



MultiCare Elite

Where Excellence meets Care

Key Information and Rates

June 2024

Insured by



Supported by



Why should you take out our Elite health insurance policy?

When life presents unforeseen challenges, it's the small comforts that make all the difference. At Universal Life, we understand the paramount importance of swift diagnosis and prompt treatment for our members. We believe in providing genuine assistance, unwavering support, and compassionate understanding to those we serve.

Your health is precious, and that's why we offer nothing but the best through our prestigious MultiCare Elite Plan. Whether you find yourself in Cyprus or travelling abroad, rest assured that should illness or injury strike, you'll have access to unparalleled medical care. The MultiCare Elite Plan is meticulously designed to cater to your every need, offering a range of benefits tailored to your unique requirements. With Universal Life, you not only receive prompt treatment in Cyprus but also have the privilege of selecting a world-class facility for your care overseas. Trust us to be there for you and your family when it matters most.

With access to our exclusive private health coverage, you gain unparalleled advantages:

- Freedom of Choice: Select where you receive treatment and who administers it.
- Direct Settlement Facilities: Enjoy seamless handling of in-patient and daycare hospital bills.
- Private Facilities: Benefit from treatment in private hospitals with individualised care in private rooms.
- Avoid Waiting Lists: Skip the queues and receive prompt attention.

Why should you entrust your health coverage to Universal Life?

Universal Life as one of the most prominent life insurance companies on the island and the leading company in the local accident and health sector*, we are proud of our sterling reputation, assuring you of uncompromising quality and reliability. Our products are exclusively distributed through a network of highly trained, full-time insurance agents, ensuring personalised attention and expert guidance.

Choose Universal Life for unmatched peace of mind and unparalleled care.



**As at December 2023*



The MultiCare Elite International Health Plan

Our Elite health plan is designed to support and meet the needs of those who reside in Cyprus for 180 days or more in a year.

It also allows you to decide where and when you want to be treated within your area of cover, and gives you the tools to help look after your health, every day.

Choose your area of cover

As part of your Elite plan, you can choose from our two area options depending on the cover you require.

These choices are:

Area 1 - Provides worldwide cover, or

Area 2 - Provides cover throughout the world, except the USA, Canada and Switzerland

Whichever area of cover is selected, you can receive medical treatment not only in Cyprus but also in any other country within the chosen area of cover.

Your plan options in detail

What You're Covered For – MultiCare Elite International Health Plan					
Areas of cover		Area 1 or Area 2			
Yearly maximum		€5.000.000			
In-patient and daycare treatment					
1	Hospital charges	Paid in full up to the limit shown in your plan. (see also benefit 16).	20	Kidney Dialysis	Up to €25.000 each year.
2	Surgeons' and Anaesthetists' charges		21	In-patient psychiatric treatment	100 days per lifetime membership.
3	Physicians' charges		22	In-patient palliative care for conditions other than cancer	Up to 30 days.
4	Consultations, diagnostic procedures and physiotherapy		Out-patient treatment		
5	Additional accommodation		Overall Out-patient Limit per annum		€10.000
6	Cash benefit	€250 per night. Up to 50 nights per policy year.	23	Medical practitioner charges and prescription drugs	Paid in full up to the overall out-patient limit shown above.
7	In-patient Rehabilitation (medically necessary)	We will pay up to 28 days per event.	24	Medical practitioner consultations, diagnostic procedures and physiotherapy	
			25	Out-patient CT, MRI and PET Scanning	
Other treatment					
8	Out-patient surgical procedures	Paid in full up to the limit shown in your plan.	26	Alternative treatment	Benefit is limited to €1.000 and this counts against the overall out-patient limit shown above.
9	In-patient CT, MRI and PET Scanning		27	Accidental damage to teeth	Paid in full up to the overall out-patient limit shown above.
10	Oncology Treatment Radiotherapy/ chemotherapy		28	Psychiatry	We will pay for a period of 3 months per year.
11	Day patient and out-patient radiotherapy and chemotherapy cash benefit	€150 per session and up to €2.000 a year.	29	Nursing-at-home	We will pay up to 30 days a year.
12	Pregnancy	Up to €6.000 for each female member per pregnancy.	Other Benefits		
13	Childbirth cash benefit	€2.000 for each female member per pregnancy.	30	Second Medical Opinion	Unlimited access during policy year.
14	Ambulance transport (when medically essential)	Paid in full up to the limit shown in your plan.	31	Health Screen	€300 each year for each adult member. €100 each year for each child member.
15	Emergency Treatment - Out-patient first aid following an accident		32	Routine Dental Treatment	Up to €500 per year.
16	Outside area of cover (This benefit is payable when members are travelling for business or pleasure only)	Not required for Area 1 cover. For Area 2 benefit for the USA, Canada and Switzerland is payable in respect of six weeks travel each year and is limited to a maximum of €100.000 each year.	33	Non-routine dental care Major restorative dental treatments	80% up to €2.000 per year.
17	International Emergency Medical Assistance	Paid in full up to the limit shown in your plan.	34	Children vaccinations and administration by a medical practitioner or nurse	€100 per child member per policy year.
18	Women's health & wellbeing cover	€200 for each female member each year.	35	Prescription glasses and contact lenses	Up to €200 per year.
19	Men's health & wellbeing	€50 for each male member each year.	36	Chronic cover	Up to €1.000 per year.
			37	Travel Allowance in Cyprus	Up to €200 per year.
			38	Travel allowance for accompanying adult abroad	Up to €1.000 per year.



