



Expatriated,
but perfectly covered.
With ExpatPlus.

INDIVIDUALS



Life is all about making decisions. And if you are moving or living abroad, you have already taken one major decision affecting you and your family. During your stay you will be confronted with local customs, some pleasant and some not. What if you need medical treatment and you are not sure how reliable the local health care system is? What if local medical facilities are inaccessible and the medical staff only have a limited knowledge of your language?

It might be a new situation for you. But not for us. We have designed ExpatPlus, a quality health care plan to eliminate those unpleasant surprises and to complement your international lifestyle. So let us take care of all those health concerns, while you and your family get on with your life and your business.

ExpatPlus – a healthy decision

290.000⁽¹⁾ customers

We take care of 290.000 customers in sickness and health, in more than 192 countries. ExpatPlus is therefore the ideal partner to support you and your family.

40 years of experience

ExpatPlus is a comprehensive international medical insurance offered by Vanbreda International, a company with 40 years of experience and know-how in the area of customised plan design and management of social protection plans for international groups. Taking care of expats is our core business.

Network of more than 10.000⁽²⁾ medical service providers

ExpatPlus offers you global cover and complete freedom of choice when it comes to hospitals, doctors and specialists. As a service to you, we make as many arrangements with medical service providers as possible about rates and direct payment of your invoice. So you get medical care at preferential rates and no longer have to advance the invoice amounts.

ISO 9001:2000 certified for medical claims handling

Vanbreda International is ISO certified for medical claims handling. The quality of this service is regularly praised by our customers.

“I have had one year of successive medical problems and I would like to express my appreciation of the prompt and efficient way in which my claims have been processed. This has meant that I have had one less problem to worry about and I can not see any way in which your service could be improved.” *H.S., Luxembourg*

1. Figures first quarter 2007

2. On 31/04/07

97%⁽³⁾ customer satisfaction

The percentage of people who claim to be satisfied with the excellent service, outstanding quality and affordable rates offered by ExpatPlus. Their high level of satisfaction is our inspiration to perform even better each day.

Here are some more reasons for you to choose ExpatPlus

- Comprehensive international medical cover, tailored to your needs
- Cover for pre-existing conditions upon acceptance⁽⁴⁾
- Emergency evacuation and repatriation organised by International SOS
- Preventive check-ups and vaccinations are covered
- Wide choice of optional covers to fit your stage of life
- Contract available as from 3 months
- Fertility treatment and childbirth benefits available
- 15 day money back guarantee

ExpatPlus – an exemplary global service

The excellent health care offered by our global hospital network is matched only by the superb level of customer service that we offer to make life easier for you and your loved ones.

- 24/7, 365 days a year, friendly multilingual in-house contact center in Antwerp (Belgium) and Kuala Lumpur (Malaysia)
- Complete freedom of choice of hospitals, doctors and specialists
- Extensive network of medical service providers in 192 countries
- Efficient communication system that keeps track of all your communication, so that we can provide you the assistance you require
- Preferential rates for outpatient expenses
- Arrangements with more than 10.000 hospitals worldwide to settle inpatient bills directly, so you have no out of pocket
- My ExpatPlus: online tools for managing your health plan, tracking your reimbursements and consulting our database of medical providers
- Payment of your medical bill in any currency

Meet Tim and Lena, our thirty-something globetrotting couple from Poland. Tim's job as an IT consultant for an international company takes him on regular assignments around the world - Singapore for 6 months, then Vienna for 3 months. How did ExpatPlus help Tim and Lena? With the ExpatPlus Orbit plan, Tim and Lena are able to enjoy affordable and quality health care cover with added benefits such as 100% cover for childbirth, wherever they go.

“In my professional career of 28 years dealing with a number of health insurance providers, you are the best. Filing claims is extremely simple and the time to receive a claim is exceptionally short. Excellent service!”

J.N.C., Austria

“I have absolutely zero complaint. The phone service is excellent, extremely friendly, helpful and efficient.”

R.E.S., Switzerland

3. Customer satisfaction survey last quarter 2006

4. Acceptance of your application is subject to a medical questionnaire and approval by the medical consultant. Pre-existing and chronic conditions are covered within the limits of your plan if accepted by the medical consultant at the time of your enrolment.



ExpatPlus – international health care for expats like you

Health insurance requirements differ from country to country, from person to person, and from family to family. So how do you decide which health plan is the right one for your situation?

