


 SimpleCare			 WorldCare			
	CORE	100	250	Essential	Advance	Excel	Apex
Maximum annual benefit limit	Annual Max Plan Limit in USD						
	1M	1.5M	1.5M	3M	3.5M	4M	4.5M
In-patient and day-patient care (i) Hospital charges for in-patient and day-patient treatment (ii) Related ancillary charges	▶	▶	▶	▶	▶	▶	▶
Organ transplant Treatment for and in relation to a human organ transplant of: kidney, pancreas, liver, heart, lung, bone marrow, cornea, or heart and lung as a recipient	▶	▶	▶	▶	▶	▶	▶
Evacuation and repatriation Evacuation to the nearest medical facility for emergency treatment. Repatriation to country of nationality or residence for insured person and an escort	▶	▶	▶	▶	▶	▶	▶
Congenital disorders In-patient treatment for a congenital disorder. In circumstances where a congenital disorder manifests itself in a new born baby within 30 days of birth	▶	▶	▶	▶	▶	▶	▶
Rehabilitation Admission to a recognised rehabilitation unit of a hospital on the advice of a specialist as an integral part of treatment	▶	▶	▶	▶	▶	▶	▶

▶ Full refund
 ▶ Not covered
 ▶ Subject to limits
 ▶ Optional



	 SimpleCare			 WorldCare			
	CORE	100	250	Essential	Advance	Excel	Apex
Pregnancy medical conditions In-patient treatment of an eligible medical condition which arises during the antenatal stages of pregnancy or childbirth	▶	▶	▶	▶	▶	▶	▶
Out-patient medical practitioner fees Medical practitioner fees including consultations; specialist fees; diagnostic procedures; prescribed drugs and dressings	▶	▶	▶	▶	▶	▶	▶
Maintenance of chronic medical conditions Such as but not limited to asthma, diabetes and hypertension	▶	▶	▶	▶	▶	▶	▶
Routine and complex dental treatment Fees of a registered dental practitioner carrying out routine or complex dental treatment or surgery	▶	▶	▶	▶	▶	▶	▶



Full refund



Not covered





Subject to limits



Optional



	 SimpleCare			 WorldCare			
	CORE	100	250	Essential	Advance	Excel	Apex
Routine maternity care Medically necessary costs incurred during normal pregnancy and childbirth	▶	▶	▶	▶	▶	▶	▶
USA elective treatment Fully-paid USA elective treatment within our network and a 50% co-insurance when treatment is received out of network	▶	▶	▶	▶	▶	▶	▶
Out-patient per visit excess Opt for an out-patient treatment per visit excess in return for a reduced premium	▶	▶	▶	▶	▶	▶	▶
Out-patient charges A small amount of medical practitioner and physiotherapy benefits can be added to WorldCare Essential plans only	▶	▶	▶	▶	▶	▶	▶
Co-insurance out-patient treatment Opt to apply a co-insurance for out-patient treatment in return for a reduced premium	▶	▶	▶	▶	▶	▶	▶
Cancer treatment Treatment given for cancer received as an in-patient, day-patient or out-patient. Includes oncologist fees, surgery, radiotherapy and chemotherapy, alone or in combination, from the point of diagnosis	▶	▶	▶	▶	▶	▶	▶
Day-patient or out-patient surgery Treatment costs for a surgical procedure performed in a hospital, day-care facility or out-patient department	▶	▶	▶	▶	▶	▶	▶

▶ Full refund
▶ Not covered
▶ Subject to limits
▶ Optional

