



# UltraCare Singapore

2012 Healthcare Plans

 **InterGlobal**  
International Private Medical Insurance

InterGlobal provides international private medical insurance for expatriate individuals and families, frequent travellers, and international business people all over the world.



# Wherever you are, you're in safe hands

Life is full of uncertainties. You can't plan for what is going to happen, but you can ensure that regardless of where in the world you may find yourself, you're covered against almost all eventualities with international health insurance from InterGlobal.

## Why should I buy international health insurance?

When you are away from home, you want to know that you and your family will be able to access good quality healthcare wherever you are. With our plans, you have the flexibility to visit any private or public hospital or clinic for medical treatment.

This means that you can relax and use your time and money to do the things that you enjoy.

## Who are InterGlobal?

Since 1998, InterGlobal has built an excellent reputation for innovative products and service, recognition of which has come from being voted Best International PMI Provider year-on-year.

The company, founded in 1998 and known for its innovation, flexibility and personal approach to customer service, has seen great success and growth in the highly competitive and growing international private medical insurance market.

We are specialists in international health insurance, with the infrastructure, security and expertise to give you confidence in our products and service.

## Why choose InterGlobal?

We pride ourselves on high quality service and exceptional cover. All our products are designed to provide total peace of mind and the level of protection you need, backed by full international support from our offices around the globe, our 24/7 international assistance companies, and a worldwide network of health advisors and hospitals.

- A no claims bonus that allows you to reduce your premiums every year.
- red24, a 24/7 helpline and rescue and repatriation service for any security related incidents abroad. See page 4 for more information.
- Emergency medical evacuation and repatriation for the entire family should a member become critically ill.
- The financial bonus on every plan of only paying for the first child and having the second, third and fourth go free.
- The flexibility of having a choice of five plans, plus optional add-on plans and choice of currency, payment frequency and area of cover.
- Peace of mind of knowing that your health and wellbeing are being looked after by a financially secure organisation with a B++ (Good) rating.



# International rescue and travel advice 24/7

## Who are red24?

red24 is a 24/7 security assistance service that provides you with access to round the clock advice and the support of 400 specialist travel safety advisors worldwide, who aim to reduce the risk of you being involved in security related incidents abroad, and to be on hand should trouble occur.

## Your safety is our priority

Our partnership with red24 allows us to provide peace of mind to you and your family when facing potentially dangerous situations like political unrest and natural disaster, safe in the knowledge that your plan incorporates access to help, advice and evacuation should the need arise.

## Two levels of red24 support

There are two levels of red24 cover available free of charge. Both levels of cover offer access to the 24/7 travel assistance phone line, travel safety text alerts, family membership\*, and full access to red24's continuously updated website with in-depth safety information for over 185 countries.

**AdviceLine:** Tailored information before you travel as well as expert advice at the end of the phone during any situation.

Available on UltraCare Standard and Select plans.

**ActionResponse:** Provides all of the support of AdviceLine, plus support on the ground, including an emergency security evacuation service in the event of a life-threatening situation affecting you or your immediate family.

Available on UltraCare Comprehensive, Plus and Elite plans.

\*Includes partners and families living in the same household.

