

# MultiCare International Health Plan.

## The most comprehensive Health Plan.

The MultiCare International Health Plan is designed to offer flexibility and options that meet the needs of each policyholder. Policyholders can choose from four health plans, as well as a specially designed health plan exclusively for students.

	Elite	Premiere	Value Plus	SmartStart	StudentCare
Limit per annum	€ 5.000.000	€ 3.000.000	€ 500.000	€ 100.000	€ 200.000
<b>In-Patient and daycare treatment</b>					
Hospital Charges	✓	✓	✓	✓	✓
Surgeons' and Anaesthetists' charges	✓	✓	✓	✓	✓
Physicians' charges	✓	✓	✓	✓	✓
Consultations diagnostic procedures and physiotherapy	✓	✓	✓	✓	✓
Parent Accommodation for Child	✓	✓	✓	-	-
Pre and Post hospitalisation expenses	✓	€ 500	€ 500	-	-
Cash benefit for free treatment	€250 per night, up to 50 nights	€200 per night, up to 30 nights	€180 per night, up to 30 nights	€80 per night, up to 30 nights	€150 per night, up to 30 nights
In-patient Rehabilitation (medically necessary)	28 nights	28 nights	28 nights	28 nights	28 nights
Out-patient surgical procedures	✓	✓	✓	-	✓
CT, MRI and PET scanning	✓	✓	✓	✓	✓
Oncology Treatment	✓	✓	✓	✓	✓
Radiotherapy and chemotherapy cash benefit	€150 per session, up to €2.000 a year	€50 per session, up to €1.000 a year	€50 per session, up to €1.000 a year	-	-
Pregnancy	€ 6.000	€ 4.000	€ 3.000	-	-
Childbirth cash benefit	€ 2.000	Comprehensive: €1.300 Standard: €1.000	Comprehensive: €1.000 Standard: €600	-	-
Ambulance transport	✓	€ 600	€ 500	€ 200	€ 500
Outpatient first aid following an accident	✓	✓	✓	-	-
Outside area of cover for business or pleasure	6 weeks up to €100.000	6 weeks up to €75.000	6 weeks up to €60.000	-	-
Evacuation and Repatriation	✓	✓	✓	✓	✓
Women's health & wellbeing cover	€ 200	€ 150	€ 150	-	-
Men's health & wellbeing cover	€ 50	€ 20	€ 20	-	-
Kidney Dialysis	€ 25.000	-	-	-	-
Psychiatric treatment	100 days lifetime	-	-	-	-
Palliative care for conditions other than cancer	30 days	-	-	-	-
<b>Out-patient treatment</b>					
Overall Out-Patient Limit	€ 10.000	€ 5.000	€ 1.500	€ 500	€ 2.000
Medical practitioner charges for consultations, prescription drugs, diagnostic procedures and physiotherapy	✓	✓	✓	✓	✓
CT, MRI and PET scanning	✓	✓	✓	✓	✓
Alternative treatment	€ 1.000	€ 500	€ 500	-	€ 500
Accidental damage to teeth	✓	✓	✓	-	-
Psychiatry	Up to €1,000 or 6 months of treatment	Up to €1,000 or 6 months of treatment	Up to €1,000 or 6 months of treatment	-	-
Nursing at home	30 days	30 days	30 days	-	-
Health Screen	€300/adults €100/child	€100/adults €75/child	€100/adults €75/child	-	-
Teeth cleaning	✓	€ 50	-	-	-
Routine Dental Care	€ 500	€500 optional with extra charge	-	-	-
Non-routine dental care - Major restorative dental treatments	80% up to €2.000	70% up to €300	-	-	-
Eye test	€ 50	€ 50	€ 50	-	-
Children vaccinations	€ 100	€ 100	€ 100	-	-
Prescription glasses and contact lenses	€ 200	€100 optional with extra charge	-	-	-
Chronic cover	€ 1.000	€300 optional with extra charge	-	-	-
Travel Allowance in Cyprus	€ 200	€ 200	€ 200	€ 200	€ 200
Travel allowance for accompanying adult abroad	€ 1.000	-	-	-	-
<b>Additional Benefits</b>					
Second Medical Opinion	✓	✓	✓	✓	✓
Case Management	✓	✓	✓	✓	✓
Cashless Service	✓	✓	-	-	-
24/7 Health Support Line	✓	✓	✓	✓	✓
Preferred Providers Network	✓	✓	✓	✓	✓
Specialized Call Centre	✓	✓	✓	✓	✓

**Notes:**

**Cover Selection**

Standard Cover: In-Patient and daycare treatment

Comprehensive Cover: In-Patient, daycare and Out-patient treatment

**Area of Cover**

Area 1 – Worldwide Coverage

Area 2 – Worldwide Coverage, excluding the U.S.A., Canada and Switzerland

**Exclusions**

Like most health insurance policies, there are a number of exclusions and limitations on our MultiCare International Health Plans, such as pre-existing conditions and unreasonable charges.

Easily calculate your insurance premium.

