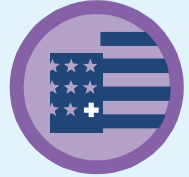


your worldwide partner
in Goodhealth



GOODHEALTH

Local knowledge, global reach

Wherever you are in the world our support is available 24 hours a day

Why choose Goodhealth?

- **Powerful** - we are one of the largest UK-based providers of international medical insurance
- **Focused** - we operate solely in the international healthcare market
- **Secure** - we provide peace of mind by protecting your health and your assets
- **Comprehensive** - we provide access to the best medical facilities through local support and international knowledge
- **Local** - our network of regional offices ensures that claims are settled quickly, efficiently and locally

We ensure every aspect of your healthcare is looked after, everywhere, everyday.



About Goodhealth Worldwide

Goodhealth Worldwide is part of the Primary Group, an insurance distribution business transacting annual insurance premiums in excess of US\$1.6 billion. The Group employs over 700 staff members servicing well defined sectors of the global insurance market throughout 17 locations worldwide.

Goodhealth Worldwide was established in 1980 and provides first class international medical insurance for expatriates and local nationals. Goodhealth Worldwide has become a market leader and a unique specialist of international healthcare insurance.

Members of the Global Healthcare Plan benefit from more than 25 years of experience in designing, administering and servicing international healthcare programs.

Our flexible product options enable our members to tailor cover to closely match their personal needs. We have established offices in Europe, the Middle East, Asia and the Americas enabling us to provide local service and ensure that claims are settled quickly and accurately.

About the Primary Care option of the Global Healthcare Plan

The Global Healthcare Plan has been designed by Goodhealth Worldwide to provide solutions for both local nationals and expatriates to obtain high levels of medical coverage with the flexibility of healthcare provision on a truly worldwide basis.

The Primary Care option of the Global Healthcare Plan brings you extensive, highly reliable long term coverage for complete peace of mind.

Plan Highlights

- Worldwide coverage
- US\$1,000,000 maximum benefit per year
- Four deductible options: \$1,000, \$2,500, \$5,000 and \$10,000
- In-patient treatments
- In-patient and out-patient surgery
- Organ transplants
- Oncology
- Emergency medical evacuation
- Ground ambulance
- Repatriation of mortal remains

[Our Medical Network](#)

The Primary Care option of the Global Healthcare Plan offers you the chance to use our preferred care providers, giving you the opportunity to access excellent healthcare facilities with pre-negotiated discounts.

Benefits include:

- Discounted rates for treatment
- No claim form to complete, and
- We settle your hospital bills

You can easily search for a network provider through our on-line provider search engine at www.goodhealthamericas.com.

Our Unique Services

Goodhealth Worldwide has more than 25 years of global health insurance experience. This expertise allows us to deliver innovative, flexible and consistent support, services and guidance.

- **Our worldwide offices:**

Our regional service centers in Asia, the Middle East, Europe and the Americas, provide our members with healthcare assistance around the globe, 24 hours a day.

- **International software:**

We have a unique policy and claims system to satisfy the demands for immediate exchange of information between our global offices; serving our members in every corner of the world regardless of where they purchased their cover.

- **Multilingual/multicultural staff:**

Goodhealth is very proud of its vast cultural diversity and linguistic proficiency. This means that our worldwide offices can offer you the local knowledge you need no matter where you bought your policy.



Questions and Answers

1. Q: [Am I eligible for coverage?](#)

A: Provided you are not a resident in the USA or Bermuda, and you are under the age of 75 at the time of application, you can become eligible for coverage, subject to a medical questionnaire.

2. Q: [Can my family members also be covered?](#)

A: Yes. Your spouse or adult partner, who is permanently living with you can be included as a dependant. Also eligible for cover are unmarried children not more than 18 years old and living with you, or not more than 23 years old and in full-time education. Again, this is subject to a medical questionnaire.

3. Q: [Will I need to have a medical examination to join the plan?](#)

A: No. You only need to complete a simple medical questionnaire. If we require additional information to underwrite your application fairly and accurately, we may request a medical report from your doctor.

4. Q: [Will I be covered for any illnesses or injuries I had before joining the plan?](#)

A: Existing conditions may be specifically excluded and the terms of any exclusion will be noted on your schedule of cover. These will be assessed at the time of application based on the information you declare to us. Undeclared conditions will be excluded and your cover may be deemed invalid if you do not disclose all existing conditions.