ExpatPlus has made the decision easy for you. We have designed three high quality medical plans, each of which provides essential cover for comprehensive inpatient and outpatient care, medical evacuation & repatriation and extra benefits. Each plan is tailored to a different level of cover and a different budget. And if you would like to be insured against those unpleasant surprises that life sometimes throws at us, there are four complementary option plans to add to your basic cover.

ExpatPlus is available to you and your family if your original home or host country is located within the European Economic Area and if you are not older than 60 years upon enrolment.

Three high quality plans

GLOBE

Comfortable basic cover for those with a limited budget. With Globe, inpatient and day patient care is fully covered, while expenses for outpatient treatment and extra benefits are reimbursed for 80% of the actual costs.

ORBIT

Extra security and reassurance for you and your family. Orbit offers a higher reimbursement maximum and extended benefits, including psychiatric care and 90% reimbursement for outpatient treatment.

UNIVERSE

Absolute peace of mind for you and your loved ones. With Universe, you are fully insured and you enjoy attractive extras like fertility treatment and no deductible.

Deductibles

If you want to reduce the premiums, you can take out a deductible option for outpatient care. You simply pay the first part of your outpatient expenses up to the deductible amount you have chosen - € 0 / £ 0 / \$ 0 or € 100 / £ 65 / \$ 125 or € 300 / £ 200 / \$ 375. The higher the deductible, the lower your premium. Deductibles are applied per insured, per insurance year.

Area of cover

You can choose worldwide cover with or without the USA and Canada. If you opt for the latter and an accident or medical emergency occurs, your medical expenses in the USA and Canada will still be covered for temporary stays of up to 90 days.



Choosing your ExpatPlus plan

	GLOBE	ORBIT	UNIVERSE
Max annual reimbursement limit	€ 1.000.000 £ 650,000 \$ 1.250.000	€ 1.500.000 £ 1,000,000 \$ 1.875.000	€ 3.000.000 £ 2,000,000 \$ 3.750.000
Territorial scope of cover	Worldwide		
	Worldwide excluding USA & Canada (but 90 days cover in USA & Canada in case of accident and emergency treatment)		
Inpatient and day patient care	100%	100%	100%
Outpatient care	80%	90%	100%
Deductible for outpatient expenses	€ 0 / £ 0 / \$ 0 or € 100 / £ 65 / \$ 125 or € 300 / £ 200 / \$ 375	€ 0 / £ 0 / \$ 0 or € 100 / £ 65 / \$ 125 or € 300 / £ 200 / \$ 375	€ 0 / £ 0 / \$ 0
Evacuation & repatriation	100%	100%	100%
Extra benefits	80%	90%	100%
Chronic and pre-existing conditions⁽⁴⁾	Covered	Covered	Covered
Childbirth	80%	100%	100%
Fertility treatment	Not covered	Not covered	100%

4. Acceptance of your application is subject to a medical questionnaire and approval by the medical consultant. Pre-existing and chronic conditions are covered within the limits of your plan if accepted by the medical consultant at the time of your enrolment.

For a complete and detailed overview of the benefits, please read the benefits table at the end of this brochure.
Visit www.expatplus.com to ask for your personal quote and to read the ExpatPlus general conditions.



ExpatriPlus – valuable cover options

Life changes very quickly and in the event of a crisis so do your priorities. The extra cover options are one of the easiest ways to protect your health and your peace of mind about the future. You can add one or more of the following to your basic ExpatriPlus plan.

Dental care

For check-ups or major dental work, choose our Basic or Comprehensive dental plan.

Dental plan	Basic	Comprehensive
Maximum reimbursement per insured per year	€ 3.000 £ 2,000 \$ 3.750	€ 5.000 £ 3,250 \$ 6.250
Basic dental care	80% up to € 1.500 / £ 1,000 / \$ 1.875	100% up to € 2.500 / £ 1,625 / \$ 3.125
Major dental work	60% up to € 1.500 / £ 1,000 / \$ 1.875	80% up to € 2.500 / £ 1,625 / \$ 3.125

Personal accident

The Personal Accident plan guarantees your dependants a secure future in the unfortunate event of your death or permanent disability following an accident. You can choose the cash sum you would need to protect their financial future. This could be any amount (multiple amount of € 5.000 / £ 3,250 / \$ 6.250) subject to a maximum of € 500.000 / £ 325,000 / \$ 625.000.

Cash benefit in case of death

If you die as a result of an accident, a lump sum will be paid to your beneficiaries.

Cash benefit if you survive an accident

You will receive a percentage of your accident benefit if you suffer a permanent disability of at least 20%. The percentage applied will depend upon the severity of your disability.

