


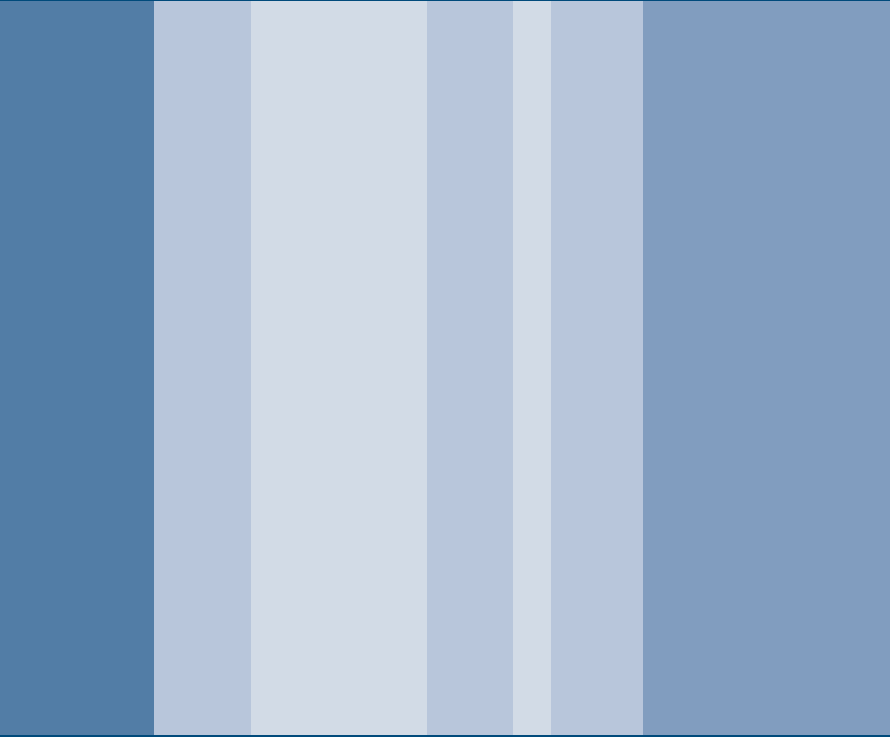
IFS Global Health



A global healthcare
solution for expatriates

Aviva - International Financial Solutions.





A personal healthcare protection all around the world

As a global citizen, you travel the world to work. While at home or away, accidents and illnesses may happen. However, the medical treatment and care that you are familiar with may not be easily available.

That is why you and your family should be able to enjoy global protection, wherever you are. This plan is available to all nationalities living and working outside their home country. Your coverage can continue even if you relocate.

One solution for all your needs

IFS Global Health is a medical insurance plan that provides comprehensive pre- to post-hospital care for you and your family. There are very few restrictions on how money is spent for medical treatment and services and you are assured of high quality, world-class healthcare anywhere in the world.

IFS Global Health allows you to choose where, when and by whom you are treated, depending on the plan you select. If appropriate medical treatment is not available where you are, prior arrangements can be made for you to receive suitable treatment elsewhere, as soon as possible.

Whether you are at home or travelling on business or leisure, IFS Global Health covers all your medical needs. Aviva will help to expedite your treatment and to arrange for payment guarantees or direct settlement with the hospitals involved. Emergency assistance and evacuation is only a telephone call away using our 24-hour hotline. With IFS Global Health, all you need to do is to get back on your feet again - without any financial worries.

IFS Global Health Benefits

> **Generous Global Cover**

We offer one of the most generous international health insurance plans available with up to US\$ 2 million cover per year and no deductible, co-insurance or lifetime limits. This gives you and your family global access to first class medical care - wherever you are.

> **Elective Treatment**

You and your family have the flexibility to choose where, when and by whom you are treated, even in the USA or Canada if these countries are selected in your plan.

> **Home Country Treatment**

You and your family can elect to receive treatment in your home country, including the USA and Canada if you include these countries in your plan.

> **Emergency Treatment in USA and Canada**

If your plan excludes the USA and Canada you will still be generously covered for emergency treatment if you are visiting these countries for 90 days or less per trip. This is a great advantage for short business trips and holidays, avoiding the need to take out additional travel insurance.

