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We are delighted to announce our new Bespoke Health Insurance Solution, International Global Health (IGH) is V2.0 of our original TMH product. Tailored to all residents of Indonesia and South East Asia, whilst being supremely effective worldwide.

We have curated a range of benefits of this product that we know are comprehensive, relevant and most required by our clients. Some of these new benefits are listed below:

1. All holders of IGH plans are able to be treated in Australia should they desire, an option that in practice Australian Medical facilities and hospitals do not generally encourage for overseas Insurance companies.
2. Groups are no longer limited to employees of companies, any special interest group may avail themselves of the discounts available for 3 adults or more, family members are counted as one with the Insured.
3. Children can now be insured on their own policy with the parent as a guardian.
4. People up to 70 years old are eligible to join, once accepted there is no age limit for extension of the policy, chronic care issues are covered.
5. Cash free outpatient services are available to selected groups at a small surcharge, presently arrangements are confirmed in the following countries:

14 hospitals in Singapore,
235 in Australia.
514 in Indonesia.

There are over 6000 hospitals in the worldwide network and third party center across the planet.

The plan details and premiums are below, they are for Individuals, groups attract a discount depending on the number of members enrolled.

Please feel free to contact us to discuss.

Table Of Benefits

Benefits	Plan		
	Sapphire	Emerald	Diamond
Overall Annual Plan Limit	USD 1,750,000	USD 2,500,000	USD 3,000,000
Inpatient Benefits All Inpatient Treatments must be pre-authorized, otherwise, we will apply a 20% coinsurance on the eligible benefits. There will also be a 20% coinsurance on all Inpatient-related costs if the member takes a hospital room at a higher level than covered by their policy			
Hospital Room Type	USD 460 Standard Single Room	USD 460 Standard Single Room	USD 460 Standard Single Room
Hospital Charges	✓	✓	✓
Hospital Accommodation Charges	✓	✓	✓
Parent Accommodation	✓	✓	✓
Surgeon, Anesthetist & Theater Fees	✓	✓	✓
Surgical Procedures	✓	✓	✓
Specialist Consultations	✓	✓	✓
Diagnostic tests (e.g. Radiology, Pathology, MRI, PET, CT scan)	✓	✓	✓
Prescribed Medicines, Drugs & Dressings	✓	✓	✓
Prosthetic Implants, Appliances, Devices	✓	✓	✓
Reconstructive/Remedial Treatment	✓	✓	✓
Accidental Damage to Teeth	✓	✓	✓
Private Ambulance	✓	✓	✓
Organ Transplants - kidney, heart, lung and bone marrow (costs of removing and transporting donor organ excluded)	Up to USD 200,000	Up to USD 300,000	Up to USD 400,000
Home Nursing Charges, up to 180 days	✓	✓	✓
Psychiatric Care (Waiting period of 12 months)	Full Cover, Up to 30 Days	Full Cover, Up to 30 Days	Full Cover, Up to 30 Days
Hospice and Palliative Care (Waiting period of 12 months)	Full Cover, Up to 6 Weeks	Full Cover, Up to 6 Weeks	Full Cover, Up to 6 Weeks
Daily Hospital Cash Benefit	Up to USD 75 per night	Up to USD 100 per night	Up to USD 150 per night
This following benefits may be covered on both Inpatient and Outpatient basis			
Cancer Treatments & Oncology: Consultations, Medications, Radiation Therapy, Chemotherapy	✓	✓	✓
Treatment of Chronic Conditions	Full Cover, for treatment of acute episodes requiring hospitalization	✓	✓
Emergency Assistance			
Annual Limit	Up to 1,000,000	Up to 1,000,000	Up to 1,000,000
Medical Evacuation	✓	✓	✓
Medical Repatriation	✓	✓	✓
Return to Country of Residence after Evacuation (economy ticket)	✓	✓	✓
Repatriation of Mortal Remains (Casket limited to USD 2,000) or Local burial or cremation if outside of Country of Nationality or Residence	Up to 15,000	Up to 15,000	Up to 15,000
24/7 Medical Information and Advice	Included	Included	Included

