

Addendum July 2012

Please note that from July 2012, changes will be made to the policy wording, which may affect your plan. You will receive the amended policy wording upon the renewal of your policy, which will also include our preferred provider organisation list of hospitals and medical centres in your relevant network.

HEALTHCARE EMERGENCYPLUS PLAN

- Outside Area of Cover is limited to 30 days in total for accident or emergency treatments only and 20% co-pay will apply
- Hospital Network – use of the hospitals and medical centres in the **Restricted Network**. Where hospitals and medical centres outside of the HCI Network are used, 30% co-pay will apply

HEALTHCARE STANDARD PLAN

- Outside Area of Cover is limited to 30 days in total for accident or emergency treatments only and 20% co-pay will apply
- Hospital Network – use of the hospitals and medical centres in the **Restricted Network**. Where hospitals and medical centres outside of the HCI Network are used, 20% co-pay will apply

HEALTHCARE PLUS PLAN

- Outside Area of Cover is limited to 30 days in total for accident or emergency treatments only and 20% co-pay will apply
- Hospital Network – use of the hospitals and medical centres in the **General Network**. Where hospitals and medical centres outside of the HCI Network are used, 20% co-pay will apply

HEALTHCARE PREMIUM PLAN

- Outside Area of Cover is limited to 60 days in total for accident or emergency treatments only and 20% co-pay will apply
- Prescribed Drugs – 75% of costs will be covered up to a maximum of **\$1,000** each period of insurance
- Vaccinations – 75% of costs will be covered up to **\$250** if prescribed by a physician
- Hospital Network – use of the hospitals and medical centres in the **General Network**. Where hospitals and medical centres outside of the HCI Network are used, 20% co-pay will apply

HEALTHCARE EXECUTIVE PLAN

- Outside Area of Cover is limited to 60 days in total for accident or emergency treatments only and 20% co-pay will apply
- Hospital Cash Benefit – **\$300** per day for a maximum of **45** days
- Hospital Network – use of the hospitals and medical centres in the **Comprehensive Network**. Where hospitals and medical centres outside of the HCI Network are used, 20% co-pay will apply