

COLONNADE EXPATRIATE CARE - BENEFIT TABLE

Main Features

- Medical Expense Benefit up to 2.000.000 Euro per year
- Hospital Referral and Direct Billing
- Cover of Maternity & Childbirth, Oncology, AIDS/HIV included
- 24 Hours Worldwide Emergency Assistance
- Free Medical Advice over Phone, Second Medical Opinion, and Country Guides
- Optional Benefits: Dental & Vision Care, Personal Accident, Personal Property & Third Party Liability, and Leisure Travel
- Online Access to Claim Information
- It can be taken out from at least 3 people (including relatives traveling with the employee)

Area of Cover

- Worldwide
- Worldwide excluding USA & Canada

Insured Persons

- Employers located in the EEA may request cover for all Expatriated Employees and their Dependants globally
- Individual Expatriates may request cover for themselves and their Dependants, if their home country or host country is located within the EEA
- The age limit for enrolment is 65 years (*benefit stops at max. age 75*) EEA = European Economic Area

Core Plan

Medical Expenses (up to 2.000.000 € per year)		Expatriate Care 100	Expatriate Care 90	Expatriate Care 80
Co-payment by the Insured Person:		None	10%, with min. 125€/year and max. 2.500€/year	20%, with min. 250€/year and max. 5.000€/year
Hospitalization & Outpatient Surgery	Standard Private Room including general nursing care	100%	90%	80%
	Parental Accommodation Theatre fees; intensive care; medical imaging; diagnostic and laboratory tests; prescribed medicines and drugs, blood and plasma; surgical appliances; rental of medical aids; surgical appliances	100%	90%	80%
	Physician fees, including anesthetist, surgeon, specialist, radiologist, physiotherapist and pathologist	100%	90%	80%
	Physician fees for Pre-and Post-Hospitalization Services	100%	90%	80%

Hospital Cash	Inpatient Cash Benefit – Double benefit in case of Coma (Stay of at least 48 hrs. Limited to 30 nights per policy year)	50 €/night	40 €/night	30 €/night
Outpatient	Physician and specialist consultations	100%	90%	80%
	Physiotherapy costs	100%	90%	80%
	Prescribed medicines and drugs	100%	90%	80%
	Medical imaging, diagnostic and laboratory tests, and surgical appliances	100%	90%	80%
	Prescribed Medical aids	100%	90%	80%
	Preventive care and examinations	100% up to 1.500 €/year	90% up to 1.200 €/year	80% up to 900 €/year
	Complementary Medicine: Physiotherapist, chiropractor, acupuncturist, bonesetter, osteopath, homoeopath or Chinese medicine practitioner	100% up to 5.000 €/ year	90% up to 4.000 €/ year	80% up to 3.000 €/ year
Local Ambulance	Local emergency medical transport	100%	90%	80%
Private Nursing	Inpatient in hospital or nursing home	100%	90%	80%
	Home nursing by a Registered Nurse (Up to 60 days per insured per year)	100%	90%	80%
	Palliative Care	100% up to 5.000 €	90% up to 4.000 €	80% up to 3.000 €
*Maternity & Childbirth	Pregnancy, Childbirth and Complications of Pregnancy	100% up to 12.500 €	90% up to 10.000 €	80% up to 7.500 €
	Congenital Conditions (10 months waiting period)*	100% up to 100.000 € /lifetime benefit	90% up to 80.000 € /lifetime benefit	80% up to 60.000 € /lifetime benefit
Oncology	Inpatient and outpatient treatment, including specialist fees, diagnostic and laboratory tests, radiotherapy, chemotherapy and hospital charges	100%	90%	80%
Organ Transplant	Costs of operations, related treatments and testing involved with the transplantation of organs from a human donor	100% up to 200.000 € per illness	90% up to 160.000 € per illness	80% up to 120.000 € per illness
	Including direct costs of surgery to remove organ from donor (not to exceed 30% of the total treatment costs)			

* Mental or Behavioral Disorders	Inpatient treatment (<i>after 10 months waiting period</i>)*	100% up to 100.000 € /lifetime benefit	90% up to 80.000 € /lifetime benefit	80% up to 60.000 € /lifetime benefit
	Outpatient treatment (<i>after 18 months waiting period</i>)	100% up to 20 sessions /lifetime benefit	90% up to 16 sessions/ lifetime benefit	80% up to 12 sessions/ lifetime benefit
AIDS/HIV	AIDS/HIV treatment	100%	90%	80%
Emergency Dental	Emergency Dental treatment following an accident	100%	90%	80%
Emergency Vision	Emergency Vision treatment following an accident	100%	90%	80%
Assistance		Expatriate Care 100	Expatriate Care 90	Expatriate Care 80
Medical Advice over the Phone		Included	Included	Included
Second Opinion Benefit (review of your medical file by 2 independent specialists working in world class medical centers in the United States)		Included	Included	Included
Country Guides		Included	Included	Included
Worldwide Emergency Assistance (including monitoring of medical condition, emergency medical evacuation, compassionate visit, return of minor child, delivery of essential medication, assistance in case of death, interpreter referral and legal referral)		Fully Covered	Fully Covered	Fully Covered
Political Evacuation		Expatriate Care 100	Expatriate Care 90	Expatriate Care 80
Cost of emergency evacuation for political reasons		Up to max. 50.000 €	Up to max. 50.000 €	Up to max. 50.000 €
Third Party Liability		Expatriate Care 100	Expatriate Care 90	Expatriate Care 80
Third Party Liability (<i>Deductible of 100 €</i>)		Up to max. 1.000.000 €	Up to max. 1.000.000 €	Up to max. 1.000.000 €
Legal Assistance		Expatriate Care 100	Expatriate Care 90	Expatriate Care 80

Legal Assistance (Deductible of 10% with a minimum of 250 €)	Up to max. 15.000 €	Up to max. 15.000 €	Up to max. 15.000 €
Bail Bond	Up to max. 50.000 €	Up to max. 50.000 €	Up to max. 50.000 €

Optional Benefits		
Personal Accident	Accidental Death and Permanent Disablement	100.000 € increments up to max. 500.000 €
	Temporary Disablement resulting in loss of remuneration (4 weeks deferment period, 104 weeks benefit period)	100 €/week increments up to max. 500 €/week
	Additional Benefits	See wording
Dental Care	Routine Dental Treatment	Up to 3.000 €/year
	Major Restorative Dental Treatment	100%
	Dental Prosthesis & Orthodontic Treatment	80%
Vision Care	Vision Treatment	60%
	Eye Surgery	Up to 3.000 €/year
	Optical Devices	100% 100% & max. 250 € every 2 years
Personal Property	Personal Properties	Up to 100.000€
Leisure Travel	Travel Assistance	Full Cover
	Personal Belongings and Business Equipment	Up to 7.500 €
	Trip Cancellation and Interruption	Up to 10.000 €