



WILLIAM RUSSELL
Peace of mind wherever you are



دبي للتأمين
DUBAI INSURANCE

IMPORTANT: PLEASE READ



2012 GLOBAL HEALTH ESSENTIAL PLAN CHANGES

Changes to the Global Health Essential plan agreement from your renewal



GLOBAL HEALTH[®]
Health Insurance for Expatriates

BENEFIT CHANGES

The following changes to your Global Health Essential plan agreement will take effect from your renewal date.

ADMINISTRATIVE CHANGES

UNPAID OR LATE PREMIUMS

If a premium is outstanding for more than 30 days you will now have to apply for a new Global Health plan and, if you are accepted for cover, the pre-existing condition exclusion will apply from your date of entry to your new plan and you will be charged at the premium rates prevailing when we decide to commence your new plan. If you were eligible for the no claim incentive, you will not be eligible for this benefit under your new plan.

EXCHANGE RATES

We have now clarified the basis on which exchange rate calculations will be made.

If you submit a bill for treatment received over a period of more than one day, to calculate the exchange rate we apply to that bill we will calculate the average exchange rate from the historical exchange rates applying on each day from the start of the treatment until the last date of treatment.

For example, you submit a bill which is for treatment which starts on 1st March and continues until 5th March. We will take the historical exchange rates on 1st March, 2nd March, 3rd March, 4th March and 5th March, and work out the average rate for that treatment period.

The exchange rate will be calculated in this way in respect of each separate bill you submit.

However, when we have placed a Guarantee of Payment, the exchange rate we use will be the one applicable on the date we, or the Assistance Service, issue the guarantee.

PRE-AUTHORISATION OF IN-PATIENT AND DAY-PATIENT TREATMENT

It is a condition of the Global Health plan agreement that we only pay for in-patient and day-patient treatment, when it has been authorised by us in advance. By in advance, we mean BEFORE you have been admitted to hospital.

As soon as you know you need to be admitted to hospital you must contact us for pre-authorisation. If it is a medical emergency that occurs outside UK working hours, you must contact the Assistance Service. Full instructions about this procedure are stated on your Global Health Membership Card.

If you do not contact us in advance, we reserve the right to decline your claim, or to pay only 80% of the cost of eligible benefits.

The wording has been amended to make it clear that if you contact us less than 48 hours in advance of your admission we may be unable to authorise your treatment in time and you may be required to pay for the treatment yourself and then submit a claim to us for reimbursement.

ADDITIONAL EXCLUSIONS

ALTERNATIVE TREATMENTS AND THERAPIES

The exclusion has been amended to make it clear that we do not pay for microcurrent therapy.

KIDNEY DIALYSIS

The exclusion has been amended to make it clear that we do not pay for regular or long-term kidney dialysis in the case of chronic kidney failure, although we will pay for short-term kidney dialysis of up to 4 weeks if you need this immediately before or after a kidney transplant operation covered by your plan. We will also pay for dialysis for up to 4 weeks if this is needed temporarily for sudden kidney failure resulting from a disease or injury, covered by your plan, which affects another part of your body.

NASAL SEPTUM DEVIATION

The exclusion has been amended to make it clear that, in the event that treatment of nasal septum deviation takes place concurrently with treatment of other conditions, we will only pay for a proportion of the treatment on a pro-rata basis, e.g. if you receive treatment for nasal septum deviation, plus one covered condition, we will pay half of the reasonable and customary cost of the treatment. If you receive treatment for nasal septum deviation, plus two covered conditions, we will pay two thirds of the reasonable and customary cost of the treatment.

Changes to your Global Health Essential plan from renewal
Individuals & Groups**SEARCH AND/OR RESCUE**

The exclusion has been amended to make it clear that we do not pay for search and/or rescue operations including, but not limited to, mountain rescue or rescue from ski slopes or pistes.

WAR AND TERRORISM

The exclusion has been amended to make it clear that no cover for war and terrorism will be provided if you remain in, or travel to, a country, or a region within a country, that the British Foreign and Commonwealth Office has advised its citizens to leave, and that it is your responsibility to keep abreast of the British Foreign and Commonwealth Office advice.