

THE TABLE BELOW IS A SUMMARY OF THE BENEFITS APPLICABLE FOR THIS OPTION. ALL BENEFITS SHOWN ARE PER INSURED PERSON, PER PERIOD OF COVER. ALL LIMITS ARE EXPRESSED IN US DOLLARS

| <b>BENEFITS</b>  | <b>SILVER OPTION</b>       |
|--|----------------------------|
| <b>OVERALL ANNUAL LIMITS</b>   | <b>\$1 000 000</b>         |
| <b>24 HOUR EMERGENCY EVACUATION</b>  |                            |
| 24 hour Worldwide * Emergency Evacuation of an insured person with full medical cover for In-hospital treatment to the nearest appropriate facility. Extended to cover the costs of one other person to travel as escort. (Cover <b>excludes</b> USA and Canada) | Included in overall limit  |
| Return of the policy holder and 3 <sup>rd</sup> party who has travelled with patient by commercial airline to the country of residence or to the country where the evacuation occurred.  | Economy Class Airfare      |
| Mortal remains – transportation of body or ashes to the country of nationality or country of residence.  | \$5 000 per person insured |
| Local Stabilisation (In-country)   | Included in overall limit  |
| Local Road /Air Ambulance (In-country)   | Included in overall limit  |
| Air Travel and return to country of residence  | Economy Class Airfare      |
| <b>3<sup>rd</sup> Party to accompany patient</b>   |                            |
| Extended to cover the costs of one other person to travel with patient including accommodation   | Duration of patient stay   |
| <b>IN-HOSPITAL BENEFITS FOR EMERGENCY AND NON-EMERGENCY ELECTIVE PROCEDURES</b>  |                            |
| <ul style="list-style-type: none"> <li>Accommodation</li> </ul>  | General ward               |
| <ul style="list-style-type: none"> <li>Intensive Care Unit /High Care Unit</li> </ul>  | Included in overall limit  |
| <ul style="list-style-type: none"> <li>Theatre Fees / Theatre Drugs</li> </ul>   | Included in overall limit  |
| <ul style="list-style-type: none"> <li>Prescribed Drugs &amp; Dressings to “Take out”</li> </ul>   | Included in overall limit  |
| Surgical Procedures including in-Hospital visits by Specialists  | Included in overall limit  |
| Internal surgical appliances/ Prosthesis subject to pre- authorisation   | Included in overall limit  |
| External surgical appliances/Prosthesis limited to orthopaedic braces, elastic stockings, crutches   | Included in overall limit  |
| Blood transfusion  | Included in overall limit  |
| Pathology & Radiology / PET, CT and MRI Scans  | Included in overall limit  |
| Physiotherapy  | Included in overall limit  |
| Dental treatment as a result of accidental damage to natural teeth   | Included in overall limit  |
| Organ Transplants (excludes donor costs)   | Sub-limit of \$200 000     |
| Oncology Treatment (in-patient)  | Sub-limit of \$75 000      |
| Treatment related to Epidemics and Pandemics i.e Covid-19 (No Evacuation)  | Sub-limit of \$50 000      |
| Oncology Treatment (in-patient)  | Included in overall limit  |
| Maxilla-Facial surgery related to trauma   | Included in overall limit  |
| Acute Renal Dialysis   | Included in overall limit  |
| Rehabilitation (step-down facility post-operative)   | Included in overall limit  |
| Post –Operative care   | Included in overall limit  |



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| Maternity/ Confinements   | Normal Delivery:<br>USD 2 000 per event<br>Caesarean Section:<br>USD 2 500 per event |
| <b>MINOR SURGERY</b><br>Adenoidectomy for children < 12 years old, Adenotonsillectomy for children < 12 years old, Arthroscopy, Aspiration of joints, Bone marrow biopsy, Breast lesion aspiration or biopsy, Bronchoscopy, Colonoscopy, Colposcopy, Cystoscopy, Diagnostic Laparoscopy, Dilatation and Curettage, Direct laryngoscopy, Electroconvulsive therapy, ERCP, Gastroscopy, Hysteroscopy, Laser tonsillectomy, Lumbar puncture, Oesophagoscopy, Pleural aspiration, Removal of cataract, Removal of pterygium<br>Removal of superficial tumours, Tonsillectomy for children < 12 yrs old, Vasectomy | Travel Benefit excluded  |
| <b>OUT-PATIENT TREATMENT ( Day- to- day)</b>  | <b>No Cover</b>  |

Please refer to the Policy wording for full benefit details and definitions

**An \*emergency is defined as;** A medical emergency is the sudden, unexpected onset of a health condition or bodily injury that needs immediate medical or surgical treatment. Failure to provide this treatment would place a person's life at risk or result in serious impairment or dysfunction of an organ or body part

## LIMITATIONS / EXCLUSIONS

- This policy is the primary policy for any event insured hereby. If any portion of the event is sub- sequentially recoverable from any State-run Workers Compensation scheme, then OracleMed Health at our own cost shall be responsible for the recovery thereof.
- Event Limit: USD 1 500 000 not exceeding USD 1 000 000 per Person
- **All hospitalisation subject to pre-authorisation**
- Treatment for psychiatric conditions
- All dental treatment
- Surgery for refractive errors
- Chronic renal dialysis
- Neonatology
- Complications of pregnancy (pre-natal and post-natal)
- Donor costs for organ transplants
- Cosmetic treatments
- Treatment for infertility
- Treatment related to HIV/Aids including anti-retroviral drugs
- Injuries resulting from professional sports e.g. motor racing
- Injuries resulting from hazardous sports e.g. bungee jumping
- Rehabilitation including health hydros
- Dietary supplements, vitamins, mineral supplements
- Hormone replacement therapy
- Treatment for and related costs due to alcohol and/or substance abuse
- Attempted suicide, drug addiction and/or willfully inflicted injuries
- Injuries resulting from active participation in war, riot, strike, revolution, civil war, mutiny, military, terrorism

E. & O E

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January 2021