Temporary incapacity

The Temporary Incapacity plan will leave you happier knowing your family will be protected financially, if you are totally unable to work due to illness or injury.

Replacement income

This plan gives you a replacement income when an illness or injury prevents you from working. You choose the level of income that is appropriate to you. You can insure up to 80% of your gross pre-disability salary, subject to a maximum monthly benefit limit of € 10.000 / £ 6,500 / \$ 12.500. The income will start after a waiting period of 90 days.

Income protection up to 24 months

You will receive a regular income for a period of up to 24 months whilst you are unable to return to work. Are you still unable to resume work after 24 months? Then you continue to receive an income through the permanent disability option.

Permanent disability

The Permanent Disability plan is designed to help you maintain your standard of living, if you are totally unable to work for an extended length of time due to illness or injury.

Regular monthly income

You will receive a monthly income if you are affected by a permanent disability of at least 33,33% caused by illness or accident.

Max is 35 years old, is married and works for an engineering company in Hungary. Max chose the Universe plan with the personal accident option. By paying a premium of € 205,17 / £ 136.78 / \$ 256,46 a month, not only is he covered if he needs treatment, he can also sleep more soundly knowing that should anything happen to him, his wife will be financially secure.



You can choose the level of income benefit that is appropriate to you

Your monthly income can be up to 80% of your gross monthly salary, subject to a maximum of € 10.000 / £ 6,500 / \$ 12.500 per month and a minimum of € 1.000 / £ 650 / \$ 1.250.

Additional payment of € 25.000 / £ 16,250 / \$ 31.250

If your degree of disability exceeds 66,67%, your family will receive € 25.000 / £ 16,250 / \$ 31.250 to pay for somebody to assist you with life's daily tasks.

Income protection up to 65

We will continue to pay you for as long as you are unable to resume your activities ... up to the age of 65.

Increasing benefit

Once you start claiming, benefit payments will increase by 2% each year.



Sara is 26 years old and has just left London to set up her own interior design business in Dubai. She is young, fit and healthy, so full health insurance cover is not her top priority. She chose the ExpatPlus Globe plan and opted for a deductible to reduce her monthly premiums. With monthly premiums of just € 93,78 / £ 65.52 / \$ 117,33, Sara can enjoy quality basic health care coverage while she is abroad, and still have money left to explore the city.

Your insurance card

When you become ExpatPlus, you will receive a personal insurance card. With this card you can show medical service providers that you are insured with ExpatPlus. Carry this card with you at all times. You will find information on how to contact us and our 24-hour emergency service.

The decision is yours

Make it a healthy one! Choose ExpatPlus and join up with a service provider that offers you the highest levels of service and gives you access to the highest standards of care. You and your family deserve no less while you are away from home.

- Step 1** Choose the plan that best suits your needs and circumstances: cover plan and area of cover.
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- Step 2** Choose a deductible: € 0 / £ 0 / \$ 0 or € 100 / £ 65 / \$ 125 or € 300 / £ 200 / \$ 375. The higher your deductible, the lower your premium. If you choose € 100 / £ 65 / \$ 125, then you have to cover the first € 100 / £ 65 / \$ 125 of medical expenses yourself. This only applies to outpatient expenses.
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- Step 3** Choose your extra cover option. You can add one, or any combination of the following modules: dental, personal accident, temporary incapacity and permanent disability.
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- Step 4** Complete the application form with your personal details and the number of people you wish to cover, and fill in the medical questionnaire for each member to be insured.
-
- Step 5** Send your application form back to ExpatPlus
- by e-mail info@expatplus.com
 - by fax [+ 32 3 663 73 14](tel:+3236637314)
 - by post [ExpatPlus](#)
[Plantin en Moretuslei 299](#)
[2140 Antwerpen - Belgium](#)
- Feel free to visit www.expatplus.com



ExpatPlus benefits guide

In the following tables we have summarised the benefits applicable for each product option.

Please refer to the general conditions for full benefit details and definitions. All benefits shown are per insured person, per year (unless specifically stated). The general conditions are available on our website.