All UltraCare plans include red24



# Five UltraCare plans, one that's just right for you!

## At-a-glance plan differences

	1	2	3	4	5
<b>Plan benefits</b>	Elite	Plus	Comprehensive	Select	Standard
red24 security services	Full refund up to the overall plan limit	Full refund up to the overall plan limit	Full refund up to the overall plan limit	Full refund up to the overall plan limit	Full refund up to the overall plan limit
In-patient & daycare treatment	Full refund up to the overall plan limit	Full refund up to the overall plan limit	Full refund up to the overall plan limit	Full refund up to the overall plan limit	Full refund up to the overall plan limit
Medical evacuation & repatriation	Full refund up to the overall plan limit	Full refund up to the overall plan limit	Full refund up to the overall plan limit	Full refund up to the overall plan limit	Subject to benefit limits
Out-patient consultations, treatment & tests	Full refund up to the overall plan limit	Full refund up to the overall plan limit	Subject to benefit limits	Subject to benefit limits	Subject to benefit limits
Cancer care	Full refund up to the overall plan limit	Subject to benefit limits			
Maintenance of chronic conditions	Subject to benefit limits				
Emergency treatment outside your area of cover	Subject to benefit limits	Not covered			
Routine wellness health check	Subject to benefit limits	Subject to benefit limits	Subject to benefit limits	AdviceLine only	Not covered
Out-patient dental treatment	Subject to benefit limits	Subject to benefit limits	Subject to benefit limits	AdviceLine only	Not covered
Annual dental checkup	Subject to benefit limits	Not covered	Not covered	Not covered	Not covered
Highest UltraCare benefit limits	Subject to benefit limits	Not covered	Not covered	Not covered	Not covered

<b>KEY</b>	Full refund up to the overall plan limit	Subject to benefit limits	Relating to in-patient or daycare treatment only	ActionResponse	AdviceLine only	Not covered
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## Choose your plan

Choose from five UltraCare plans to best suit your needs and your budget. Our top-of-the-range Elite plan covers most in- and out-patient medical treatment in full, whilst our most affordable Standard plan provides in-patient medical treatment benefits only.

**For more information about our plans, see pages 6 to 9.**

## Select an area of cover

And with UltraCare, if you want the global flexibility of health insurance that goes wherever you do, take our worldwide option. Alternatively, you can take our Worldwide option which excludes cover in the USA.

**See page 10 for more information on your area of cover options.**

## Add optional benefits

Whichever UltraCare plan you choose, your cover can be extended to provide you with additional insurance benefits for travel, personal accident, and maternity care (not available with UltraCare Standard). Simply add as many optional plans as required.

**For more information about our add-on plans see pages 11 to 13.**

## Singapore table of benefits - UltraCare

		Elite	Plus	Comprehensive	Select	Standard
<b>1</b>	<b>Overall limits</b>					
1.1	Under the terms and conditions of the plan, we will pay reasonable costs up to an overall maximum, for you in each plan year (unless a lifetime limit is shown):	US\$3,400,000 S\$4,250,000	US\$3,400,000 \$4,250,000	US\$1,700,000 S\$2,125,000	US\$1,275,000 S\$1,593,750	US\$850,000 S\$1,062,500
<b>2</b>	<b>In-patient and daycare treatment</b> (see section 19 for deductibles)					
2.1	Accidents and emergencies	Paid in full	Paid in full	Paid in full	Paid in full	Paid in full
2.2	Hospital accommodation					
2.3	Intensive care, theatre costs, nursing fees, medical expenses and other charges, surgeons' consultants' anaesthetists' and medical practitioners' fees, prescribed drugs, MRI, PET and CT scans, X-rays, pathology, diagnostic tests and procedures and physiotherapy by a registered physiotherapist					
2.4	Reconstructive surgery following an accident or following surgery for an eligible medical condition					
2.5	Prostheses: artificial body parts surgically implanted to form permanent parts of your body					
2.6	Parent accommodation for an insured parent or legal guardian with an insured child under 18 years of age in hospital for an eligible medical condition					
2.7	Dental treatment that medically requires you to be admitted in to hospital to restore damage to your natural teeth following an accident that is covered under your plan					
2.8	Psychiatric treatment and psychotherapy for up to 30 days, available after you have had 12 months continuous cover from the date that the benefit was first introduced on your plan			Not covered	Not covered	Not covered
<b>3</b>	<b>Out-patient treatment</b> (see section 19 for deductibles)					
3.1	Consultations to include medical practitioners' fees, prescribed drugs and dressings, X-rays, pathology, diagnostic tests and procedures	Paid in full	Paid in full	Paid up to US\$8,500 S\$10,625	Paid up to US\$5,100 S\$6,375	Up to US\$510 S\$638 paid in each plan year immediately following related in-patient or daycare treatment for a period of 90 days after leaving hospital
3.2	Psychiatric treatment and psychotherapy available after you have had 12 months continuous cover from the date that the benefit was first introduced on your plan	Paid up to US\$3,400 S\$4,250	Paid up to US\$3,400 S\$4,250	*Complementary medicine and treatment, traditional Chinese medicine and physiotherapy limited to US\$1,700 S\$2,125	*Complementary medicine and treatment, traditional Chinese medicine and physiotherapy limited to US\$1,275 S\$1,594	Not covered
3.3	Complementary medicine and treatment by a therapist, when referred by a medical practitioner, consultant or specialist. This benefit covers osteopathic, chiropractic, homeopathic and acupuncture treatment only*	Paid up to US\$5,100 S\$6,375	Paid up to US\$3,400 S\$4,250			
3.4	Traditional Chinese medicine*					
3.5	Physiotherapy by a registered physiotherapist, when referred by a medical practitioner, consultant or specialist*	Paid in full	Paid in full			
3.6	MRI, PET and CT scans			Paid in full	Paid in full	
3.7	Out-patient surgical operations					

