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International
Healthcare
Programme



INTERNATIONAL HEALTHCARE PROGRAMME

HANDBOOK

INFORMATIVE DOCUMENT

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International Healthcare Programme

1 Welcome to your International Healthcare Programme

This International Healthcare Programme has been arranged by your employer.

This handbook will explain the benefits you are entitled to under the International Healthcare Programme. You will be eligible for cover whilst you are employed by _____ and your employment relationship will be active. Attached to this handbook is a Benefits Schedule detailing the sum insured limits.

The International Healthcare Programme is a health protection programme that provides you the following:

- Access to an expert second medical opinion;
- Cover for medical, travel and accommodation expenses as well as other benefits when receiving treatment for specific serious illnesses at leading international hospitals outside of your country of residency;
- Refund of medication expenses once you get home.

The International Healthcare Programme is not a programme that pays a lump sum upon diagnosis, instead it is a programme that covers the cost of treatment, including travel and accommodation arrangements, up to the sum insured and individual limits stated in the Benefits Schedule.

The following guide offers a summary of how to access the second medical opinion service and how to make a claim under this programme.

The services in this programme are provided in collaboration with:

Best Doctors: the company responsible for the second opinion service also known as InterConsultation®.

We go Further, Unipessoal LDA & Further Underwriting International, SLA (Further): the companies responsible for medical and non-medical concierge services for the arrangement of treatment abroad.

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2 What your International Healthcare Programme covers

Expert second medical opinion service

You have access to the Best Doctors InterConsultation® service that gives you access to advice and information from leading international specialists.

At the core of Best Doctors is an expert database of over 50,000 of the world's leading specialists. Best Doctors uses a peer-nominated methodology that has enabled them to build a respected and unique network of specialists who are internationally recognised as the best in their field.

As part of this service Best Doctors will collect your medical records and diagnostic tests and send these to the chosen specialist for comprehensive review. The selected specialist will provide you with a clear expert report that reviews and confirms both your diagnosis and treatment plan. Throughout the process you will be assisted by a dedicated Case Manager. You can request this service at any time.

Treatment abroad

You can choose to receive treatment outside of your country of residency in respect of the following Covered Illnesses and Medical Procedures:

Cancer treatment

The treatment of:

1. Any malignant tumour including leukaemia, sarcoma and lymphoma (except cutaneous lymphoma), characterised by the uncontrolled growth and spread of malignant cells and the invasion of tissues;
2. Any In-situ Cancer which is limited to the epithelium where it originated and did not invade the stroma or the surrounding tissues;
3. Any pre-cancerous change in the cells that are cytologically or histologically classified as high grade dysplasia or severe dysplasia.

Coronary artery by-pass surgery

The undergoing of Surgery on the advice of a Consultant Cardiologist to correct narrowing or blockage of one or more coronary arteries with by-pass grafts.

Heart valve replacement or repair

The undergoing of Surgery on the advice of a Consultant Cardiologist to replace or repair one or more heart valves.

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Neurosurgery

Meaning:

- Any Surgical intervention of the brain or any other intracranial structures;
- Treatment of benign tumours located in the spinal cord.

Live-donor organ Transplant

Meaning a Surgical transplant in which the Insured receives a kidney, a segment of liver, a pulmonary lobe or a section of pancreas from another living compatible donor.

Bone Marrow Transplant

Meaning the Bone Marrow Transplantation (BMT) or Peripheral Blood Stem Cell Transplantation (PBSCT) of bone marrow cells to the Insured originating from:

- The Insured (autologous bone marrow transplant); or
- From a living compatible donor (allogeneic bone marrow transplant).

This Programme will pay for:

- Hospitalization costs and services, including surgery, doctors' visits or consultations, analysis and medial tests, transfusions, medicines (including up to 30 days after leaving the hospital abroad and its purchase upon return to the country of residence), transfers or air ambulances if medically necessary;
- Travel and accommodation expenses for the insured plus one companion and donor (in case of transplant);
- Repatriation costs for the Insured and donor (in case of transplant) in the event of death while receiving treatment abroad;
- Medications cost (Medication Benefit) for continuation of treatment on return to the country of residence.

This Programme will not pay for:

- Any medical treatment within the country of residence (with the exception of the Medication Benefit);
- Reimbursement for medication that has not been pre-approved by Further and the Insurance Company.

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3 What your International Healthcare Programme does not cover?