What is not covered

Like most health insurance policies, there are a number of exclusions and limitations on our MultiCare International Health Plans. Some of the key exclusions include:

- Pre-existing conditions
 - Congenital deformities and/or conditions
- Unreasonable charges
 - Experimental or unproven treatment

Other exclusions may apply, please speak to your insurance intermediary.

How we work to keep your premium affordable

There's a direct relationship between the cost of claims, and the premiums you pay. As a leading insurer in Cyprus and with the support from our partnership with AXA, the treatment charges are continually monitored and with negotiated discounts to contain costs.

Dealing with fraud

Our supporting partner AXA has an industry leading fraud detection and prevention team, helping to drive improvements across the industry by making the most of AXA's global presence in 51* countries around the world. The team work to detect all types of fraud in all corners of the globe by utilising advanced detection approaches and using proactive data analysis. As a steering member of the Health insurance Counter Fraud Group, they help drive improvements in data sharing and are dedicated in working to stay ahead when dealing with the risks that fraud presents.

A global provider network

Through this partnership with AXA, you have access to AXA Global Healthcare's provider network and you can be sure you're getting access to healthcare, no matter where you live. AXA Global Healthcare's network has been carefully selected to ensure that members can receive diagnosis and treatment as quickly as possible when utilising their network and with direct settlement facilities you won't have to pay for your treatment, removing the worry of being out of pocket. We ask that you please call to preauthorise your treatment so that we can facilitate this process.

Being on the ground delivering local health insurance across the globe, AXA are able to negotiate with providers and build their global network of quality accredited hospitals and clinics. Our cooperation with AXA means we can provide consistent care in every setting, while keeping the costs under control.

We're always looking ahead on your behalf – helping keep your premiums sustainable without jeopardising the quality of health cover we provide.

Dealing with providers charges

We will only reimburse eligible medical providers where their charges are reasonable and customary in accordance with standard and generally accepted medical procedures in a geographic area - based on what providers in the area usually charge for the same or similar medical service. If a claim is deemed by us to be

inappropriate, we reserve the right to reduce the amount payable by us.

Cyprus – ‘Reasonable and customary’ in Cyprus are considered to be the charges for medical treatment which do not exceed the general limit of fees that would be charged by other doctors and/or hospitals of similar specialisations for similar treatments to those concerning the claim. We therefore encourage you before any scheduled hospital treatment is undertaken, to ask for the estimated cost and then inform us accordingly so that we can let you know whether this amount is within the reasonable and customary charges.

UK and international – ‘Reasonable and customary’ is based on the average of the negotiated, discounted costs within AXA Global Healthcare's network in the area in which treatment is received. Where no network exists or in respect of independent medical practitioners and other healthcare professionals ‘reasonable and customary’ is defined as the average cost of the treatment for that country or region according to AXA Global Healthcare's records.

If you have USA (United States of America)

cover – If you choose to have your treatment in the USA, it is important for you to call the Customer Support Centre in advance. Our advisor will confirm your entitlement to the benefit for the proposed treatment, help find a suitable medical network provider to receive appropriate care and arrange direct billing with them. Without this, the eligible benefit may not be paid beyond 50% of reasonable and customary costs.

However, in the case of serious accident requiring immediate emergency in-patient treatment, you, or your family member must contact us within 72 (seventy-two) hours of such accident. The benefit for eligible treatment is paid at reasonable and customary costs.