		Elite	Plus	Comprehensive	Select	Standard
<b>4</b>	<b>Out-patient dental treatment</b>					
4.1	Treatment for the immediate relief of dental pain, accidental damage to natural teeth and restoring natural teeth including X-rays, fillings, extractions, root-canal treatment, gum treatment, semi-precious and replacement crowns. This benefit is available after you have had 182 days continuous cover from the date that the benefit was first introduced on your plan (see section 19 for deductibles)	Paid up to US\$1,275 S\$1,594	Paid up to 75% of US\$1,275 S\$1,594	Paid up to 75% of US\$850 S\$1,063	Not covered	Not covered
4.2	One dental checkup in each plan year to include scraping, cleaning and polishing	Paid up to US\$170 S\$213	Not covered	Not covered		

<b>5</b>	<b>Cancer care</b> <small>(see section 19 for deductibles)</small>						
5.1	Treatment aimed to cure cancer, including bone marrow transplants	Paid in full	Paid in full	Paid in full	Paid in full	Covered in the benefit limit shown in section 2. Covered in the benefit limit shown in section 3.1 immediately following in-patient or daycare treatment for a period of 90 days after leaving hospital	
5.2	Stabilising acute episodes of a cancer which is diagnosed as a chronic medical condition						
5.3	Consultations, tests, drugs and dressings to maintain the symptoms of a cancer which is diagnosed as a chronic medical condition		Covered in the benefit limit shown in section 7.2	Covered in the benefit limit shown in section 7.2	Covered in the benefit limit shown in section 7.2		Not covered
5.4	Palliative and hospice care when cancer is diagnosed as a terminal medical condition		Covered in the benefit limit shown in section 8.1	Covered in the benefit limit shown in section 8.1	Covered in the benefit limit shown in section 8.1		

<b>6</b>	<b>Wellness benefit</b>					
6.1	Adults (18 and over): routine health checks including cancer screening, cardiovascular examinations, neurological examinations, vital sign tests (for example, blood pressure, cholesterol checks) and vaccinations	Paid up to US\$850 S\$1,063	Paid up to US\$850 S\$1,063	Paid up to US\$680 S\$850	Not covered	Not covered
6.2	Children (0-17): well-child tests and vaccinations					