Expert second medical opinion service

You can get a second medical opinion from Best Doctors even if the medical condition is not covered under Section 2 “Treatment abroad” above, however the service is not available with respect to mental health-related conditions, acute conditions (when condition symptoms appear and change or worsen rapidly), minor chronic illnesses, dental problems or if you are hospitalised at the time you make the request.

Treatment abroad

There are a number of conditions, treatments and expenses that are not covered. Some of these are:

Excluded Illnesses or Medical Procedures

- Some types of cancer. The programme covers malignant melanomas which is the most aggressive and life-threatening form of skin cancer, but other forms of skin cancer are excluded;
- Some types of transplants (like those made possible by the purchase of organs).

Medical Exclusions

- Illnesses related to AIDS or arising while an insured is HIV-positive or is suffering from AIDS;
- Experimental treatments or alternative medicine;
- Home healthcare services and care in a residential or nursing home;
- Medical care for dementia or loss of mental function.

Excluded Expenses

- Prosthetics (such as an artificial limb or glass eye), except for prosthetic heart valves and breast implants after a mastectomy;
- Orthopedic appliances, such as neck braces and calipers;
- Purchase of wheelchairs, special beds or any medical equipment;
- Cost of phone calls.

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4 Making a claim against your International Healthcare Programme

Expert second medical opinion service

To request a second medical opinion or make a claim under the Programme you should call the customer service centre on XXXXXX or email at _____. Once you have been in contact and the second medical opinion service request has been approved, you will receive an information pack. This information pack will explain in detail what the service includes and what sections you will need to complete including signing the appropriate authorization forms. Your dedicated Case Manager will assist you and your request will be dealt with in a confidential manner.

The information that you will be required to provide will include the names of the hospitals and doctors that you have visited, information on your medical condition, as well as your medical history. You will also need to provide a signed consent (in some cases a power of attorney will be required) so that your medical records can be requested and accessed from your treating doctor or medical providers.

As an option, you can provide your medical documentation directly.

So, in summary the second medical opinion service will require:

- The signed application by the Insured (or the legal representative) with the release approval of the medical records from the treating doctors;
- A copy of a document identifying the Insured. Accepted documents include:
Passport
Birth Certificate
- The relevant medical records/history of the illness being considered for review along with a medical statement issued by the respective medical office with the final diagnosis and description of treatment carried out (if any);
- All relevant copies of the results of laboratory, clinical, histological and other researches, certified by the issuing medical office.

Additional documentation from a medical stand point may be requested as necessary.

Once your medical records have been received, your case will be referred to an international expert selected as the “best” by other doctors to address your questions.

The international expert will provide an expert report which will contain an assessment of your diagnosis and a response to your questions. This report will be delivered together with a translation in your local language.

Depending on the medical circumstances of the case, assistance can be given in the delivery of the report to your doctor so that the findings of the expert report may be taken into account in your treatment plan.

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Treatment abroad

If your request is to seek treatment for a Covered Illnesses or Medical Procedure, you will be asked to follow the same procedure as explained above when requesting a second medical opinion. It is not necessary for you to request a second medical opinion when considering treatment abroad but your medical records will still need to be collected or provided in order to confirm your claim is eligible.

If your claim is valid and the condition is covered under the Programme, Further will ask you to confirm whether you want to consider the option of receiving treatment abroad.

Options of clinics abroad

In the event that you choose to receive treatment abroad, Further will provide you with a list of leading international hospitals. The list will normally contain a minimum of 3 hospitals, but depending on the medical nature of the case one particular hospital may be more specifically recommended.

You will then be asked to confirm to Further your choice of one of these hospitals within the next 3 months. You will need to do this by completing the corresponding form Further make available to you. You must also indicate who your companion will be. If Further does not receive a response within 3 months it may be necessary to re-evaluate the status of your medical condition and present you with an updated list of hospitals.

There are a number of considerations related to receiving treatment abroad that you should keep in mind:

- The financial impact of receiving treatment abroad, based on the cost of living in the country of destination, the cost of expenses not covered by this Programme (for example, the expenses for meals during outpatient treatment, besides breakfast, for you and your companion) and the expected duration of the treatment;
- Some of the expenses that are not covered can be paid for using the Hospitalization Daily Indemnity benefit that the Programme provides;

The psychological aspects of being far from home or your family members and the cultural and language differences with your home country or country of residence;

- You should have a valid passport and be in a position to obtain a VISA for the country of destiny being considered.

