

NHC GLOBAL PRIVATE TABLE OF BENEFITS

Currency: USD

Standard covers

Cover	Platinum	Gold	Silver	Basic
Overall sum insured per insurance year	3 mill	2 mill	1 mill	1 mill
Worldwide coverage (in USA and Canada only acute illness/injury is covered)	100%	100%	100%	100%
Inpatient and day care benefits				
Standard private room	100%	100%	100%	100%
Intensive care unit	100%	100%	100%	100%
Surgery, medical treatment, examinations, lab tests, x-rays and scans	100%	100%	100%	100%
Medicine, dressings and nursing	100%	100%	100%	100%
Pacemaker and other medical appliances implanted during surgery	100%	100%	100%	100%
Organ transplant	100%	100%	100%	100%
Chemotherapy/chemo medicine and cancer radiation	100%	100%	100%	100%
Dialysis	100%	100%	100%	100%
Physiotherapy applied during hospitalisation	100%	100%	100%	100%
Hospital room/board for 1 relative accompanying an insured child - max. per day	200	200	200	200
Patient transport to hospital	100%	100%	100%	100%
Medical evacuation to other hospital in case of treatment failure	100%	100%	100%	100%
Hospital cash benefit (max. 30 days) when inpatient treatment is received for free - max. per day	100	100	100	100
Emergency room treatment	100%	100%	100%	n/a
HIV/AIDS treatment (negative HIV-antibody test must be provided to obtain cover)	100%	20000	n/a	n/a
Pregnancy and birth (waiting period 12 months) - max. per pregnancy	20000	10000	n/a	n/a
Rehabilitation (max. 90 days)	20000	10000	n/a	n/a
Hospice and terminal care	20000	10000	n/a	n/a

Outpatient benefits	Platinum	Gold	Silver	Basic
Surgery and one follow up examination	100%	100%	100%	1500
General practitioner/specialist consultations and treatment	100%	100%	100%	n/a
Lab tests, x-rays, scans and endoscopies	100%	100%	100%	n/a
Accommodation expenses for the insured in case of medical evacuation - max. per day	200	200	200	n/a
Prescribed medicine	100%	100%	n/a	n/a
Psychiatric treatment	4000	2000	n/a	n/a
Physiotherapy, chiropractic treatment, acupuncture and speech therapy	3000	1500	n/a	n/a
Home nursing (max. 90 days)	100%	100%	n/a	n/a
Vaccinations and health checks (waiting period 6 months)	600	300	n/a	n/a

Supplementary covers

Extended dental cover	
Dental treatment (waiting period 6 months) - 80% up to max.	4000
Dental treatment due to accident	20000
Standard dental cover	
Dental treatment (waiting period 6 months) - 65% up to max.	2000
Dental treatment due to accident	10000
Funeral	
Funeral expenses including transportation of the Insured.	10000
Medical escort and summoning	
In case of hospitalisation due to acute illness/injury up to 2 persons can be summoned or accompany the insured when transported.	Unlimited
Curtailment	
Cover for transportation, if the Insured is recalled due to loss of life or illness/injury requiring hospitalisation within the Insured's close family.	Unlimited
Personal accident	
Financial compensation paid to the Insured or legal representatives, if the Insured sustains permanent bodily injury or dies due to an accident.	Up to sum insured
Travel protection	
Additional insurance cover for any travel outside the Insured's country of residence.	
Repatriation to residential country	100%
Resuming of scheduled itinerary	100%
Medical escort and summoning	4000
Curtailment	4000

All sums insured are per insurance year unless otherwise stated.

The insurance cover is based on the insurance conditions no. 247.