



More than just insurance. Pacific Cross provides peace of mind.



COMPREHENSIVE INTERNATIONAL PLAN

Injury & illness are never by choice
Your health insurance can be !

INTRODUCTION & BENEFITS SCHEDULE

Comprehensive International Plan is a broad benefit health insurance plan for discerning clients living internationally.

Schedule of Benefits (in US\$)

	COMPREHENSIVE	UPGRADE PLAN
Maximum Benefit For Any One Disability and Sequelae (Covers normal, usual and customary charges for:)	US\$2,000,000	US\$3,000,000
Inpatient Benefits		
Room and Board	Private	
Parent Accommodation An extra bed in the same room for a parent accompanying an insured child under 12 years old	100%	
Intensive Care Unit , Coronary Care Unit and Operating Room	100%	
Surgeon's Fee Includes pre-surgical assessment and normal post-surgical care	100%	
Anaesthetist's Fee	100%	
Miscellaneous Inpatient Charges For required diagnostic laboratory tests, x-rays, prescribed medicines; professional fees; blood and plasma; wheel chair rentals; outpatient surgery; surgical appliances and devices; and intra-operative standard prosthetics (as approved by the Company)	100%	
Organ Transplant Fees for kidney, heart, lung, liver and bone marrow transplants (up to 50% for donor and the remaining percentages for recipient, at the option of the Insured Person) to a total of This benefit is a lump sum maximum per organ and no other policy benefits are payable in respect of Organ Transplant	US\$200,000	
HIV / AIDS Coverage will apply when HIV and/or its related illnesses present for the first time after 5 years continuous coverage under the Policy and any renewal thereof, with lifetime limit of	US\$100,000	
Hospital Cash Benefit For inpatient treatment received without charge for up to 15 nights	US\$150 per night	
Home Nursing Immediately after a hospital confinement and certified to be medically necessary by the attending physician for up to 30 days	100%	
Rehabilitation When certified necessary by the attending physician for up to 45 days of inpatient, day case or outpatient treatment starting within 14 days of hospitalization	100%	
Oncology Radiotherapy and chemotherapy (by way of infusion and injection) received as inpatient, day case or outpatient treatment	100%	
Hospice Care For terminal illnesses with lifetime limit of	US\$10,000	
Psychiatric and Mental Disorders Hospital charges of US\$5,000 per year with lifetime limit of	US\$10,000	
Medical Check-up Annual limit for routine medical check-ups	US\$500	
Maternity Benefit Maximum limit per pregnancy after a 12-month waiting period (90 days for miscarriage and therapeutic abortion) up to When both parents are insured, the limit shall be increased by 50%	US\$6,000	
Free New Born Cover New born child is eligible for the same medical plan as the Insured Person 15 days after the later of the date of birth or the date of discharge on submission of application to the Company until the Insured Person's next renewal for free.	Included	
Emergency Benefits		
Emergency Room Treatment	100%	
Accidental Damage to Teeth Emergency treatment for up to 7 days following accidental loss or damage caused to sound natural teeth	100%	
Emergency Local Ambulance Service	100%	
24-Hour Emergency Assistance Services and Emergency Medical Evacuation Service Additional Travel Expenses (following Evacuation) One economy class airline ticket to return an Insured Person to the country of residence.	Included	
Repatriation of Mortal Remains Covers costs for repatriation of mortal remains of the Insured Person to home country or country of residence	100%	

INTRODUCTION & BENEFITS SCHEDULE

COMPREHENSIVE

UPGRADE PLAN

Outpatient Benefits

Physician and specialists' fees for office visits - Physiotherapist and chiropractor when referred by the attending physician; and for required diagnostic laboratory tests, x-rays and prescribed medicines

100%

Alternative Medicines

Fees for visits to homeopath, osteopath, acupuncturist, bonesetter, herbalist and Chinese medicine practitioner; and prescribed herbs up to an annual limit of

US\$1,500

Note: "100%" herein means full reimbursement of the normal, usual and customary charges in accordance with the eligible room type or other localized circumstances or customs.

Comprehensive Benefits

(Covers normal, usual and customary charges for eligible expenses:)

Dental Benefit

80% reimbursement up to an annual limit of

US\$2,000

Vision Benefit

80% reimbursement for eye examinations and prescription lenses annually for each Insured Person (this option is only available to groups of 21 or more people with 100% of the group participating) up to

US\$500

Personal Accident Benefit

Covers loss of life, loss of one or both hands or feet, loss of vision in one or both eyes, or permanent and total disability caused directly and solely by an accident.

(Maximum benefit is US\$100,000 after age 65 and coverage is terminated after age 75. Child benefit limits are US\$10,000 to US\$50,000)

US\$100,000 for an adult / US\$10,000 for a child
For Class I Occupation
(Very Light Occupational Hazards)

Travel Benefit

Covers the following eligible expenses worldwide when travelling outside your country of residence on trips lasting up to 90 days:

Included

Emergency Medical Expenses - Covers illness or injury including

"Emergency Evacuation" - (up to US\$25,000) with a maximum of US\$300 per day for hospital room and board which is doubled when the room fee includes medical service costs and tripled when the room fee also includes all professional services; and

"Get You Home Benefit" - covers the additional cost of your own travel and accommodation necessarily incurred as a result of a covered disability to get you back home.

