care Includes pre-natal care, delivery, hospital stay, and post-natal care by obstetrician	not covered		not covered		maximum benefit \$10,000		maximum benefit \$15,000	
Well baby Includes pediatrician and/or neonatologist, and hospital stay after birth (<i>well baby only and is discharged with mother</i>). Baby must be timely added to the policy.	not covered		not covered		maximum benefit \$2,500		maximum benefit \$5,000	
Breast pumps Breast pumps must be obtained through an In-Network Durable Medical Equipment Provider who must be able to verify that you are either scheduled for delivery or have delivered within 9 months.	not covered		not covered		maximum benefit \$40		maximum benefit \$60	
Complications of pregnancy (<i>mother only</i>) Miscarriage, preeclampsia, ectopic pregnancy and c-section	not covered		not covered		maximum benefit \$15,000		maximum benefit \$30,000	
Non-healthy newborn infant care When a sick newborn infant is born in the hospital under a covered maternity and baby is timely added to the policy	not covered		not covered		maximum benefit \$15,000		maximum benefit \$30,000	
Congenital conditions Congenital conditions must manifest themselves before 18th birthday for a newborn under a covered maternity and baby must be timely added to the policy	not covered		not covered		maximum benefit \$50,000		maximum benefit \$100,000	

Benefits are subject to the limitations and exclusions contained in the policy and are payable at Usual, Reasonable and Customary Charges.
All Treatment must be Medically Necessary.
Services with an asterisk must be Pre-Authorized by Plan Administrator.

World Plans Outpatient Care	World Bronze		World Silver		World Gold		World Platinum	
These services must be performed in a Premium Care Physician's office or in an In-Network, free standing diagnostic center. This will maximize your benefit and reduce your costs. All Services are subject to deductible, Coinsurance or Copayment amount.								
	Worldwide and USA In-Network	USA Out-of-Network	Worldwide and USA In-Network	USA Out-of-Network	Worldwide and USA In-Network	USA Out-of-Network	Worldwide and USA In-Network	USA Out-of-Network
Care Management Services for Pre-Exisiting Conditions Under the Care Management of a pre-existing condition, the member has access to the following services: (i) may schedule up to 6 visits a year with a Primary Care Physician; (ii) has availability to 6 Specialist visits per policy year for the Care Management of medical conditions covered under the plan; (iii) may have access to the use of certain outpatient generic medications; and (iv) basic diagnostics. All other services related to these conditions are excluded from coverage. The member can help his/her pre-existing condition by being physically active, eating healthy diet, and making other lifestyle changes.	not covered		not covered		covered		covered	
Outpatient mental and behavioral health* Treatment must be provided in a physician's office under the direct control of a psychiatric physician	not covered		not covered		maximum 9 visits		maximum 12 visits	
Outpatient oncology treatment* Includes diagnostic tests, radiation therapy and chemotherapy alone or in combination from the point of diagnosis and pharmaceutical treatments which have approved efficacy and market distribution	not covered		not covered		maximum benefit \$12,500		paid in full after applicable Deductible and Coinsurance amounts	
Outpatient renal failure dialysis* For acute renal failure not the result or complication of a chronic condition	not covered		not covered		maximum benefit \$25,000	maximum benefit \$12,500	maximum benefit \$50,000	maximum benefit \$25,000
Outpatient reconstructive surgery* Due to illness or injury, bodily reconstruction due to trauma, infection, tumors or disease	not covered		not covered		maximum benefit \$12,500		paid in full after applicable Deductible and Coinsurance amounts	
Outpatient ambulatory surgical facility & surgical care* (free-standing only) <ul style="list-style-type: none">Some complex medical procedures may require an assistant surgeon or co-surgeon performing services (maximum coverage amount is 20% of the approved fees for the main surgeon). This applies only to procedures for which an assistant surgeon or co-surgeon is indicated by evidence based medicine.Services provided by an anesthesiologist during a covered surgical procedure is a covered service by an in-network provider (maximum coverage amount is 30% of the approved fees for the main surgeon).	not covered		not covered		maximum benefit \$20,000		maximum benefit \$30,000	
Surgical appliances and prosthesis Covered for prosthetic, surgical, orthopedic and cardiac procedures which are an integral part of the surgical procedure when medically necessary. Please refer to your policy for a list of devices, appliances or prostheses that may be excluded.	not covered		not covered		maximum benefit \$5,000		maximum benefit \$7,500	
Urgent care clinic / facility Services for non-critical but urgent care needs such as: <ul style="list-style-type: none">Animal bitesCuts, scrapes and minor woundsMinor burnsMinor eye irritations or infectionsRash, poison ivy, or allergiesSprains, strains, dislocations and minor fractures	not covered		not covered		\$75 Copayment	not covered	\$75 Copayment	50% Coinsurance
Basic diagnostic services At a physician's office or in a free-standing non-hospital facility, e.g., laboratory tests, x-rays, ultrasounds, EKG, echocardiography (this list is not exclusive)	not covered		not covered		maximum benefit \$6,000		paid in full after applicable Deductible and Cost Share amounts	
Advanced diagnostic and imaging services* In a free-standing non-hospital facility, e.g., MRI, CT scans, PET scans, nuclear imaging, diagnostic colonoscopy/endoscopy (this list is not exclusive)	not covered		not covered		maximum benefit \$15,000		paid in full after applicable Deductible and Cost Share amounts	

Benefits are subject to the limitations and exclusions contained in the policy and are payable at Usual, Reasonable and Customary Charges.
 All Treatment must be Medically Necessary.
 Services with an asterisk must be Pre-Authorized by Plan Administrator.