For your VISA application, Further will provide you with support and assistance throughout the process, including providing all the relevant medical documentation needed for the application and any other necessary supporting documentation. Further, where possible, will also submit the VISA application on your behalf and follow up on its progress. The Programme will pay for administrative expenses generated as result of the VISA application process. Further cannot guarantee that a VISA application will be successful.

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If necessary, Further will arrange support for the VISA application process as well as any other assistance service required such as scheduling appointments in the corresponding consulate or embassy.

Getting ready for treatment

Once Further has received your confirmation of choice of hospital dates will be set for your travel and hospitalization and you will be provided with a Preliminary Medical Certification.

The Preliminary Medical Certification is the written approval of the claim provided by Further. This Certification includes confirmation of cover under this Programme prior to the services being performed in the indicated hospital, for any treatment, services, supplies or prescriptions relating to the Claim.

You should consider purchasing travel assistance insurance to cover unforeseen circumstances that are not covered under this Programme.

Regarding hospitalization arrangements:

- Further will arrange for your medical records to be made available to the medical staff in the hospital;
- Further will arrange for you to be accompanied on the first trip to the hospital or treating Doctor and will assist in your admission and facilitate the paperwork and hospitalization arrangements;
- Further will pay the cost of medical treatment covered under the Programme directly to the hospital.

Regarding travel arrangements:

- Further will arrange and pay for the transportation from your permanent address for you and your traveling companion (plus living donor in the case of transplant), to the designated airport or international rail station, the economy class rail or air ticket to the city of treatment destination and the transport to the designated hotel;
- Further will facilitate the same arrangements on your return trip after completion of the treatment abroad.

Regarding accommodation arrangements:

- Further will arrange and pay for your accommodation and one companion (plus living donor in the case of transplant) while staying abroad with the purpose of receiving treatment;
- The accommodation arrangement will include bookings for a double room or twin bed room in 3 or 4 star (according to international standards) including breakfast service;

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- Further will also provide you with a daily roundtrip transport service from the designated hotel to the hospital or treating doctor. This transport service will facilitate your visits to the doctor on an outpatient basis or the visits of your companion to the hospital where you receive treatment;
- The choice of hotel will be subject to availability and based on the proximity to the hospital or treating Doctor within a radius of 10 kilometres.

Breakfast will be included with your hotel accommodation, however other meals and costs such as laundry service are not covered but if you are entitled to the Hospitalization Daily Indemnity you may use this to pay for such costs.

Further will make a reasonable estimate of the duration of the treatment based on its experience of similar cases, and on this basis Further will make the accommodation arrangements. These will be adjusted if necessary according to the evolution of the treatment.

During your time receiving treatment abroad

While you are receiving treatment abroad you will continue to be in direct communication with Further through your Case Manager.

You may contact Further if you have any questions regarding the evolution of treatment or any other question regarding your claim.

Further will also be able to provide medical translation services while you are hospitalized or under the care of a medical professional abroad if you feel that you need this service.

Upon return to your country of residence

Upon return, Further will ensure you have a comprehensive report in respect of your treatment abroad and an outlined plan for the continuation of your treatment in your country of residence. Further will translate these for you and discuss every step in the continuation of care in your country.

There may be circumstances that will require you to travel abroad again for follow up or monitoring of your condition and treatment with the international doctor, Further will arrange that for you as well. These arrangements and costs are also covered by this Programme (while you are still an active insured member).

After treatment abroad, Further will propose a medication plan for the continuation of the treatment. There is a Medication Benefit in this Programme specially designed to cover expenses for such purchased medication. For this benefit to be payable under the Programme you must be able to receive prescriptions for the medication from your treating doctors in your country of residence.

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Further will discuss the details of the medication Benefit with you prior to your return to your country of residence so you can be aware of its restrictions and limitations.

Once you have initiated the Medication plan on your return to your country of residence you will be reimbursed for the expenses incurred following this plan.

Further will provide you with a reimbursement form for you to submit with the relevant invoices and prescriptions of the Medication purchased. Further will then reimburse directly into your account the due amount within a period of 10 working days.

Benefit Schedule

Sum Insured Limit per Insured/Policy Year	500,000 Euros
Total Lifetime Limit per Insured	1,000,000 Euros
Medication Expenses	50,000 Euros during the lifetime of the Policy
Daily Hospitalization Indemnity	100 Euros limited to 60 days per Claim
Travel and Accommodation	Expenses are included within the total Sum Insured annual and lifetime limits.



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