5. Q: [Am I covered if I travel away from my area of residence?](#)

A: Yes. Whether you are travelling on business or pleasure, you are covered worldwide.

6. Q: [Can I seek treatment anywhere in the world?](#)

A: Yes. The Global Healthcare Plan has been designed to give you the freedom to choose the country in which you will receive your treatment.

7. Q: [Am I covered for extreme sports?](#)

A: Yes, all non-professional recreational sports are covered.

8. Q: [How quickly can I be covered?](#)

A: Providing we accept your application, coverage will start from your requested effective date subject to cover not being backdated and providing the effective date is within 30 days from the submission of your application.

9. Q: [What happens if I want to cancel my policy?](#)

A: You have 30 days from the commencement date of your policy to review your coverage. If you decide to cancel and no claims have been made, we will arrange a full refund of any premium paid, provided we receive a written request to cancel your policy.

Premium Rates

Effective February 1st 2006

Premiums are offered in annual or semi-annual installments. All policies are for a duration of 12 months, whichever payment option you choose.

Rates for new applicants may be subject to change at the time of application. Please consult your representative for the most current rates applicable. All rates are in US dollars.

Annual Premium Rates

Age Band	Deductible \$1,000	Deductible \$2,500	Deductible \$5,000	Deductible \$10,000
0 - 17	\$408	\$328	\$258	\$182
18 - 21	\$816	\$639	\$515	\$364
22 - 29	\$855	\$694	\$541	\$388
30 - 34	\$1,162	\$944	\$720	\$538
35 - 39	\$1,217	\$1,004	\$756	\$563
40 - 44	\$1,437	\$1,145	\$889	\$643
45 - 49	\$1,505	\$1,185	\$934	\$673
50 - 54	\$1,865	\$1,546	\$1,157	\$869
55 - 59	\$1,954	\$1,606	\$1,243	\$910
60 - 64	\$2,875	\$2,008	\$1,799	\$1,136
65 - 74	N/A	\$3,594	\$2,917	\$1,916

Semi-Annual Premium Rates

Age Band	Deductible \$1,000	Deductible \$2,500	Deductible \$5,000	Deductible \$10,000
0 - 17	\$229	\$184	\$144	\$102
18 - 21	\$457	\$358	\$289	\$204
22 - 29	\$479	\$388	\$303	\$217
30 - 34	\$650	\$529	\$403	\$301
35 - 39	\$681	\$562	\$424	\$315
40 - 44	\$805	\$641	\$498	\$360
45 - 49	\$843	\$663	\$523	\$377
50 - 54	\$1,045	\$866	\$648	\$487
55 - 59	\$1,094	\$900	\$696	\$510
60 - 64	\$1,610	\$1,124	\$1,008	\$636
65 - 74	N/A	\$2,013	\$1,634	\$1,073

Summary of Benefits

The Primary Care option of the Global Healthcare Plan covers reasonable and customary charges for eligible medical expenses in the area where you receive treatment. Each insured person will need to satisfy their deductible once per period of cover (12 months).

In the following pages we provide a summary of benefits and limits. For a complete description of the benefits, please refer to the terms and conditions of cover. The benefits are in US dollars.

Benefits	Limits
<p>Coverage area</p> <p>Maximum annual benefit</p> <p>Aggregate maximum deductible (in the event of a simultaneous accident involving two or more insured persons on the same policy)</p> <p>Maximum co-insurance for treatment</p> <ul style="list-style-type: none"> - received in network - received out of network 	<p>Worldwide</p> <p>\$1,000,000</p> <p>Two times deductible maximum</p> <p>\$800</p> <p>\$4,000</p>
<p>In-patient benefits</p> <p>Reimbursement amounts applicable to in-patient benefits:</p> <p>Outside US</p> <ul style="list-style-type: none"> - In US in network - In US out of network <p>In-patient hospital charges:</p> <p>Hospital accommodation, drugs and dressings, surgeon and anaesthetist fees, operating room, pathology, diagnosis x-ray and laboratory work.</p> <p>Private room and board</p> <p>Standard private room rate and associated charges.</p> <p>Intensive care unit</p> <p>Charges made by a medical facility for the provision of a room in their intensive care unit.</p> <p>Oncology</p> <p>Treatment given for cancer received as an in-patient, day-patient, or out-patient.</p> <p>Organ transplants</p> <p>Limited to certain transplants: heart, heart/lung, lung, kidney, kidney/pancreas, liver, allogenic bone marrow, autologous bone marrow.</p> <p>CT & MRIs</p> <p>Scans received as an in-patient, day-patient or out-patient and pre-authorized by us.</p> <p>Ground ambulance</p> <p>Emergency transportation costs to and from a medical facility by the most appropriate form of transport.</p>	<p>100%</p> <p>90%</p> <p>70%</p> <p>Full reimbursement</p> <p>Full reimbursement</p> <p>\$2,000 per day</p> <p>Full reimbursement</p> <p>\$250,000 per transplant</p> <p>Full reimbursement</p> <p>Full reimbursement</p>