World Plans Outpatient Care	World Bronze		World Silver		World Gold		World Platinum	
	Worldwide and USA In-Network	USA Out-of-Network	Worldwide and USA In-Network	USA Out-of-Network	Worldwide and USA In-Network	USA Out-of-Network	Worldwide and USA In-Network	USA Out-of-Network
Outpatient therapeutic services* <i>All Services require long term and short term goals and a written treatment plan. Maintenance therapy is not covered.</i> <ul style="list-style-type: none"> Physical therapy <i>(due to Accident)</i> Speech therapy <i>(due to Accident)</i> Occupational therapy <i>(due to Accident)</i> Pulmonary and cardiac therapy <i>(when medically supervised after heart attack, heart failure or invasive heart procedures)</i> which is initiated post-surgery 	not covered		not covered		maximum benefit \$10,000		paid in full after applicable Deductible and Cost Share amounts	
Durable medical equipment* Helps to complete your daily activities e.g., walker, wheelchair, oxygen device or other equipment that can withstand repeated use <i>(must be prescribed by a physician)</i>	not covered		not covered		maximum benefit \$5,000		paid in full after applicable Deductible and Cost Share amounts	

Physician Services

These services must be performed in a Premium Care Physician's office or in an In-Network, free standing diagnostic center. This will maximize your benefit and reduce your costs.

Teladoc® consultations For illnesses including cold & flu symptoms, allergies, pink eye, respiratory infection, sinus problems and skin problems	not covered		not covered		Limited to 8 consults per policy year		Limited to 8 consults per policy year	
Primary care visit <i>(for conditions not related to Care Management Services)</i> Includes physicians, osteopaths, general or family practitioner and gynecologist or other specialist <i>(when designated as the primary care physician)</i>	not covered		not covered		Copayment \$40 maximum benefit \$4,000		Copayment \$45 maximum benefit \$5,000	
Specialist visit <i>(for conditions not related to Care Management Services)</i> When your medical condition or diagnosis requires that you are treated by a physician with specific training for your condition or diagnosis. This benefit excludes mental and behavioral health specialist visits.	not covered		not covered		Copayment \$40 maximum benefit \$4,000		Copayment \$45 maximum benefit \$5,000	
Alternative medicine <i>(combined maximum of 15 visits per policy year)</i> Acupuncture, chiropractic, homeopathy, dietetics	not covered		not covered		Copayment \$40 maximum benefit \$4,000		Copayment \$45 maximum benefit \$5,000	
Podiatry Treatment for bursitis, heel spur, plantar fasciitis, ingrown toenail, infections, warts (including plantar warts), and fungal infections. Routine foot care and any surgery of the foot are not covered under this benefit.	not covered		not covered		maximum benefit \$1,000		maximum benefit \$2,000	

Outpatient Prescription Drug and Supplies

	Worldwide and USA In-Network	USA Out-of-Network	Worldwide and USA In-Network	USA Out-of-Network	Worldwide and USA In-Network	USA Out-of-Network	Worldwide and USA In-Network	USA Out-of-Network
Drugs are grouped into 3 different Tiers as listed in our medication guide: <ul style="list-style-type: none"> Tier 1 includes generic medications Tier 2 includes preferred brand name medications Tier 3 includes non-preferred brand name medications If a Brand medication is prescribed for a generic equivalent which is not available in the geographic area, the maximum benefit of \$250 will apply to the Brand medication. Birth control pills are covered if they are prescribed by a healthcare professional and generic brand only. In the USA, coverage for Outpatient Prescription Drugs and Supplies must be dispensed by a participating pharmacy in the network of our Pharmacy Benefit Manager (EHIM).	not covered		not covered		80% maximum benefit \$5,000 for Acute Medical Conditions and Care Management Conditions		50% maximum benefit \$5,000	
							80% maximum benefit \$8,000 for Acute Medical Conditions and Care Management Conditions	
							50% maximum benefit \$8,000	

Benefits are subject to the limitations and exclusions contained in the policy and are payable at Usual, Reasonable and Customary Charges.

All Treatment must be Medically Necessary.

Services with an asterisk must be Pre-Authorized by Plan Administrator.

