



Health

For the exceptional
expatriate

Welcome to HCI

We're the health insurance company that cares.

We look after your wellbeing when you're living and working abroad, combining comprehensive health care cover with the personal touch.



Health insurance

The world's a big place and finding the right medical treatment if you're unwell overseas can be tricky. But with health insurance from HCI, you can rest easy.

Why HCI?

As an HCI member, you'll have access to just about any **treatment centre and physician around the world**. We'll get you to the nearest medical centre or back home, if you need it.

And back in London, you're supported by our very own team who are **on hand around the clock** to answer all your questions, night or day.

Cover from the basics to the broad

Whether you want a standard plan or need to include pre-existing conditions, our cover is first class. We also let you **build your own** by adding extra features that'll help keep you and your family fighting fit wherever you find yourselves.

What's covered?

All the benefits you expect from a traditional plan and more, including:



Inpatient & daypatient



Out patient treatment



Preventative care



Maternity



Evacuation & repatriation

We can pay your doctor or physician directly saving you the stress of paying the charges yourself.

Who's covered?

We cover anyone at any age (although if you're over 75, we'll need to ask you a few extra questions).

Compare our plans

This is a summary only, not all benefits and details are shown.




 Emergency+	 Standard	 Plus	 Premium	 Executive
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Benefits

Maximum we'll pay each year				
€/\$500,000	€/\$1,000,000	€/\$2,000,000	€/\$3,000,000	€/\$4,000,000
Excess				
€/\$2,000	€/\$1,000 / €/\$250	€/\$1,000 / €/\$250	€/\$1,000 / €/\$250 / €/\$0	€/\$1,000 / €/\$250 / €/\$0
Optional co-pay				
0%, 10%, 20% or 30%	0%, 10%, 20% or 30%	0%, 10%, 20% or 30%	0%, 10%, 20% or 30%	0%, 10%, 20% or 30%

Inpatient and daypatient treatment

Accommodation, operating theatre and recovery room				
100%	100%	100%	100%	100%
Daycare surgery and treatment				
100%	100%	100%	100%	100%
Diagnostic procedures				
100%	100%	100%	100%	100%
Non-chargeable hospital cash – you won't have to pay any excess				
€/\$100 per day up to 30 days	€/\$100 per day up to 30 days	€/\$200 per day up to 30 days	€/\$250 per day up to 30 days	€/\$250 per day up to 45 days
Hospital spending – you won't have to pay any excess				
–	–	€/\$200 per day up to 50 days	€/\$250 per day up to 30 days	€/\$300 per day up to 50 days

 Emergency+	 Standard	 Plus	 Premium	 Executive
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Inpatient and daypatient treatment (continued)

Lifesaving organ transplant				
100% up to €/\$100,000	100% up to €/\$100,000	100% up to €/\$100,000	100% up to €/\$500,000	100% up to €/\$500,000
Nursing				
100%	100%	100%	100%	100%
Parents accommodation – for children up to 16 years old				
€/\$45 per day up to 30 days	€/\$45 per day up to 30 days	€/\$150 per day up to 30 days	€/\$150 per day up to 30 days	€/\$150 per day up to 45 days
Physician, specialist, surgeon and anaesthetist fees				
100%	100%	100%	100%	100%
Prescription drugs and medicines				
100%	100%	100%	100%	100%
Radiotherapy, chemotherapy and oncology				
100%	100%	100%	100%	100%
Second opinion for surgery				
100%	100%	100%	100%	100%
Surgical appliances				
100%	100%	100%	100%	100%



Outpatient treatment – you won't have to pay any excess

Non-Western and alternative medicine – including chiropractic, osteopathy and acupuncture				
–	–	–	–	100% up to €/\$400 8 sessions
Doctor and paramedic fees				
–	–	75% up to €/\$1,000	75%	100%
Physiotherapy				
–	–	100% up to €/\$1,000 12 sessions	100% up to €/\$1,000 12 sessions	100% up to 12 sessions
Prescribed drugs				
–	–	100% up to €/\$1,000	100% up to €/\$1,000	100% up to €/\$1,000
X-ray, laboratory tests and treatment				
–	–	75%	75%	100%

Maternity – you'll need to pay a 10% co-pay on all claims

Normal pregnancy and childbirth – you can't claim within 12 months				
–	100% up to €/\$3,000	100% up to €/\$3,000	100% up to €/\$15,000 or €/\$20,000	100% up to €/\$17,500 or €/\$25,000
Pregnancy and childbirth complications – you can't claim within 12 months				
–	100% up to €/\$10,000	100% up to €/\$50,000	100% up to €/\$500,000	100% up to €/\$1,000,000
Caesarean section – you can't claim within 12 months				
–	100% up to €/\$1,500	100% up to €/\$1,500	100% up to €/\$2,000	100% up to €/\$3,000



Looking for the full list of plan benefits, including preventative care, Dental, Travel and our other benefits? Just visit [healthcareinternational.com/health](https://www.healthcareinternational.com/health)

The other things you need to know



No confusing areas of cover

Just decide whether you want to be covered for treatment everywhere including the USA or excluding it.