<b>7</b>	<b>Chronic medical conditions</b> <small>(see section 19 for deductibles)</small>					
7.1	Stabilising acute episodes of chronic medical conditions	Covered in the benefit limits shown in sections 2 and 3	Covered in the benefit limits shown in sections 2 and 3	Covered in the benefit limits shown in sections 2 and 3	Covered in the benefit limits shown in sections 2 and 3	Covered in the benefit limit shown in section 2. Covered in the benefit limit shown in section 3.1 immediately following in-patient or daycare treatment for a period of 90 days after leaving hospital
7.2	In-patient, daycare and out-patient treatment to include consultations, tests, drugs and dressings to maintain the symptoms of a chronic medical condition	Paid up to a lifetime limit of US\$102,000 S\$127,500	Paid up to a lifetime limit of US\$102,000 S\$127,500	Paid up to a lifetime limit of US\$85,000 S\$106,250	Paid up to a lifetime limit of US\$68,000 S\$85,000	
7.3	Please note: If a chronic medical condition becomes terminal, cover under the chronic medical conditions benefit will end. We will only cover terminal medical conditions under the terminal illness benefit					

## Singapore table of benefits (continued)

		Elite	Plus	Comprehensive	Select	Standard
<b>8</b>	<b>Terminal illness</b>					
8.1	Palliative and hospice care for a terminal medical condition	Paid up to a lifetime limit of US\$102,000 S\$127,500	Paid up to a lifetime limit of US\$102,000 S\$127,500	Paid up to a lifetime limit of US\$85,000 S\$106,250	Paid up to a lifetime limit of US\$68,000 S\$85,000	Not covered
<b>9</b>	<b>Hormone replacement therapy</b>					
9.1	Hormone replacement therapy for pre- and post-menopausal symptoms	Paid up to US\$255 S\$319	Paid up to US\$255 S\$319	Paid up to US\$255 S\$319	Paid up to US\$255 S\$319	Up to US\$255 S\$319 paid in each plan year immediately following related in-patient or daycare treatment for a period of 90 days after leaving hospital
<b>10</b>	<b>HIV or AIDS</b> available after you have had 4 years continuous cover from the date that the benefit was first introduced on your plan (see section 19 for deductibles)					
10.1	Treatment for HIV or AIDS and related medical conditions	Paid up to a lifetime limit of US\$85,000 S\$106,250	Paid up to a lifetime limit of US\$85,000 S\$106,250	Paid up to a lifetime limit of US\$85,000 S\$106,250	Paid up to a lifetime limit of US\$85,000 S\$106,250	Not covered
<b>11</b>	<b>Emergency local ambulance</b>					
11.1	Costs of appropriate ambulance transport needed because of an emergency or medical necessity to the nearest available and appropriate local hospital	Paid in full	Paid in full	Paid in full	Paid in full	Paid in full
<b>12</b>	<b>Organ transplants</b> (see section 19 for deductibles)					
12.1	Transplants of kidney, liver, heart, lung or heart and lung and any related treatment that you need as a result of a covered medical condition	Paid up to US\$425,000 S\$531,250	Paid up to US\$425,000 S\$531,250	Paid up to US\$425,000 S\$531,250	Paid up to US\$425,000 S\$531,250	Paid up to US\$425,000 S\$531,250
<b>13</b>	<b>Nursing at home</b>					
13.1	Primary care services of a registered nurse in your home immediately after, or instead of, in-patient or daycare treatment	Paid up to US\$8,500 S\$10,625	Paid up to US\$8,500 S\$10,625	Paid up to US\$4,250 S\$5,313	Paid up to US\$4,250 S\$5,313	Paid up to US\$2,550 S\$3,188
13.2	Please note: The benefit for nursing at home does not apply to terminal medical conditions. We will only cover terminal medical conditions under the terminal illness benefit					
<b>14</b>	<b>Compassionate emergency visit</b>					
14.1	Costs you have to pay for an economy class return ticket from a country within your area of cover to visit a close family member, if their medical condition results in them being placed on a critical list, or their death. You are limited to one return journey in each plan year	Paid in full	Paid in full	Paid in full	Paid in full	Not covered
<b>15</b>	<b>Hospital cash benefit – US\$ plans only</b>					
15.1a	Cash payment made to you for each night where you receive treatment as a non-paying patient	US\$425 paid for each night, up to US\$12,750	US\$425 paid for each night, up to US\$12,750	US\$425 paid for each night, up to US\$12,750	US\$425 paid for each night, up to US\$12,750	US\$425 paid for each night, up to US\$12,750
<b>15</b>	<b>Hospital cash benefit – S\$ plans only</b>					
15.1b	Cash payment made to you for each night where you receive treatment for an eligible medical condition in a Singapore government restructured hospital	S\$150 paid for each night	S\$150 paid for each night	S\$150 paid for each night	S\$150 paid for each night	S\$150 paid for each night