Core plan	GLOBE	ORBIT	UNIVERSE
Territorial scope of cover	Worldwide		
	Worldwide excluding USA & Canada (but 90 days cover in USA & Canada in case of accident and emergency treatment)		
Maximum annual reimbursement per insured	€ 1,000,000 £ 650,000 \$ 1,250,000	€ 1,500,000 £ 1,000,000 \$ 1,875,000	€ 3,000,000 £ 2,000,000 \$ 3,750,000
1. Inpatient care (with overnight stay in hospital)	100% of semi-private or 80% of standard private room	100% of standard private room	100% of standard private room
Hospital room & board (pre-certification required)			
Hospital accomodation in intensive care unit (ICU)	100 %	100%	100%
Parental accomodation of one parent for child under age of 16	100% max € 1,500 100% max £ 1,000 100% max \$ 1,875	100% max € 1,500 100% max £ 1,000 100% max \$ 1,875	100% max € 1,500 100% max £ 1,000 100% max \$ 1,875
Doctor's fees (surgeon, anaesthetist)	100%	100%	100%
Other medical expenses (medical imaging, drugs and dressings, use of operating room)	100%	100%	100%
Cancer treatment (excluding experimental treatments)	100%	100%	100%
Kidney dialysis (excluding experimental treatments)	100%	100%	100%
Psychiatric inpatient hospital care	Not covered	90% max € 10,000 90% max £ 6,500 90% max \$ 12,500	100% max € 20,000 100% max £ 13,000 100% max \$ 25,000
Hospital cash benefit (maximum 60 nights) (where treatment has been received free of charge)	€ 75 per night £ 50 per night \$ 93,75 per night	€ 100 per night £ 65 per night \$ 125 per night	€ 100 per night £ 65 per night \$ 125 per night
AIDS / HIV Treatment	100%	100%	100%
2. Outpatient care	€ 0 / £ 0 / \$ 0	€ 0 / £ 0 / \$ 0	€ 0 / £ 0 / \$ 0
Deductible options for outpatient care, per insured and per year	€ 100 / £ 65 / \$ 125 € 300 / £ 200 / \$ 375	€ 100 / £ 65 / \$ 125 € 300 / £ 200 / \$ 375	€ 100 / £ 65 / \$ 125 € 300 / £ 200 / \$ 375
Doctor's fees (generalist, specialist)	80%	90%	100%
Day surgery (outpatient surgery — pre-certification required)	100%	100%	100%

	GLOBE	ORBIT	UNIVERSE
Diagnostic tests, lab tests, medical imaging (X-Ray, MRI and CT-scans)	80%	90%	100%
Prescription drugs	80%	90%	100%
Cancer treatment (excluding experimental treatments)	100%	100%	100%
Kidney dialysis (excluding experimental treatments)	100%	100%	100%
Physiotherapy	80% max € 1.000 80% max £ 650 80% max \$ 1.250	90% max € 2.000 90% max £ 1.300 90% max \$ 2.500	100% max € 3.000 100% max £ 2.000 100% max \$ 3.750
Medical aids (e.g. hearing aids and orthopaedic appliances)	80% max € 1.500 80% max £ 1,000 80% max \$ 1.875	90% max € 2.000 90% max £ 1,300 90% max \$ 2.500	100% max € 2.500 100% max £ 1,625 100% max \$ 3.125
Vision care (glasses, frames, contact lenses)	80% max € 100 80% max £ 65 80% max \$ 125	90% max € 150 90% max £ 100 90% max \$ 187,50	100% max € 200 100% max £ 130 100% max \$ 250
Alternative medicines such as homeopathy, acupuncture, chiropraxy and osteopathy	80% max € 1.000 80% max £ 650 80% max \$ 1.250	90% max € 2.000 90% max £ 1,300 90% max \$ 2.500	100% max € 3.000 100% max £ 2,000 100% max \$ 3.750
Preventive care & well-being benefit (vaccinations, check-up, manogram, pap-smear test, PSA-test, eye test)	100% max € 600 100% max £ 400 100% max \$ 750	100% max € 800 100% max £ 535 100% max \$ 1.000	100% max € 1.000 100% max £ 650 100% max \$ 1.250
Psychiatric care (including doctor's fees and treatment)	Not covered	50% max € 1.000 50% max £ 650 50% max \$ 1.250	50% max € 2.000 50% max £ 1.300 50% max \$ 2.500
AIDS / HIV Treatment	80%	90%	100%
3. Other benefits			
Nursing at home (maximum 60 days)	80% max € 160 / day £ 110 / day \$ 200 / day	90% max € 180 / day £ 120 / day \$ 225 / day	100% max € 200 / day £ 135 / day \$ 250 / day
Organ transplant (excluding costs for donor — prior approval required)	100% max € 100.000 100% max £ 65,000 100% max \$ 125.000	100% max € 125.000 100% max £ 83,500 100% max \$ 156.250	100% max € 150.000 100% max £ 100,000 100% max \$ 187.500
Childbirth (waiting period of 10 months applies for individuals)	80% max € 5.000 80% max £ 3.250 80% max \$ 6.250 (100% if home confinement)	100% max € 7.500 100% max £ 5,000 100% max \$ 9.375	100% max € 10.000 100% max £ 6,500 100% max \$ 12.500
Local ambulance (to nearest hospital)	100% max € 500 100% max £ 325 100% max \$ 625	100% max € 500 100% max £ 325 100% max \$ 625	100% max € 500 100% max £ 325 100% max \$ 625