World Plans Wellness and Preventive Services	World Bronze		World Silver		World Gold		World Platinum	
These services must be performed in a Premium Care Physician's office or in an In-Network, free standing diagnostic center. This will maximize your benefit and reduce your costs.								
Adult Wellness Visit and Preventive Services (Deductible and Coinsurance do not apply)	Worldwide and USA In-Network	USA Out-of-Network	Worldwide and USA In-Network	USA Out-of-Network	Worldwide and USA In-Network	USA Out-of-Network	Worldwide and USA In-Network	USA Out-of-Network
Wellness Visit <ul style="list-style-type: none">Your physician will measure your height, weight, take your blood pressure and take other routine measurements; review your medical and family history; assess your risk factors for preventable diseases; check vital signs; perform head and neck exam, lung exam, abdominal exam and look for signs of cognitive impairment; test your reflexes; review your health risk assessment questionnaire; update your list of providers and prescriptions; and set up a screening schedule for appropriate preventive servicesBlood work and urinalysis, cholesterol screening for adults of certain ages or at higher risk, colorectal cancer screening for adults 50 to 75 (fecal occult blood test only), depression screening assessment questionnaire, and diabetes (Type 2) screening for adults 40 to 70 years who are overweight or obese	not covered		not covered		maximum benefit \$800		maximum benefit \$1,200	
Annual Preventive screenings (1 per year) <ul style="list-style-type: none">Papanicolaou (PAP) screeningMammogram (eligible age: 40 years and over)PSA lab screening test (eligible age: 50 years and over)	not covered		not covered		maximum benefit \$1,000		maximum benefit \$1,500	
Other Preventive screenings (one year waiting period) <ul style="list-style-type: none">Bone density test (eligible age: 45 and over, limited to 1 every 5 years)Colonoscopy (eligible age: 50 years and over, limited to 1 every 10 years)	not covered		not covered		maximum benefit \$1,500		maximum benefit \$2,000	
Immunizations and vaccinations Hepatitis A, Hepatitis B, Human Papillomavirus (HPV), Influenza (flu shot), COVID-19. In the USA, vaccinations and immunizations must be provided by an EHIM In-Network pharmacy only.	not covered		not covered		maximum benefit \$275		maximum benefit \$300	
Well-child Services								
Periodic age specific physical examinations and developmental assessments; office visit; health history; hearing examinations; age related diagnostic tests; vaccination and immunization necessary for prevention; and track growth and development in accordance with pediatric guidelines	not covered		not covered		maximum benefit \$1,500		maximum benefit \$2,500	

Optional Benefits

World Plans International Medical Evacuation & Repatriation*	World Bronze	World Silver	World Gold	World Platinum
Deductible and Coinsurance apply as chosen under Essential Benefits				
Emergency medical evacuation Transportation to the nearest facility if the treatment needed is not available locally	not covered	Paid in full up to \$30,000 combined limit per insured person, per policy year	Paid in full up to \$50,000 combined limit per insured person, per policy year	Paid in full up to \$100,000 combined limit per insured person, per policy year
Medical repatriation Members can return to their country of origin following an approved emergency medical evacuation as long as they are physically and medically stable				
Repatriation of mortal remains Transportation cost and cost for burial or cremation	not covered	Paid in full up to \$25,000 combined limit per insured person, per policy year	Paid in full up to \$25,000 combined limit per insured person, per policy year	Paid in full up to \$40,000 combined limit per insured person, per policy year
Companion coverage travel costs and living allowance	not covered	Transportation (economy-class flight) + \$1,000 for living allowance	Transportation (economy-class flight) + \$1,000 for living allowance	Transportation (economy-class flight) + \$3,000 for living allowance

Benefits are subject to the limitations and exclusions contained in the policy and are payable at Usual, Reasonable and Customary Charges.
All Treatment must be Medically Necessary.
Services with an asterisk must be Pre-Authorized by Plan Administrator.

WORLD PLANS

Dental and Vision Services

Services available only for Gold and Platinum plans.

Dental Services

Maximum Benefit	\$3,500 per policy year		
Annual Deductible	\$100		
Preventive dental services <i>(available after 3 months of coverage)</i> Exams & cleanings - 2 per policy year	100%		
	First Year	Second year	Third Year
Basic dental services <i>(available after 3 months of coverage)</i>	65%	80%	90%
Major restorative services <i>(available after 10 months of coverage)</i>	25%	50%	65%
Orthodontic treatment <i>(available after 18 months of coverage)</i> Covered for children under the age of 19 - \$1,200 lifetime maximum per child, \$600 annual limit)	10%	25%	50%

Vision Care Service

Routine Vision Exam <i>(once per year)</i>	\$75 maximum amount \$10 Copayment
Eyeglass Lenses <i>(single, bifocal, trifocal)</i>	Paid in full up to \$200
Frames <i>(one per policy year)</i>	Paid in full up to \$225
Contact Lenses <i>(in lieu of frames)</i>	Paid in full up to \$225

Benefits are subject to the limitations and exclusions contained in the policy and are payable at Usual, Reasonable and Customary Charges.
All Treatment must be Medically Necessary.
Services with an asterisk must be Pre-Authorized by Plan Administrator.



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