Rollover renewals

All our plans are annual and we automatically renew them so you don't have to worry about cover ending while you're away.



You can lower your premium

Take an excess and co-pay and you can reduce your premiums by as much as 60%.



Choose how you pay

Depending on the plan you select and the length of cover you need, you can pay in monthly, quarterly or half-yearly instalments.

Add ons

Build your own plan and get even more protection.
Find out more at [healthcareinternational.com](https://www.healthcareinternational.com)

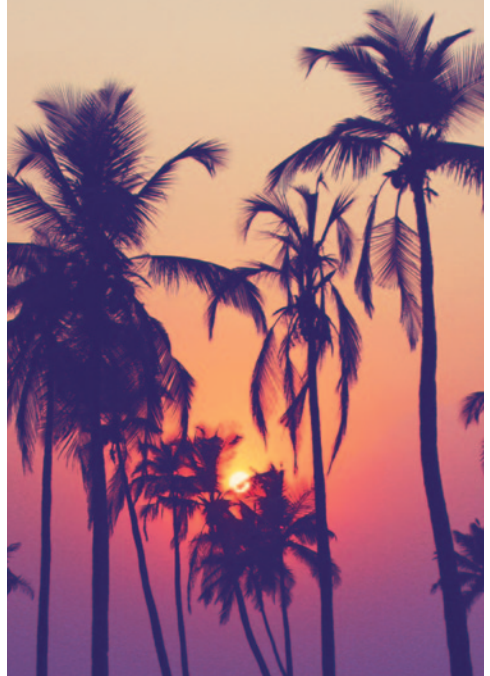
Life Insurance

Our life plans can cover you for just about any amount you need to keep your loved ones looked after if the worst was to happen.



Travel Insurance

One off stops or frequent flying is covered with our single trip cover and annual multi-trip policies. Your lost luggage, missed flights or emergency medical expenses needn't send you home.



Dental Cover

Keep smiling with cover for emergency, routine and restorative dental treatments as well as crowns, bridges, dentures and implants.



Income Protection

Our protection package gives you security if you're unable to work. Get up to 75% of your earnings for up to two years and keep your family comfortable.



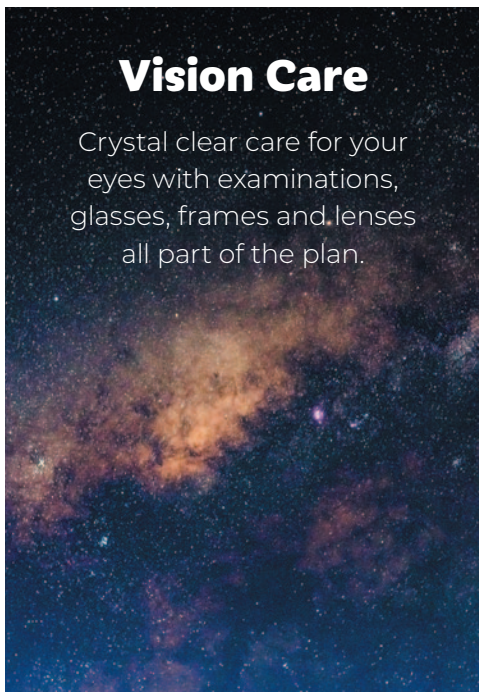
Personal Accident Cover

A lighter version of life insurance, paying out a smaller amount if you die in an accident. An affordable alternative that you can top up.



Vision Care

Crystal clear care for your eyes with examinations, glasses, frames and lenses all part of the plan.



The short terms and conditions

- 1** Your policy will be based on the information you give us in your application form, the policy wording and your certificate of insurance.
- 2** If you don't share your medical history and material facts with us when you apply, you may not be covered under our policy meaning you won't be able to claim.
- 3** If you're admitted to hospital, you must let us know within 48 hours so we can help you with what happens next. For some treatments, you will need to get pre-authorisation from us first.
- 4** Your excess is the amount you'll pay first for any claim before we pay the rest. The amount you pay depends on the plan you choose.
- 5** Your annual policy will automatically renew each year so you can sit back and relax knowing you're covered.

How to apply

Online

Get your quote, apply and buy in minutes over at **healthcareinternational.com**

By hand

Or you can download an application form from the website, fill it out and email it back to us at **enquiries@healthcareinternational.com**

What happens next?

We'll take a look at your application and if you don't have any medical history, we'll send you your membership pack by the end of the next working day.

If you do have some medical history, we guarantee to come back to you within four working days with our terms on how we'll cover you.

Paying for your policy

All our plans come in Sterling, Euros or US Dollars. Want to pay in another currency? No problem, just give us a call to find out the exchange rate.

Get in touch



+44 (0)207 590 8800



enquiries@healthcareinternational.com



healthcareinternational.com



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Travel

See more of the world knowing your flights, luggage and emergency medical costs are covered.



Life

Look after your finances and your family with life assurance and income protection.



Student

Kickstart your studies in the UK with travel insurance that helps you settle in.