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	Sapphire	Emerald	Diamond
Outpatient Benefits			
Outpatient & Wellness Coinsurance (Applicable to Outpatient and Wellness Benefits)	✗	2 Options: (1) 10% (2) 20%	2 Options: (1) 10% (2) 20%
Pre-Hospitalization Outpatient Services: Consultations, Diagnostic Tests, Medications	✗	Covered within usual Outpatient Entitlements	Covered within usual Outpatient Entitlements
Post-Hospitalization Outpatient Services: Consultations, Diagnostic Test, Medications, Physiotherapy	Up to USD 1,300 for 90 days post hospitalization	Full Cover for Up to 90 days post-hospitalization	Full Cover for Up to 90 days post-hospitalization
Consultations with a General Practitioner or Specialist	Not Covered (except for stitching of wounds suffered due to a covered accident, up to USD 200 per accident)	✓	✓
Prescribed Medicines, Drugs & Dressings		✓	✓
Diagnostic tests (e.g. Radiology, Pathology, MRI, PET, CT scan)		✓	✓
Non-Surgical & minor surgical procedures & treatment		✓	✓
Physiotherapy (Pre-Authorization is required if more than 7 sessions are required for a given condition)	✗	Full Cover, Up to 7 sessions	Full Cover, Up to 10 sessions
Complementary Therapies (provided by a chiropractor, osteopath, acupuncturists, or homeopath; medical referral letter is required)	✗	Full Cover, Up to 7 sessions	Full Cover, Up to 15 sessions
Psychiatric & Psychological Care (Waiting period of 6 months; pre-authorization is required)	✗	Up to USD 900	Up to USD 1000
Wellness (Waiting period 12 months)			
Health Checkup (Not available for child/student dependants)	✗	✗	Up to USD 850 (benefit available once every two years)
Vaccinations for Tetanus, Diphtheria, Polio, Hepatitis A & B, Typhus	✗	✗	
Dental (A deductible of USD 75 applies per course of treatment)			
Preventative & Basic Restorations	✗	✗	Up to USD 1,400
Complex Dental & Major Restorations	✗	✗	
Maternity (Waiting period 12 months)			
Pre- & Post-Natal Outpatient Checkups; Delivery	✗	✗	Up to USD 7,500
Complication of Pregnancy	✗	✗	Up to USD 18,000
Newborn Care: Inpatient & day-care treatment during the first 29 days after birth; including cover for Congenital Conditions Manifesting within 29 days of birth	✗	✗	Up to USD 25,000

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Benefits	Plan		
	Sapphire	Emerald	Diamond
Area of Cover for Elective Treatments	2 Options: (1) Worldwide excluding USA (2) Asia Pacific	2 Options: (1) Worldwide excluding USA (2) Asia Pacific	2 Options: (1) Worldwide excluding USA (2) Asia Pacific
Emergency Treatments Outside Area of Cover	Up to USD 50,000 for trips up to 30 consecutive days only	Up to USD 50,000 for trips up to 30 consecutive days only	Up to USD 50,000 for trips up to 30 consecutive days only
Network Access (If you have chosen Network A or Network B option, and have treatment done out-of-network, we will apply a 25% or 35% coinsurance respectively on the eligible benefits)	3 Options: (1) Go Anywhere (2) Network A (3) Network B	3 Options: (1) Go Anywhere (2) Network A (3) Network B	3 Options: (1) Go Anywhere (2) Network A (3) Network B
Deductible (Applicable to all eligible entitlements per policy year basis)	6 Options (1) Nil (2) USD 850 (3) USD 1,500 (4) USD 3,500 (5) USD 8,500 (6) USD 15,000	6 Options (1) Nil (2) USD 850 (3) USD 1,500 (4) USD 3,500 (5) USD 8,500 (6) USD 15,000	6 Options (1) Nil (2) USD 850 (3) USD 1,500 (4) USD 3,500 (5) USD 8,500 (6) USD 15,000

More ways to reduce your premiums

Significant reductions in premium are available through several mechanisms

We have developed a series of Network hospital options. The benefits and cover are as above with the Sapphire, Emerald and Diamond options however these Network hospitals are generally less expensive whilst being medically excellent. We pass on the savings in lower premiums

Network A Hospital list: Some of the hospitals in this list are amongst the best in the region but are less expensive than other top hospitals, while still providing excellent service.

Network B Hospital list: The hospitals in Network B are all medically highly competent, their rates are lower than others, but there is no compromise in service. Often Doctors on their panels work at some of the other more expensive hospitals also.

Other Discount Options

Select a discount on your base premium, ranging from 15% to 70%, a discount will require you to pay excess if you do claim, the excess is payable only once a year after which all claims are met fully but can reduce your premium significantly.

Room rates: The standard payment for single private room occupancy is \$460 per day. If you elect a semi private room up to \$240 per day your annual premium will be reduced by 7.5%

Group Discounts, Small groups of employees are afforded a discount ranging from 10% (3 to 9 employees) 15% (10 to 20 employees) above 20 to be discussed