

Omega Benefits

Effective – (01/05/2010 to 30/04/2011)

BENEFITS (General)	COVERAGE
Worldwide:	US\$1 Million per Year
Medical Helpline:	24 Hr (Multi-Lingual)
Emergency Evacuation:	Full Refund
Terrorist Cover:	US\$50,000
Return of Mortal Remains:	US\$15,000
Choice of Hospitals & Doctors:	Aetna PPO Network
Claims Processing:	Scan & Email
Medical Practitioner & Specialist Fees:	Full Refund
Surgery & Hospital Charges:	Full Refund
Laboratory Tests & other Treatment:	Full Refund
MRI, Echocardiography & Endoscopy:	US\$600
Organ Transplant:	US\$250,000
Intensive Care Room:	US\$1,500 per Day
Private Room:	US\$600 per Day
Emergency Room Treatment:	Full Refund
Chemotherapy and Radiation:	Full Refund
Prescribed Drugs & Dressings:	Full Refund
Accidental Damage to Teeth:	US\$2,500
Normal Maternity:	US\$10,000
Pregnancy Complications:	Additionally US\$5,000
Newborn Care:	US\$100,000
Well Child Care:	US\$70 x 3 Consultations
Pre-existing Conditions:	2 Year Moratorium
Chronic Conditions:	US\$3,000
Congenital Anomalies	US\$100,000
Ancillary Expenses:	US\$1,000
Local Ground Ambulance:	US\$1,500
Policy Excess (United States):	4 Selectable Levels
Policy Excess (Overseas):	Reduced by up to 65%
Home Country Co-Pay:	20% of 1 st US\$5,000
No Claims Bonus:	Up to 50% Discount
BENEFITS (Outpatient)	COVERAGE
Outpatient Costs:	US\$2,000
Number of Consultations:	25 max
Annual Wellness Checks:	US\$400
Psychiatric Consultations:	US\$500

The above information is not exhaustive.
For full details, please refer to legal wording on our website.