

Silver plan Table of Benefits	
Benefit	Ceiling
Annual Deductible	US \$ 320
Maximum plan benefit per person, per insurance year	US \$ 1,200,000
Out-patient treatment	
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	We pay up to USD 8,000 each membership year
Consultants' fees for consultations, pathology, X-rays, diagnostic tests	
Cost of vaccination	We pay up to USD 160 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
Inpatient Treatment	
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	
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)	

Further benefits	
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
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
Local Road Ambulance	Paid in full
Local Air Ambulance	Up to USD 8,000
Maternity cover	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.
New Born Care	We pay up to \$120,000 for the first 90 days
Palliative Treatment	We pay \$32,000 maximum benefit for the whole of your membership
Rehabilitation	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.
HIV/AIDS drug therapy including ART (after five years' membership)	We pay up to \$16,000 each membership year
Prosthetic devices	Up to USD 3,200
Emergency treatment in USA	Paid in full for the first 28 days from entry of USA