➤ **Chronic Care - Full Coverage**

We offer full coverage for chronic illnesses, for example diabetes or kidney conditions which originate after you or your family are insured. This is an important feature to consider when comparing the benefits of IFS Global Health to other local and international plans.

➤ **Alternative Medicine**

Besides inpatient and outpatient care, we also cover alternative medicine, for example, homeopathy, chiropractic treatment and acupuncture.

➤ **Complimentary Health Screen**

For Supreme and Elite plans, you and your family are entitled to a complimentary health screen every two years - helping you to keep your health in check.

➤ **Global Payment Guarantee**

We provide global payment guarantees so that you do not have to pay hospitals or make substantial credit card deposits directly to hospitals or emergency medical evacuation services.

➤ **Transportability**

You and your family enjoy continued cover even if you are relocated. No additional underwriting is required. This is an important consideration for on-going family care, when comparing the benefits of IFS Global Health with a local plan.

➤ **24-Hour Dedicated Helpline**

We provide a helpline that you can call upon for assistance at anytime, day or night. The highly trained multi-lingual medical staff will guide and assist you in times of crisis.

➤ **Discounts When You Insure Your Family**

When you include your spouse and children (we require a minimum three or more family members) you will enjoy a 5% discount off your total family premium.

➤ **Generous Premium Reducing Options**

You can enjoy generous discounts on your premium if you select from a range of optional annual deductibles. You can apply them to any of the three plan options, to create a benefit package to suit you. The deductible will apply to all benefits and to each family member. It covers the cumulative total amount of your claims - and you and each member of your family will only need to bear it once in any policy year before we pay benefits.

Deductible (US\$)	Annual Premium Discount
500	20%
1,000	25%
2,000	30%

Emergency assistance services

> **International Payment Guarantees**

If you contact the Emergency Assistance Centre in advance with the relevant information, Aviva will provide you with global payment guarantees so you do not have to pay the hospital and/or emergency medical evacuation services directly.

> **Emergency Medical Advice & Assistance**

The Emergency Assistance Centre will provide medical advice, evaluation, referral and hospital admission assistance over the telephone.

> **Emergency Evacuation Services and Repatriation**

In extreme emergencies, air or surface evacuation to the nearest suitable hospital (where medically appropriate) can be arranged. In the event of death, Aviva can arrange for either repatriation of the body or a local burial.

> **International Travel Assistance**

Visa, inoculation, weather information, lost luggage/passport assistance and emergency message transmission can be provided to you in times of urgent need.

To provide you with these life-saving services, Aviva has teamed up with International SOS Pte Ltd, a specialist medical assistance organisation based in Singapore. With an extensive global network of Alarm Centres, you can call upon us for assistance at any time, day or night. The highly-trained, multi-lingual staff and co-ordinator doctors will guide you in times of crisis.

To give you complete peace of mind, Aviva provides you valuable emergency assistance via a **24-hour hotline** specially dedicated to **IFS Global Health** customers.