	GLOBE	ORBIT	UNIVERSE
Dental treatment following accident	100% max € 750 100% max £ 500 100% max \$ 937,50 + dental surgery max € 2,000 max £ 1,300 max \$ 2,500	100% max € 1,000 100% max £ 650 100% max \$ 1,250 + dental surgery max € 2,500 max £ 1,625 max \$ 3,125	100% max € 1,250 100% max £ 850 100% max \$ 1,562,50 + dental surgery max € 3,000 max £ 2,000 max \$ 3,750
Chronic and pre-existing conditions ⁽⁴⁾	Covered	Covered	Covered
Fertility treatment and sterilisation (IVF, ICSI, AI and all similar treatments)	Not covered	Not covered	max € 9,000 (3 x € 3,000) max £ 6,000 (3 x £ 2,000) max \$ 11,250 (3 x \$ 3,750)
4. Medical evacuation and assistance services			
Emergency medical evacuation to the nearest hospital and emergency medical repatriation	Full refund up to € 1,000,000 £ 650,000 \$ 1,250,000	Full refund up to € 1,000,000 £ 650,000 \$ 1,250,000	Full refund up to € 1,000,000 £ 650,000 \$ 1,250,000
Repatriation of mortal remains or local burial	Full refund up to € 10,000 £ 6,500 \$ 12,500	Full refund up to € 10,000 £ 6,500 \$ 12,500	Full refund up to € 10,000 £ 6,500 \$ 12,500
Compassionate visit of a relative or friend of the insured (when travelling alone and hospitalised for more than 7 days)	Economy class return airfare up to € 10,000 £ 6,500 \$ 12,500	Economy class return airfare up to € 10,000 £ 6,500 \$ 12,500	Economy class return airfare up to € 10,000 £ 6,500 \$ 12,500
Transportation of minor children if left unattended because of accompanying insured's illness, accident or evacuation	Economy class return airfare up to € 10,000 £ 6,500 \$ 12,500	Economy class return airfare up to € 10,000 £ 6,500 \$ 12,500	Economy class return airfare up to € 10,000 £ 6,500 \$ 12,500
Return to country because of burial of one of the insured's family members of the first degree	Economy class return airfare or train fare	Economy class return airfare or train fare	Economy class return airfare or train fare
Temporary replacement of colleague	Economy class return airfare up to € 5,000 £ 3,250 \$ 6,250	Economy class return airfare up to € 5,000 £ 3,250 \$ 6,250	Economy class return airfare up to € 5,000 £ 3,250 \$ 6,250
Additional services (e.g. lost luggage, delivery of essential medicines, legal referral, telephone medical advice)	On demand	On demand	On demand

4. Acceptance of your application is subject to a medical questionnaire and approval by the medical consultant. Pre-existing and chronic conditions are covered within the limits of your plan if accepted by the medical consultant at the time of your enrolment.



“ ExpatPlus was the best choice for us. We enjoy worldwide comprehensive health care at an affordable price. Evacuation and repatriation are included. We have no out of pocket, ExpatPlus arranges for the payment of our hospital bills.

The service is excellent: multilingual contact center 24/7, 365 days a year, free choice of hospitals, free use of online services. ”

Call us at + 32 3 217 65 29
and join ExpatPlus now.



The plus in ExpatPlus

- 40 years of international experience
- comprehensive international medical insurance tailored to your needs and budget
- no exclusion for chronic conditions upon acceptance⁽⁴⁾
- emergency evacuation and repatriation included
- preventive care included
- contract available as from 3 months
- no out of pocket costs
- network of 10.000 medical service providers in 192 countries
- 24/7/365 dedicated and multilingual in-house contact center
- lifetime cover regardless of age and health

4. Acceptance of your application is subject to a medical questionnaire and approval by the medical consultant. Pre-existing and chronic conditions are covered within the limits of your plan if accepted by the medical consultant at the time of your enrolment.

For more information on how we can help you make this important decision, please contact us.

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