“Access to more than 1.9 million medical providers worldwide” **

More than a health insurance policy



International Emergency Medical Assistance

Should you require medical evacuation or repatriation, you have access, 24 hours a day, 365 days a year to this service anywhere in the world. If you need immediate in-patient treatment, where local facilities are unavailable or inadequate, the International Emergency Medical Assistance service will arrange to take you to the nearest place where the treatment is available.



Second Medical Opinion

You can trust your general physician to give you the right medicines when you have a minor cold. However, when it comes to major illnesses, like cancer or heart surgery, you may want to consult more than one specialist to confirm your diagnosis and further treatment course. Getting a second medical opinion gives you peace of mind before putting your body through extensive treatments. Your plan includes a Second Medical Opinion service which offers a full review of your diagnosis and treatment plan, to make sure you're doing what's right for you. Whether you have unanswered questions, or you need some reassurance, it can be invaluable to double check with another medical expert.



Expert health information helpline

We want to support you whenever you need to talk to a medical expert – not just when you need to claim.

Get the latest information on vaccinations or health precautions before travelling, check on symptoms that are worrying you, understand the facts on a health condition, or simply call for support and reassurance.



Direct settlement Cyprus and abroad

We have a team of professionals based in Cyprus taking care of your needs, and if you need treatment outside of Cyprus, we work together with AXA - Global Healthcare to support you in finding a suitable medical provider.

Please call us to pre-authorise your treatment and we will arrange in-patient and daycare direct billing.



AXA Global healthcare's network

Wherever you are, we want to make it easy for you to find medical providers to cater for your healthcare needs. Finding treatment when you've been diagnosed with a medical condition can be overwhelming and stressful, and if you're not in your own country it can add even more uncertainty. With AXA's online medical provider search tool, you will easily be able to locate hospitals and clinics from AXA Global Healthcare's network: www.axaglobalhealthcare.com/find-universal



* As at April 2024

** As at January 2024

Your questions answered

Will I be covered for any illnesses I've had in the past?

In the majority of cases you will not be covered for illnesses you've had in the past. However, please give us full details of any past medical conditions so we can make a fair decision on your cover.

Do I have access to any preventative treatment?

Health insurance policies do not usually cover preventative treatment. However as a member of our Elite plan we offer cover for various preventative treatments to give you peace of mind when it comes to you and your family's health. This includes health screening once a year, routine dental treatment, and cover for prescription glasses and contact lenses. Please refer to your table of benefits for full details as limitations apply.

Is long term treatment of cancer covered?

Due to the nature of cancer, we provide full cover including long term treatment.

Am I covered for pregnancy and childbirth?

Yes, please refer to the Table of Benefits for full benefit details.

Are there any age limits in purchasing or maintaining a plan?

No there are no age limits, either on joining or renewing.

Do I have cover if I get free in-patient treatment from the state health system?

Yes, you are entitled to a cash benefit allowance for each night you receive free treatment. Please refer to the table of benefits for full benefit details.

Can you cover my children too?

Yes, you can include any unmarried children under the age of 21 on your policy for an additional premium. When they reach 21 they will be required to take out their own policy.

U connect - Your easiest way to claim

You can also upload your claim documents through <https://uconnect.unilife.com.cy/en/login>

U connect is a web tool where our clients can create an account and upload their claims electronically anywhere at any time.

How often can I claim?

You can claim as many times in a year as you like, although benefit limits may apply.

How can I be sure that I'm covered before I go ahead with treatment?

Just ring the Accident and Health Team at Universal Life on **+357 22 88 22 22** with the details of your proposed treatment. They'll confirm your cover before you incur any treatment costs.

Do I have to pay the hospital if I am admitted?

If you contact us at least 10 days before admission, we may be able to make direct settlement arrangements for you.



RATES

MultiCare Elite International Health Plan				
	Area 1		Area 2	
Age	Annual	Monthly	Annual	Monthly
Up to 34	€3.415	€313	€1.767	€162
35 - 44	€3.731	€342	€1.964	€180
45 - 54	€4.342	€398	€2.302	€211
55 - 59	€5.280	€484	€2.847	€261
60 - 64	€6.676	€612	€3.676	€337
65 - 69	€9.436	€865	€4.975	€456
70+	€13.276	€1.217	€6.927	€635
Child Rate	€2.073	€190	€1.189	€109

Contact us:

Customer Support Centre

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Fax +357 22 88 22 13

Email customersupport@unilife.com.cy or through our
Customer service portal U connect

<https://uconnect.unilife.com.cy/en/login>

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