

OneWorld International

Core Plan

Core Plan

Annual policy maximum of EUR 3,600,000 per person.

The core hospitalisation coverage includes the following:

- Private room
- Intensive care room
- Cancer Treatment
- Surgeries (outpatient surgery and specialised surgery such as organ transplant, initial reconstruction surgery)
- Medical treatment
- Mental health treatment
- Medicine and dressings during hospitalisation
- Advanced Imaging, pathology, x-rays, diagnostic tests
- Local medical transport
- Delivery and medically essential caesarean section (limits apply)
- Dialysis
- In-patient rehabilitation (limits apply)
- Home nursing (limits apply)
- Hospice and palliative care (limits apply)
- Emergency room treatment

You may choose this cover together with a deductible on its own, or in combination with any of our four optional extensions.

Day case is also covered within Core Plan

Medicine which is given IV as a day case treatment/outpatient treatment in hospital.

Home treatment:

Client is diagnosed with a severe disease and needs to get IV medicine as day-case in hospital. Client does not want to travel to the hospital every single day and requests to take the same medicine at home as injections.

This improves the quality of life of the client, and we will be flexible and cover as day case medical treatment.

Length of stay:

Client is scheduled for surgery very early morning. We accept that the client enters the hospital the evening before.

Optional Extensions



Extension 1 **Outpatient Day-to-Day Care**

Includes:

- General practitioners and Specialist doctors
- Psychiatrists and psychologists
- Therapists
- Full health screening
- Scan, x-ray, laboratory tests
- Complementary therapies
- Injections and vaccinations

Annual maximum EUR 35,000

Individual benefit limits apply



Extension 2 **Medicine & Appliances**

Includes:

- Prescribed medicine
- Prescribed hearing aids
- Medical appliances (e.g. wheelchair)
- Arch support, slings and bandages

Annual maximum EUR 3,500

Individual benefit limits apply



Extension 3 **Medical Evacuation & Repatriation**

Includes:

- Transportation to the nearest appropriate place of treatment if you have a serious illness or injury
- Accompanying person
- Return Journey to residential address
- Statutory arrangement in case of death

Expenses are covered up to the overall annual maximum of EUR 3,600,000



Extension 4 **Dental & Optical**

Includes:

- Preventive and routine dental treatment
- Orthodontics
- Eye check
- Spectacle frames, glasses, and contact lenses

Annual maximum EUR 7,500

Individual benefit limits apply

Extension 1 - improvements

Outpatient Day-to-Day Care		Extension 1
Benefits under Extension 1 Outpatient Day-to-Day Care are paid in full per visit/consultation up to the amounts listed per benefit or the annual maximum limit of EUR 35,000.		
Note that for some of the benefits, maximum visits and/or consultations also applies.		
Pathology, scans, x-ray and diagnostic tests		Paid in full per visit/consultation
When recommended by your specialist or doctor to help diagnose or assess your condition: pathology such as blood test(s) radiology such as ultrasound or X-ray(s) diagnostic tests such as electrocardiograms (ECGs)		
Minor procedures or interventions (e.g., removal of a wart) performed at the clinics of the General Practitioners or Specialists doctors in connection with visits to such medical practitioners.		Paid in full per visit/consultation
Specialist consultations and doctor's fees		
Consultation fees with General Practitioners or Specialist doctors		
Qualified nurses		
Costs for nursing care, for example injections or wound dressings by a qualified nurse		
Mental Health		
Consultation fees with psychiatrists, psychologists and psychotherapists		
Physiotherapists, Osteopaths and Chiropractors		
Consultations and treatment with physiotherapists, osteopaths, chiropractors for physical therapies aimed at restoring your normal physical function. The therapist should be legally qualified and is permitted to practise as such in the country where the treatment is received.		
Footcare		
Treatment by a podiatrist, orthopaedic specialist, or chiropodist. Treatment for corns, calluses or thickened misshapen nails will only be covered if you have diabetes.		
Complementary Therapies: Acupuncture and reflexology		
Consultations and treatment with acupuncturists and reflexologists when the practitioners are appropriately qualified and registered to practise in the country where treatment is received.		
We only pay for these complementary therapies and those below.		
Complementary therapies		
Complementary medicines: Homeopathy, naturopathy and chinese medicine		
Consultations and treatment with homoeopaths, naturopaths and Chinese medicine practitioners when the practitioners are appropriately qualified and registered to practise in the country where treatment is received. Note: should any complementary medicines or treatments be supplied or carried out on a separate date to a consultation, these costs will be considered as a separate consultation. We only pay for the complementary medicines and therapies above. Exclusions apply to some Chinese medicines as detailed in the General exclusions section.		Max. 15 visits per policy year
Dietetic guidance, speech therapy		Max. 4 consultations per policy year
Full health screening		Extension 1
Full health screening all inclusive, per policy year		EUR 1,100
Injections and vaccinations		Extension 1
Injections and vaccinations, per policy year		EUR 1,100

Based on our experience, the different limits on the previous cover were not up-to-date so we have made this module more flexible

Max. amounts for lab tests and scans are removed and paid up to the overall max. EUR 35,000

The consultations are paid in full up to 50 consultations and up to the overall max. EUR 35,000. Limit of 15 visits in a 30-day period

Mental health is also transitioning issues: Stress, grief, major life changes and mild or severe depression, anxiety

Same amount of dietetic guidance and speech therapy as before

Increased amount on health screening
EUR 1,100 before EUR 900

Increased amount of injection/ vaccination
EUR 1,100 before EUR 85 per injection

Children - OneWorld International

- ◆ 2 children up to the age of 10 are covered per paying adult
- ◆ Newborn children are covered under the maternity benefit for the mother - unless the child is diagnosed with a disease
- ◆ To add a newborn baby to the plan, please send a birth certificate within 3 months from date of birth
- ◆ Baby will have the same level of cover as the parent

Child only

- ◆ Can children have their own policy?
 - ◆ Yes, the parent or legal guardian needs to be the contract holder.
 - ◆ On OWI the child will then pay the premium for a 10-year-old