



WORLDWIDE HEALTH INSURANCE for expats

The Worldwide Health insurance with Chubb Insurance, offers you (and your family if declared) medical security while working overseas in a host country. You are guaranteed seamless cover between your host and home country for comprehensive medical, hospital, dental, optical, other ancillary benefits and medical repatriation.

Plan Comparison

Region of Residence Worldwide excluding US/Canada/HK/Japan/UK Limit \$1,000,000
 Worldwide including US/Canada/HK/Japan/UK Limit \$2,000,000

Plan (AUD)	Gold		Platinum		Annual Aggregate Deductible
	\$1,000,000	\$2,000,000	\$1,000,000	\$2,000,000	
Single, cost per annum	\$2,728	\$4,501	\$4,257	\$6,386	\$250
Couple, cost per annum	\$4,345	\$7,169	\$6,248	\$9,372	\$500
Family, cost per annum	\$5,385	\$8,884	\$8,514	\$12,771	\$500

Optional Benefits

Benefit	Options	Sum Insured	Additional Premium (AUD)
Lump Sum Death & Disablement	Expatriate	\$250,000	\$260
	Spouse / Partner	\$100,000	\$80
	Children	\$30,000	\$25
Weekly Benefits Accident Only	30 day excess	85% up to \$3,500 p/w 156 week benefit period	\$402
	60 day excess		\$288
	90 day excess		\$201
Weekly Benefits Accident & Illness	30 day excess	85% up to \$3,500 per week. 156 week benefit period	\$1,725
	60 day excess		\$1,380
	90 day excess		\$978
Corporate Travel	Single	As per policy wording	\$242
	Couple / Family		\$483

Medicare Compliance

Medical Levy Surcharge (MLS) Elimination	
Single, cost per annum	\$423.36 Incl. 30% Tax Rebate
Couple / Family, cost per annum	\$846.72 Incl. 30% Tax Rebate

Please refer to the Worldwide Health Care Plan Overview, for full details, which outlines the schedules of benefits and compensation payable.

Key Features

- Comprehensive Expatriate Health cover anywhere in the world
- Emergency Support & Medical evacuation
- Option to comply with Australia's Medicare system
- Option to extend cover to include;
 - Workers compensation Replacement Benefits
 - Income Protection
 - Corporate Travel

*This is a basic guide, providing a summary of cover provided by Chubb Insurance only.
 For full details of the terms, conditions, exclusions and limitations please refer to the specific policy document which is available on request.*

Comprehensive Cover

- Hospital In-patient**
Treatment as a private patient in any public or private hospital
- Out-patient**
Doctors Services - charges for outpatient services made by a qualified medical practitioner
- Worldwide Cover**
Protects you and your accompanying family either whilst abroad or temporarily in your home country
- Terrorism Cover**
Cover for claims arising out of Terrorism is automatically included worldwide
- Maternity cover.**
Provided by both plans, however the Platinum Plan provides cover up to full policy limit.
Automatic cover for baby from moment of birth including treatment for congenital birth defects in newborn children.
- Full cover for organ transplants.
- Nil waiting times for benefits including maternity (however pregnancy must occur during the policy period)
- Nil exclusions for sporting activities (with the exception of professional sport)

Exclusions

- Pre-existing illness, conditions and ailments
- Refer to policy wording & PDS for full policy exclusions

Medicare Levy Surcharge (MLS)

Under Australian Taxation Law, anyone who is eligible for Medicare AND is still required to lodge a tax return in Australia AND does not qualify for Non Resident status AND who is not appropriately insured is subject to the Medicare Levy Surcharge (MLS).

Personal circumstances vary and should be checked with a qualified accountant and/or the Australian Taxation Office.

Further information can be found via the Australian Health Industry Association (AHIA) calculator:
www.privatehealth.com.au/surcharge; and ATO <http://www.ato.com.au>.

Who is covered by the plan?

Any person nominated by the insured for the insurance cover selected. The Plan is available to for a single, couple or family membership. Please refer to the Worldwide Health Care Plan Overview for definitions.

How do I make a claim?

Emergency

All plans provide worldwide emergency medical assistance.

Wherever possible contact Chubb Customer Care in the first instance, reverse charge 24/7. Telephone: +61 2 9929 2216

In-hospital (Non emergency)

Contact Chubb Customer Care, prior to entering hospital. Hospital guarantee and settlement upon discharge will be arranged.

Other Claims

Pay and claim. Pay for the medical treatment then submit a claim direct to insurer, by fax or email, including all relevant receipts for re-imbursalment within 10 days.

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Additional information on Willis may be found at www.willis.com.

Policy issued by;
Chubb Insurance Company of Australia Ltd