US\$35,000

Baggage & Travel Documents

Covers loss and damage of baggage and personal items including laptop computer; and loss of travel documents up to

US\$750

Baggage Delay

Covers purchase of essential clothing and toiletries if your checked baggage is delayed on arrival at your destination for over 12 hours up to

US\$125

Personal Money

Covers theft, burglary and robbery of cash, bank notes and travellers checks up to

US\$500

Hospital Cash Income

Pays US\$50 per day for each day you are hospitalized over 24 hours up to

US\$600

Travel Delay

Covers transportation expenses incurred as a direct consequence of travel delay resulting from serious weather conditions, industrial action, hijack, mechanical derangement if an Insured Person has to re-route his trip due to cancellation of a prior confirmed booking; or

"Cash Allowance" - pays US\$25 for each full 12 hours delay up to a maximum of US\$100

US\$650

Curtailement of Trip & Cancellation Charges

Covers irrecoverable prepaid travel arrangement deposits or any increased cost of travel in the event of death, serious injury or illness of the Insured Person, immediate family members or close business partner or travel companion of the Insured Person, witness summons, jury service, compulsory quarantine; natural disasters at the planned destination or complete destruction of the Insured Person's principal residence.

US\$2,500

Optional Rental Car Protection

Covers loss and damage occurs to a rental car result directly from fire, theft, collision or vandalism. Deductible: US\$500.

US\$10,000

Discount Options

(Not applicable to Additional Benefits and subject to US\$200 minimum per insured person)

Treatment Area Limit (TAL)

When selected by the policyholder in respect of the policy provides coverage in Hong Kong (SAR), Japan, North America and Singapore provided the Insured Person has not been travelling to these locations for more than 30 accumulated days in one policy year. The coverage is for inpatient treatment in the event of an emergency resulting from an accident and/or the onset of an acute disability which the Insured Person had not suffered from or had been symptomatic prior to travelling.

20% Discount

20% Co-Payment (you pay 20% and we pay 80% of eligible expenses)

20% Discount

Group Discount

(Not applicable to Additional Benefits)

5+ persons

10% Discount

21+ persons

20% Discount

PREMIUM TABLES & KEY FEATURES

Premium for Comprehensive Plan (in US\$)

Age Band	0-3	4-18	19-25	26-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65	66-70	71-75	76-80	81-85	86-90
Worldwide	2,352	2,681	4,097	4,281	4,536	4,767	5,082	5,282	5,993	6,613	8,673	13,536	18,988	26,916	37,554	52,410
TAL*	1,882	2,145	3,278	3,425	3,629	3,814	4,066	4,226	4,794	5,290	6,938	10,829	15,190	21,533	30,043	41,928

Premium for Comprehensive Upgrade Plan (in US\$)

Age Band	0-3	4-18	19-25	26-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65	66-70	71-75
Worldwide	2,512	2,841	4,257	4,441	4,696	4,927	5,242	5,442	6,153	6,773	8,833	13,956	19,408
TAL*	2,010	2,273	3,406	3,553	3,757	3,942	4,194	4,354	4,922	5,418	7,066	11,165	15,526

*TAL option (Treatment Area Limit) is available to residents in Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Taiwan, Thailand, and Vietnam. TAL limits coverage in Hong Kong (SAR), Japan, North America and Singapore to Emergency Inpatient cover for accumulated 30 days per policy year (For full details please refer to Policy Wording).

Residents in the E.U Countries and Switzerland (15% loading to Worldwide Premium).

Residents in Hong Kong (20% loading to Worldwide Premium).

Geographical loading for North American residents is available on request.

**Medical Examination Requirement. Applicants over the age of 65 must at their own expense have a Company approved physician submit a completed Physician Examination Report directly to the Company.

Medical Second Opinion

There are times when a second medical opinion is better than relying on one. A Medical Second Opinion is available for eligible medical conditions and accidents and will assess whether the original treatment is in line with state-of-the-art medicine and meets your needs. With this second opinion, you can see more clearly and take serious and far-reaching decisions on the basis of the best information.

Premium for Additional Benefits (in US\$)

Age Band	0-22	23-75
Rental Car Protection	Not available	75
Personal Accident	Class 1 Occupation - US\$1 per 1,000 Class 2 Occupation - US\$1.25 per 1,000	

No Claim Discount

A No Claim Discount will be offered to Insured Persons who are not entitled to Group Discount and have been insured for a period of not less than 12 months. While an Insured Person's plan remains claims-free at each renewal, the following No Claim Discount will be applied:

Year 0	Year 1	Year 2	Year 3
No discount	10% discount	15% discount	20% discount (the maximum)

If a claim is made by an Insured Person during a policy year, any No Claim Discount achieved will be lost and the status of the discount will be as at Year 0 shown above. The No Claim Discount applies only to the premium in respect of the basic benefits. Claims against any Optional Benefit Plans will not affect the No Claim Discount.

Key Features

Free Choice of doctors and hospitals.
Guaranteed renewability regardless of age, medical condition or location.
Flexible geographic cover.
Free coverage for recreational sports.
Direct payment to hospitals and 24-hour Worldwide Emergency Assistance.
Consideration of declared pre-existing conditions.

14-day Free Look Period. You may return your policy within fourteen days after receipt for a full refund of the premiums paid.

This brochure is not a contract. For exact wording and complete details of the cover, terms, conditions and exclusions of the policy, please refer to the policy itself.

If you have any questions relating to this application, please forward them to Pacific Cross Insurance Company Limited care of our third party administrator, International Administrators Limited in the manner set out below and at the address set out below:

Pacific Cross Insurance Company Limited
c/o International Administrators Limited
11/F, O.T.B. Building
160 Gloucester Road
Wanchai, Hong Kong, SAR
Tel: (852) 2573-2278, (852) 2573-2535
Fax: (852) 2573-2917
E-mail: inquiry@pacificcross.com
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