



# **WEHBE INSURANCE SERVICES LLC**

Ministry of Economy – Registration No 106 of Year 1997

## **MediCare**

### **Individual Benefits and Premiums**

**E&OE**

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## Benefits and Premiums

### Benefits

THE FOLLOWING BENEFITS ARE COVERED UP TO A MAXIMUM AGGREGATE LIMIT OF £1,000,000 PER INSURED PERSON PER YEAR

		International	International Plus	Executive International
<b>H</b>	<b>Hospital Services:</b> <ul style="list-style-type: none"> <li>Accommodation and meal charges</li> <li>All inpatient medical treatment costs</li> <li>All inpatient Physician fees</li> <li>All inpatient Surgeon/Anaesthetist fees</li> <li>All intensive care unit charges</li> </ul>	Full Refund	Full Refund	Full Refund
	<b>Parental Accommodation:</b> Where an insured child up to the age of 17 is in hospital	Full Refund	Full Refund	Full Refund
	<b>Hospital Cash Benefit:</b> When inpatient treatment is provided free of charge (max 30 days per Certificate period)	£250 per night	£250 per night	£250 per night
	<b>Daycare Surgery</b>	Full Refund	Full Refund	Full Refund
	<b>Local Road Ambulance Service</b>	Full Refund	Full Refund	Full Refund
	<b>Emergency Medical Evacuation</b>	Full Refund	Full Refund	Full Refund
	<b>Repatriation or Local Burial:</b> Only applies outside your home country	Full Refund up to £7,500	Full Refund up to £7,500	Full Refund up to £7,500
	<b>Home Nursing:</b> Nursing at Home up to 26 weeks	Full Refund	Full Refund	Full Refund
	<b>Accident and Emergency Room Services</b>	Full Refund	Full Refund	Full Refund
	<b>Oncology, Chemotherapy and Radiotherapy</b>	Full Refund	Full Refund	Full Refund
	<b>MRI and CT Scans</b>	Full Refund	Full Refund	Full Refund
	<b>Organ Transplantation Surgery</b>	Not Covered	Not Covered	Up to £100,000
	<b>Dental Treatment following Accident</b>	Full Refund	Full Refund	Full Refund
	<b>Rehabilitation Care</b>	£100,000 lifetime limit	£100,000 lifetime limit	£100,000 lifetime limit
	<b>Routine Dental Treatment</b>	Not Covered	Not Covered	Up to £1,000 20% co-insurance
	<b>Newborn Care</b>	Up to £5,000 20% co-insurance	Up to £5,000 20% co-insurance	Up to £5,000 20% co-insurance
	<b>Outpatient Services:</b> <ul style="list-style-type: none"> <li>General Practitioner fees</li> <li>X-rays, Diagnostic and Pathology tests</li> <li>Physiotherapy</li> <li>Specialist and Consultants fees</li> <li>Complementary Therapies</li> <li>Prescription Drugs</li> </ul>	Not Covered	Up to £3,000 £25 excess per claim <sup>†</sup>	Full Refund £25 excess per claim <sup>†</sup>
	<b>Maternity Care</b> Normal pregnancy	Not Covered	Not Covered	Up to £5,000 20% co-insurance
	Complicated pregnancy	Not Covered	Not Covered	Up to £10,000 20% co-insurance
<b>W</b>	<b>Wellness Benefit</b>	Not Covered	Not Covered	Up to £500 20% co-insurance

PLEASE REFER TO THE PLAN RULES FOR A DETAILED DESCRIPTION OF THE ABOVE BENEFITS

\* Course of treatment per diagnosed medical condition.

## Annual Premium Rates

ALL PREMIUMS SHOWN ARE PAYABLE IN £ STERLING. THESE PREMIUM RATES ARE VALID FROM 1ST JULY 2005

Age	International		International Plus		Executive International	
	Area 1	Area 2	Area 1	Area 2	Area 1	Area 2
Child	380	825	457	1,042	554	1,263
18-25	577	1,358	715	1,775	867	2,152
26-29	683	1,619	859	2,122	1,042	2,572
30-34	747	1,762	929	2,309	1,126	2,798
35-39	863	2,037	1,079	2,666	1,308	3,232
40-44	962	2,255	1,197	2,937	1,451	3,560
45-49	1,105	2,594	1,375	3,351	1,666	4,062
50-54	1,483	3,472	1,835	4,488	2,223	5,441
55-59	1,889	4,416	2,332	5,712	2,827	6,924
60-64	2,417	5,635	2,987	7,277	3,619	8,821
65-69	3,688	8,639	4,577	11,212	5,548	13,591
70-74	5,006	11,676	6,221	15,269	7,540	18,509
75-79	5,957	13,900	7,401	18,189	8,971	22,047
80+	7,253	17,009	8,976	21,934	10,881	26,601

**Area 1** Worldwide excluding USA, Canada and Caribbean

**Area 2** Worldwide

If you wish to pay your premium in US dollars or euros please visit our website [www.medicare.co.uk](http://www.medicare.co.uk) or telephone: +44 (0)207 816 2033 for the current agreed exchange rate