Summary of Benefits

Benefits	Limits
<p>Emergency medical evacuation Evacuation of an insured person in the event of treatment not being readily available at the place of the incident, and to the nearest appropriate medical facility, for the purpose of admission as an in-patient or day-patient. Extended to cover the costs for one other person to travel with the insured person as an escort.</p>	<p>Full reimbursement</p>
<p>Additional travel expenses (following Evacuation) Reasonable travel costs:</p> <ul style="list-style-type: none"> I) To and from medical appointments when treatment is being received as a day-patient. II) For an accompanying person to travel to and from the hospital to visit the insured person following admission as an in-patient. III) Non-hospital accommodation for immediate pre- and post-hospital admission periods provided that the insured person is under the care of a specialist physician. IV) Economy class airline ticket to return the insured person and one other person who has traveled as an escort to the country of residence or to the country from where evacuation occurred. 	<p>Full reimbursement</p> <p>Up to \$25 per day</p> <p>Up to \$25 per day</p> <p>Up to \$50 per day</p> <p>Full reimbursement</p>
<p>Overall benefit limit.</p>	<p>\$10,000 per evacuation</p>
<p>Convalescence Admission to a convalescent facility following treatment for a medical condition where the insured person was confined to hospital as an in-patient for at least three consecutive days, and where admission is made within 14 days of discharge from hospital.</p>	<p>Full reimbursement up to 30 days per condition</p>
<p>Home health care Home health care immediately following hospital discharge on the recommendation of a specialist physician and must be provided by a qualified nurse. All treatment under this benefit must be pre-authorized by us.</p>	<p>Full reimbursement up to 30 sessions per medical condition</p>
<p>Reconstructive surgery Reconstructive surgery following an accident or following surgery for an eligible medical condition.</p>	<p>Full reimbursement</p>
<p>External Prosthesis The costs of any artificial eyes and limbs following treatment for an eligible medical condition or as a result of an accident.</p>	<p>\$5,000 lifetime limit</p>
<p>In-patient psychiatric treatment In a registered psychiatric unit of a hospital. All benefits are conditional upon pre-authorization from us and all treatment being administered under the direct control of a registered psychiatrist.</p>	<p>Full reimbursement up to 28 days</p>

Summary of Benefits

Benefits	Limits
<p>Complications of pregnancy Treatment of a medical condition that arises during the antenatal stages of pregnancy, or a medical condition which arises during childbirth and requires a recognized obstetric procedure (excluding caesarean sections on medical grounds).</p>	<p>Full reimbursement (Subject to a waiting period. Please refer to the policy wording)</p>
<p>Out-patient surgery</p> <p>AIDS Medical expenses which arise from or are in any way related to human immunodeficiency virus (HIV) and/or HIV-related illness, including acquired immune deficiency syndrome (AIDS) or AIDS-related complex (ARC) and/or any mutant derivative or variation thereof.</p>	<p>Full reimbursement</p> <p>\$40,000 lifetime limit</p>
<p>Accidental damage to teeth Treatment received in a dental surgery or in an emergency room in a hospital within seven days of incurring accidental damage caused to sound, natural teeth. Limited to: I) First denture or fitted bridgework to replace lost teeth. II) First crown needed to repair each damaged tooth.</p>	<p>Full reimbursement when treatment received as an in-patient only</p>
<p>Parent accommodation Hospital accommodation costs in respect of a parent or legal guardian staying with an insured person who is under 18 years of age and is admitted to a hospital as an in-patient.</p>	<p>Full reimbursement</p>
<p>Newborn accommodation Hospital accommodation costs relating to a newborn baby (up to 16 weeks old) to accompany its mother (being an insured person) while she is receiving treatment as an in-patient in a hospital.</p>	<p>Full reimbursement</p>
<p>Hospice care To provide hospice care treatment in the event of a terminal illness.</p>	<p>Full reimbursement up to 30 days when treatment received as an in-patient only</p>
<p>Mortal remains I) Transportation of a body or ashes to the country of nationality or country of residence, or II) Burial or cremation costs at the place of death.</p>	<p>Up to \$10,000</p>

Claims Procedure

Please read the following information carefully as it explains the claim filing procedures. Feel free to contact us if you require any additional information.