		Elite	Plus	Comprehensive	Select	Standard
<b>16</b>	<b>Evacuation and repatriation</b>					
16.1	The costs to transport you to the nearest centre where appropriate medical facilities are available. We will only pay this benefit, including treatment received, if you suffer from a medical condition; (a) that means you need to be placed on a critical list, or (b) for which, in our opinion, appropriate treatment is not available locally					
16.2	Economy class return ticket following your evacuation, to the country where you live					
16.3	Costs of your dependants, a close family member or business colleague having to accompany you for a medical evacuation. This benefit will only become available under the conditions detailed in clause (a) of benefit section 16.1 above and must be pre-authorized by us  We will provide cover for the following: <ul style="list-style-type: none"> <li>• return economy flight</li> <li>• overnight accommodation to include breakfast</li> <li>• return taxi from the airport to the hotel</li> <li>• return taxi from the hotel to the hospital once a day</li> </ul>	Paid in full	Paid in full	Paid in full	Paid in full	Paid in full when relating to in-patient and daycare treatment

<b>17 Mortal remains</b>						
17.1	If you die outside of your home country, we will pay the costs of preparing and transporting your body, mortal remains or ashes to your home country, or we will pay the costs of preparing your body or mortal remains for local burial or cremation	Paid in full				

<b>18 Emergency medical treatment outside area of cover</b> <small>(see section 19 for deductibles)</small>						
18.1	Emergency medical treatment outside of your area of cover	Paid up to US\$59,500 S\$74,375	Paid up to US\$59,500 S\$74,375	Paid up to US\$51,500 S\$64,375	Paid up to US\$34,000 S\$42,500	Not covered

<b>19 Deductibles</b>						
19.1	Out-patient medical treatment standard excess on benefit sections 3, 5, 7 and 10. This deductible is applied for each medical condition in each plan year	Nil	US\$42.50 S\$53	US\$42.50 S\$53	US\$42.50 S\$53	US\$42.50 S\$53
19.2	In-patient, daycare and out-patient medical treatment excess on benefit sections 2, 3, 5, 7, 10, 12 and 18. This deductible is applied for each medical condition in each plan year	N/A	Only applied if you have chosen a voluntary excess. This replaces the standard excess shown in section 19.1	Only applied if you have chosen a voluntary excess. This replaces the standard excess shown in section 19.1	Only applied if you have chosen a voluntary excess. This replaces the standard excess shown in section 19.1	Only applied if you have chosen a voluntary excess. This replaces the standard excess shown in section 19.1
19.3	Out-patient dental treatment co-insurance on benefit section 4.1. This deductible is applied to each claim	Nil	25%	25%	N/A	N/A

<b>20 red24 security services</b>						
20.1	 AdviceLine - 24/7 personal security information and advice for all travel safety queries	Included on your plan. Please contact red24 or visit <a href="http://www.red24.com/interglobal">www.red24.com/interglobal</a>	Included on your plan. Please contact red24 or visit <a href="http://www.red24.com/interglobal">www.red24.com/interglobal</a>	Included on your plan. Please contact red24 or visit <a href="http://www.red24.com/interglobal">www.red24.com/interglobal</a>	Included on your plan. Please contact red24 or visit <a href="http://www.red24.com/interglobal">www.red24.com/interglobal</a>	Included on your plan. Please contact red24 or visit <a href="http://www.red24.com/interglobal">www.red24.com/interglobal</a>
20.2	 ActionResponse - 24/7 international rescue and response service for a potentially life-threatening, non-medical event				N/A	N/A

