

International School Moshi Ltd

Group Bespoke Plan, Nil Outpatient Excess
Area One – Worldwide excluding the USA & Caribbean
MHD Underwriting



Please refer to the Group International Health Plan Employer policy guide for full benefit definitions.

Overall aggregate limit each certificate period	\$1,700,000
Inpatient treatment benefits	
Hospital services* <ul style="list-style-type: none"> • accommodation and meal charges • all inpatient treatment • physician ,surgeon and anaesthetist fees • intensive care unit charges 	full refund
Hospital cash benefit* where inpatient treatment is provided free of charge	\$425 per night max 30 days
Parental accommodation when an insured child up to age 17 years is an inpatient	full refund
Daycare treatment where a period of recovery is required in a hospital bed	full refund
Inpatient psychiatric treatment* treatment in a psychiatric unit	full refund max 30 days
Reconstructive surgery to restore appearance/function following an accident/illness that occurred whilst covered by the plan	full refund
Accident and emergency room treatment	full refund
Organ and bone marrow transplant and stem cell treatment* kidney, heart, heart-lung, liver, bone marrow and stem cell <i>(acquisition and donor costs are excluded)</i>	up to \$170,000
Internal prostheses, medical aids and devices which are required intra-operatively	full refund
Hospice care (see note 1) palliative care in a Hospice	full refund max 15 days
Local road ambulance services	full refund
Post Hospital treatment benefits	
Post hospital treatment consultations and treatment received within 90 days of receiving inpatient care	covered under outpatient services
Rehabilitation care to restore health and mobility after injury or illness	\$170,000 lifetime limit
External prostheses, medical aids and devices which are medically required following inpatient care, daycare treatment or accident or emergency room treatment	up to \$1,700
Cancer treatment	
Oncology, chemotherapy and radiotherapy* consultations, diagnostics and treatment received under inpatient care, daycare treatment and outpatient services	full refund
Cancer counselling following a cancer diagnosis with a registered psychologist/counsellor	up to \$1,700
Artificial hair benefit wig costs, available following cancer treatment	up to \$1,700

Emergency medical evacuation benefits

Emergency medical evacuation*

evacuation costs for acute medical conditions where local medical facilities are inadequate

full refund

Emergency medical evacuation – supplementary expenses*

- costs of travel to place of origin
- hotel accommodation costs for companion
- taxi costs for companion
- accommodation costs for employee/dependent following inpatient care

economy air ticket
up to 12 nights
up to \$850
up to 7 nights

Emergency non-medical evacuation*

evacuation to a safe location in the event of life-threatening situations resulting from political or civil unrest
evacuation to a safe location in the event of a natural disaster

full refund

Compassionate home travel *(see note 2)

in the event of death of close family member (available after one year of cover)

one return economy air ticket

Repatriation or local burial*

where death occurs outside the home country

up to
\$17,000

Outpatient treatment benefits

MRI, CT and PET scans

full refund

Hormone replacement therapy

when not related to the menopause

full refund

Outpatient services

- general physician fees
- specialist and consultant fees
- prescription drugs
- X-rays, diagnostic and pathology tests

full refund

Complementary therapies

Osteopathy, Chiropractic, Homeopathy and Acupuncture

Physiotherapy

Nursing at home

when medically necessary and prescribed by a physician

full refund
up to 26 weeks

Mental health benefits

Outpatient psychiatric therapies

counselling, cognitive behavioural therapy and psychotherapy, when referred by a physician

up to \$1,500
20% co-insurance

Dental care benefits

Dental treatment following an accident

to restore or repair sound natural teeth

full refund

Routine dental treatment (see note 3)

up to \$2,000
20% co-insurance

Maternity care benefits

Normal pregnancy and childbirth

up to \$8,500

Complicated pregnancy and childbirth

up to \$17,000

Newborn care (see note 4)

available when a newborn child is enrolled on the plan

up to
\$8,500

Wellbeing benefits

Routine health screening (see note 5)

routine preventative health checks

up to \$510
20% co-insurance

Vaccination benefit

childhood and travel-related vaccinations

up to
\$250

Tuberculosis Screening (see note 6)

up to
\$100

Optical care eyesight examinations and a contribution towards the costs of lenses to correct vision	up to \$200
Additional benefits	
HIV/Aids benefit	\$17,000 lifetime limit
Chronic condition treatment	covered within listed benefits
Passive War Cover (see note 7)	covered within listed benefits
Out of area cover for emergencies and acute episodes of existing covered medical conditions	up to \$75,000 max 30 days
Additional services	
WorldAware crisis management	Included
Blood Care Foundation fully screened blood	Included
Best Doctors second medical opinion service	Included

Notes

- Hospice care is only available when medically prescribed by a physician and the employee/dependant has received a terminal prognosis.
- Compassionate home travel is only available for return to the home country in the event of the death of a spouse/partner, parent, mother-in-law, father-in-law, brother, sister, child (including (un) married child, step-child, foster-child and legally adopted child), grand-child or grandparent.
- Routine Dental Treatment is only available to employees and dependants who have attended dental inspection and concluded all treatment in the one year period prior to claiming for this benefit.
- Newborn care is available from the date of birth until 30 days after discharge from hospital. Cover is only available if the newborn has been provided with a certificate.
- Routine Health Screening Benefit is only available to persons aged over 21 years.
- Tuberculosis Screening provides cover for a Tuberculosis test in order to complete an outbound visa application. An appointment should be made with the International Organisation for Migration office to ensure the tuberculosis test certificate is received from an approved clinic.
- Medical treatment costs relating to illness/injury arising from non-active participation in war, riots, strikes, lockouts, civil commotion, rebellion, revolution, insurrection, terrorism, military or usurped power or any illegal act are covered within the benefit limits.

Pre-authorisation

Pre-authorisation is required for all claims where the costs are likely to exceed \$4,250 and for all claims under benefits marked*. If pre-authorisation is not obtained, a penalty of \$1,700 will be deducted from the claim settlement.