

<b>Gold plan Table of Benefits</b>	
<b>Benefit</b>	<b>Ceiling</b>
Maximum plan benefit per person, per insurance year	US \$ 1,200,000
<b>Out-patient treatment</b>	
Wellness – mammogram, PAP test, prostate cancer, screening or colon cancer screening (after one year’s membership)	We pay up to USD 800 each membership year
Outpatient Surgical Operation	Paid in Full
Consultants' fees for consultations, pathology, X-rays, diagnostic tests	We pay up to USD 8,000 each membership year
Cost of vaccination	We pay up to USD 240 each membership year
Cost of Treatment by Therapist and Complementary medicine practitioners	Paid in full up to 30 visits
Medical practitioners' fees for psychiatric treatment (after 2 years membership)	Paid in full up to 15 visits
Prescribed drugs and dressings	We pay up to USD 1,100 with 30% co-payment each membership year
<b>Inpatient Treatment</b>	
Day-case and in-patient treatment	Paid in Full
Hospital accommodation	
Nursing care, drugs and surgical dressings	
Surgeons', anesthetists' and physicians' fees	

Theatre charges and intensive care	Paid in Full
Pathology, X-rays, MRI, PET and CT scans, diagnostic tests and physiotherapy	
Prostheses (artificial body parts) and appliances	
Psychiatric treatment ( Max 30 days per year) (after 2 years membership)	
Parent accommodation (staying with a child under 18)	
<b>Further benefits</b>	
MRI, PET and CT scans	Paid in full
Cancer treatment	Paid in full
In-patient cash benefit	We pay \$120 each night up to 20 nights each membership year
Dental Benefits	<ul style="list-style-type: none"> <li>- We Pay up to \$600 with 50% co-payment each membership year</li> <li>- 50% of preventive treatment (such as examinations, x-rays, dental cleaning and polishing)</li> <li>- 50% of routine treatment (such as fillings, tooth extraction, and root canal treatment)</li> <li>- 50% of the main reconstructive treatment (such as crowns, bridges or implants), or orthodontic treatment for overbite or retraction of the jaw, etc. <ul style="list-style-type: none"> <li>- 50% of orthodontic treatment for overbite or retraction of the jaw, etc.</li> </ul> </li> </ul>
Home nursing after in-patient treatment	We pay up to \$160 each day up to a maximum of 30 days each membership year
Transplant Services	Paid in full

<b>Local Road Ambulance and Local Air Ambulance</b>	<b>Paid in full</b>
<b>Maternity cover</b>	<b>Maternity and childbirth: up to USD 6,400 each membership year , Childbirth at home or birthing center: up to USD 1,248 each membership year and C-section is paid in full.</b>
<b>New Born Care</b>	<b>We pay up to \$120,000 for the first 90 days</b>
<b>Palliative Treatment</b>	<b>We pay \$32,000 maximum benefit for the whole of your membership</b>
<b>Rehabilitation</b>	<b>We pay in full for up to 30 nights of treatment (which may be in-patient treatment, day-case treatment or out-patient treatment) each membership year.</b>
<b>HIV/AIDS drug therapy including ART (after five years' membership)</b>	<b>We pay up to \$16,000 each membership year</b>
<b>Emergency treatment in USA</b>	<b>Paid in full for the first 28 days from entry of USA</b>