**Deductibles**

• With UltraCare Plus, Comprehensive, Select and Standard plans you may choose a higher excess option to lower your premiums. With UltraCare Plus, Comprehensive and Select plans you can also choose to remove the excess completely which will increase your premium. For more information, please refer to the plan guide available at [www.interglobalpmi.com](http://www.interglobalpmi.com)

• You must pay 25% of all out-patient dental claims on UltraCare Plus and Comprehensive. The total amount we will pay to you for an eligible claim for out-patient dental treatment will be 75% of the limit shown on your table of benefits. You cannot remove this co-insurance.

# Know where you're covered, and what you're covered for

## Which area of cover should I choose?

Now that you've chosen your UltraCare plan, simply select where you would like to be covered. There are three areas of cover to choose from ranging in price up to an area of cover that offers worldwide protection.

Base your decision on where you are living and your home country, should you need the option of returning home for treatment.

If you travel internationally and you need the full medical benefits provided by your plan, select the area of cover that also includes the countries you will travel to.

Remember that UltraCare Elite, Plus, Comprehensive, and Select plans all include cover for emergency medical treatment received outside your area of cover.

A list of the countries included in each area of cover is available on our website at [www.interglobalpmi.com](http://www.interglobalpmi.com).

	Area 2	Area 3
	Worldwide not including the USA	Worldwide
UltraCare Elite	✓	✓
UltraCare Plus	✓	✓
UltraCare Comprehensive	✓	✓
UltraCare Select	✓	✓
UltraCare Standard	✓	✓

## Who can be covered by an UltraCare plan?

Our plans are available to people of all nationalities and their dependants, except:

- Citizens of the USA residing in the USA;
- People who are governed by exchange controls or local licensing regulations;
- Where cover is illegal under local laws; or
- Anyone who is older than 74 at application.

## Pre-existing medical conditions

We underwrite our plans on a 24 month moratorium basis. This means that any pre-existing medical conditions that have existed in the two years before your plan starts will not be covered until you have been free of symptoms and treatment for two years after the start date of the plan.

For a full definition of pre-existing medical conditions and an explanation of our moratorium, please see the UltraCare plan guide available at [www.interglobalpmi.com](http://www.interglobalpmi.com).

## Transferring from another insurer

If you already have a health insurance plan with another provider, we may be able to continue your cover with the same underwriting terms. Please be aware that our policy terms, conditions and benefits may be different from those offered by other insurers.

# For extra peace of mind abroad, add an optional plan

## Add-on plans from InterGlobal

We also offer three optional plans, giving you extra flexibility and cover for things that might be important to you. These plans can not be bought separately, they are available as an addition to your UltraCare plan only.

## Maternity care

If you are planning to have a baby, you want to know that you can access the best healthcare available. Our optional maternity plan will cover most maternity medical needs, including care during normal pregnancy and childbirth and cover for complications. This plan is not available with the UltraCare Standard plan.

## Personal accident

You may need to pay for more than just medical treatment if you suffer an injury. Our optional personal accident add-on plan will give a lump sum payment for loss of sight, loss of limbs, permanent total disablement or death as a result of an accident.

## Travel insurance

If you take a lot of trips away from the country where you live, travel insurance is essential. This yearly plan covers emergency medical treatment, lost, damaged or delayed baggage and personal belongings, travel cancellation, missed departure, hijack, theft and accidental loss of money or passports.

More on pages 12 and 13.