How does your deductible work?

You have different deductible options to choose from. your deductible is the amount payable by you before any claims are paid. Deductibles are applied per person, per policy year. If your claimed amount does not exceed your deductible, it will be applied towards meeting your annual deductible amount. Once your deductible has been met, future claims will be reimbursed up to the policy limits.

How does your co-insurance work?

You are required to pay a percentage of the total value of any incurred expenses for each period of cover. This is called your co-insurance and the percentage can be found in your schedule of cover. The maximum amount you will have to pay as co-insurance is called your co-insurance limit and is set out in your schedule of cover for each period of cover. After this maximum for which you are liable is reached, the policy will pay benefits at 100% up to the maximum annual Benefit.

How do you find a network provider?

You can easily search for a network provider through our online provider search engine. You can narrow your search by selecting specific specialties, medical facilities and/or locations. Our online provider search engine is available on our website www.goodhealthamericas.com under 'Clients / Find a medical provider'.

How do you pre-certify?

Any programmed treatment requires a pre-certification. You can pre-certify any upcoming treatment by calling our medical helpline, downloading a pre-certification form from our website or sending an e-mail to one of the Goodhealth Worldwide offices. You will be required to provide complete details on the condition, proposed treatment, medical facility and physician.

In case of an emergency...

In the event of an emergency you should contact our medical helpline as soon as reasonably possible. Our staff are available 24 hours a day 365 days a year. The emergency assistance numbers are printed on the back of your membership card. Please do not delay in obtaining emergency treatment.

Any questions or comments regarding our claims procedure should be sent to your nearest Goodhealth Worldwide Office (see back page).

Exclusions

This policy does not cover expenses arising from:

- Out-patient treatment - other than that specified in the benefit schedule.
- Any medical condition or related condition for which you have received treatment, had symptoms of or sought advice for prior to your date of entry (pre-existing medical condition), unless it had been declared as a material fact at the time of application and accepted in writing by us.
- Any medical condition arising within the first 90 days from the date of entry, where such a medical condition had not been as a result of an accident or disease of infectious origin.
- Cosmetic treatment or any consequences thereof and/or treatment for weight loss or weight problems whether or not for psychological purposes and any associated treatment costs consequent of cosmetic surgery or arising as a result of an eating disorder or weight problem.
- Treatment for alcoholism, drug or substance abuse or any addictive condition of any kind and any injury or illness arising directly or indirectly from such abuse or addiction.
- Suicide or attempted suicide, willfully self-inflicted bodily injury or illness, or injury sustained directly or indirectly as a result of the Insured Person committing a criminal offence.
- Treatment received in connection with insomnia, sleep disorders, sleep apnea, fatigue, jet lag or work-related stress or any related condition.
- Dietary supplements and substances which are available naturally, including but not limited to vitamins, minerals and organic substances.
- Any treatment not prescribed, recommended or approved by your attending physician or specialist physician.
- Treatment which we determine on medical advice is either experimental or unproven.
- Alternative medicines including but not limited to, chiropractors, optometrists, lactation examiners and podiatrists. Cover is extended to include chiropractors, osteopaths, homeopaths and acupuncturists only, as provided for under benefit 1(e) of the policy.
- The costs of normal pregnancy and childbirth (including caesarean section costs).
- Complications of pregnancy whatsoever incurred in the first twelve months following the purchase date of this benefit or the date of entry, whichever is the later.
- Any pregnancy costs whatsoever relating to unmarried children under 18 years of age qualifying as a dependant.
- Treatment directly or indirectly arising from or required in connection with male and female birth control, infertility, contraception, sterilization (or its reversal) and any form of assisted reproduction or any complication of pregnancy arising as a result of assisted pregnancy or fertility treatment.

For a complete list of exclusions, please refer to the terms and conditions of cover.

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www.goodhealthamericas.com

www.urangayasociados.com

Victor Uranga Agency

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El Paso, TX 79946-1101

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Local knowledge, global reach