## Optional plan benefits

Maternity plan	Areas 2	Area 3
Under the terms and conditions of the plan, we will pay reasonable costs up to an overall maximum for each pregnancy, in each plan year:	US\$1,700,000 S\$2,125,000	US\$1,700,000 S\$2,125,000
<b>Section 1 Normal pregnancy and childbirth</b>		
<p>Delivery costs, antenatal checkups, postnatal checkups, examinations, hospital accommodation costs and nursing charges</p> <p>This benefit covers no more than three routine antenatal 2D ultrasound scans (one in each trimester) during the term of a normal uncomplicated pregnancy. If any more ultrasound scans are needed, your treating doctor must provide full reasons in the medical section of the claim form. This benefit also covers 12 routine antenatal visits during the term of a normal pregnancy. If any more antenatal visits are needed, your treating doctor must provide full reasons in the medical section of the claim form, so we can consider cover.</p> <p>This benefit covers the following for the newborn child:</p> <ul style="list-style-type: none"> <li>• one consultation charge to cover a physical examination, vitamin K, hepatitis B and BCG vaccine</li> <li>• one hearing test</li> <li>• routine blood tests for PKU, congenital hypothyroidism and G6PD</li> <li>• accommodation costs for no more than four nights for the newborn child, if the mother is admitted and not suffering any complications.</li> </ul> <p>Co-insurance You must pay a co-insurance for each claim under section 1. You can choose to have either:</p> <ul style="list-style-type: none"> <li>• no co-insurance;</li> <li>• 10% co-insurance; or</li> <li>• 20% co-insurance.</li> </ul> <p>The total amount payable for a claim under section 1 will be either 100%, 90% or 80% of the benefit limit shown depending on the co-insurance you have chosen and the area of cover of your plan.</p>	Paid up to US\$8,500 S\$10,625	Paid up to US\$12,750 S\$15,938
<b>Section 2 Complications in pregnancy during the antenatal period and childbirth</b>		
Treatment for a medical complication which happens during the antenatal period of a pregnancy or childbirth due to a medical condition. This benefit does not cover any complication arising from a pregnancy resulting from assisted conception. Any complication arising from a pregnancy resulting from assisted conception will be limited to the amounts shown in section 1 above	Paid in full	Paid in full
<b>Section 3 Birth defects and congenital abnormalities</b>		
Investigation and treatment of birth defects and congenital abnormalities, including birth trauma, which are diagnosed in the first six months from birth. This benefit is available for each pregnancy for 12 months from the date of diagnosis.	Paid up to US\$34,000 S\$42,500	Paid up to US\$51,000 S\$63,750
<b>Section 4 Terminating a pregnancy</b>		
Terminating a pregnancy when medically necessary.	Paid in full	Paid in full
<b>Section 5 Newborn child accommodation</b>		
Hospital accommodation costs for a newborn child to stay with its mother when she is receiving treatment as an in-patient in a hospital for a medical condition covered under this plan.	Paid in full	Paid in full
<b>Section 6 Emergency local ambulance</b>		
Costs of appropriate ambulance transport needed because of an emergency or medical necessity to the nearest available and appropriate local hospital.	Paid in full	Paid in full

### Eligibility

- Cover under this plan is only valid if your UltraCare Elite, Plus, Comprehensive or Select plan is in force.
- Available to female members only.
- The minimum age at entry for this plan is 18. The maximum age at entry is 44. Once you have reached the age of 46 during your plan year, your cover will not be renewed.
- Cover becomes available for treatment received 12 months after the start date of this plan.

For a full description of cover, please refer to the plan guide available at [www.interglobalpmi.com](http://www.interglobalpmi.com).

## Optional plan benefits

### Travel insurance plan at-a-glance

Worldwide cover	Trips of no more than 180 days at any time during the plan year
Section A: Medical treatment	Paid up to US\$3,400,000, or S\$4,250,000 in each plan year
Section A: Relief of dental pain	Paid up to US\$1,700, or S\$2,125 for each trip
Section B: Loss of deposits, cancellations or curtailments	Paid up to US\$5,100, or S\$6,375 for each trip
Section C: Travel delays	US\$85, or S\$106 paid for each full 12 hours up to US\$255 or S\$318 for each trip
Section D: Missed departures and travel disruption	Paid up to US\$1,700, or S\$2,125 for each trip
Section E: Hijack	US\$170, or S\$213 paid for each full 24 hours up to US\$2,550, or S\$3,195 for each trip
Section F: Baggage and personal effects	US\$510 or S\$638 paid for any one, pair, or set of articles up to US\$3,400, or S\$4,250 for each trip
Section G: Delayed baggage	Paid up to US\$170, or S\$213 for each trip after a delay of 12 hours or more from the time of your arrival
Section H: Loss of money	Paid up to US\$850, or S\$1,063 for each trip
Section I: Lost or stolen passport and travel documents	Paid up to US\$850, or S\$1,063 for each trip
Deductibles	US\$42.50, or S\$53 applied to each claim

#### Eligibility

- Cover under this plan is only valid if your UltraCare plan is in force.
- You cannot be older than 74 when joining this plan.

For a full description of cover, please refer to the full travel table of benefits available at [www.interglobalpmi.com](http://www.interglobalpmi.com).

### Personal accident plan at-a-glance

Worldwide cover	Bodily injury due to any one or more accidents (no cover for sickness or disease)
Overall benefit limit	US\$85,000, S\$106,250 paid for each unit (maximum of 5 units: US\$425,000, S\$531,250)
Section A: Accidental death	US\$85,000, S\$106,250 paid for each unit if you die within 12 months of the accident
Section B: Permanent total disablement	US\$85,000, S\$103,250 paid for each unit if you suffer a permanent total disablement because of an accident, within 12 months of the accident
Section C: Permanent partial disablement	A percentage of US\$42,500, S\$53,125 paid for each unit if you suffer a permanent partial disablement because of an accident, within 12 months of the accident

#### Eligibility

- Cover under this plan is only valid if your UltraCare plan is in force.
- You must be aged 18 to 74 when joining this plan.
- We provide cover for managerial, clerical and administrative occupations only. If you take part in any hazardous pursuit or occupation which puts you at greater risk of a bodily injury caused by an accident, the planholder or your plan administrator must tell us. We will tell the planholder or plan administrator if we agree to cover you and let them know any extra premium that will apply.

#### Accumulation limit

- We will not pay any compensation higher than US\$4,250,000 or S\$5,312,500 for multiple members, from all sources for any one location or conveyance.

For a full description of cover, please refer to the full personal accident table of benefits available at [www.interglobalpmi.com](http://www.interglobalpmi.com).

# Tailored insurance for businesses & niche groups

## Corporate or affinity groups

All of the information given here applies to individual and family plans. However, we also cover corporate and affinity groups. If you are looking to arrange cover for your employees or members, here are some of the extra benefits available:

- Additional flexibility: more areas of cover; benefits can be changed, added or removed.
- Different members of a scheme can be covered with different levels or areas of cover.
- Medical History Disregarded underwriting available for some groups.
- Direct billing available in some countries.

Please refer to the table of benefits on pages 6 to 9 for an idea of the levels of cover available.

For more information on what we can offer your group, for a quotation, or if you are unsure of whether we will be able to cover you, please call us or speak to your broker or adviser.

## Other products

We offer niche products for international teachers, students and professional yacht crews.

### International Schools

Competitively priced plans for teachers and staff at international schools. We offer three levels of cover, ranging from in-patient only through to full cover for most in- and out-patient medical treatment.

### International Students

These plans are specifically designed for students aged between 16 and 35 who are studying overseas.

### UltraCare Marine

Based on the UltraCare plan. Specialised healthcare plans for professional yacht crews, including cover for vessel to shore transportation in the event of a medical emergency.



For your passport to  
global protection,  
get a quote and  
apply now!

Call + 65 6593 8540 or visit  
[www.interglobalpmi.com](http://www.interglobalpmi.com)  
for more information.



### Policy Owners' Protection Scheme

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact your insurer or visit the GIA / LIA or SDIC websites ([www.gia.org.sg](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).



 **InterGlobal**  
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