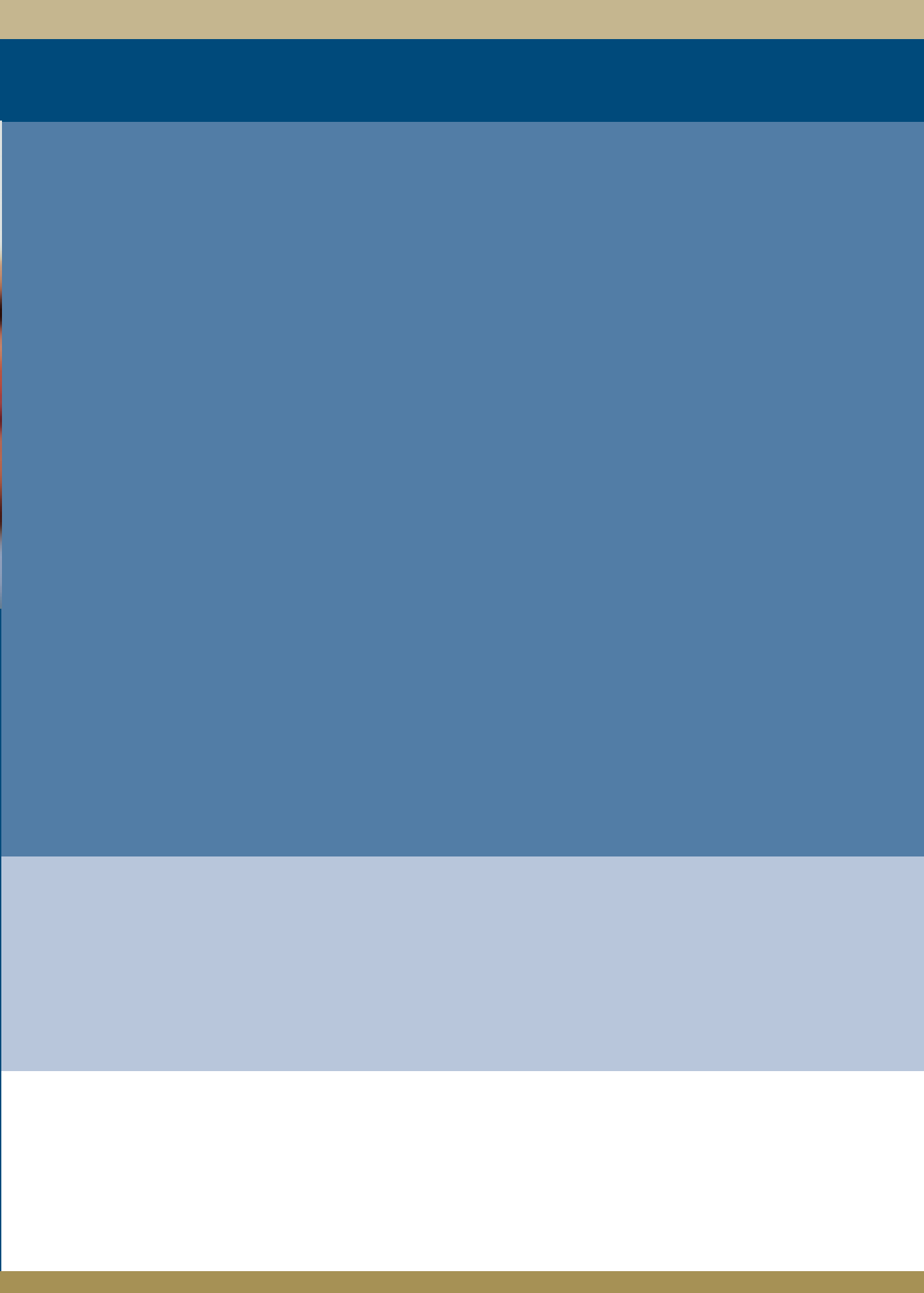
IFS Global Health Premium Rates

> To obtain a quotation, please speak to your financial adviser.

Important Note:

This is only product information provided by Aviva Ltd. You should seek advice from a qualified adviser if in doubt. Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs.

This policy is governed by and shall be construed in accordance with the law of Singapore.





Aviva-IFS Hotline (65) 6827-9929 Fax (65) 6827-7900 4 Shenton Way #01-01 SGX Centre 2 Singapore 068807 www.aviva-ifs.com

Company Reg. No.: 196900499K GST Reg. No.: MR-8500166-8

Let Aviva take care of your
global healthcare needs.
Call our **Aviva-IFS Hotline** at
(65) 6827 9929,
log on to **www.aviva-ifs.com**
or contact your Financial Adviser
for more information.

IFS Global Health Benefits Summary

(All figures are in US\$)	Classic \$1,000,000	Supreme \$1,600,000	Elite \$2,000,000
Annual Limits per insured person			
CORE BENEFITS			
(1) HOSPITAL & RELATED SERVICES			
In-Hospital accommodation, surgery, treatment, facilities & services	In Full	In Full	In Full
Cancer treatment (in-patient and out-patient)	In Full	In Full	In Full
Kidney dialysis (in-patient and out-patient)	In Full	In Full	In Full
Physiotherapy treatment	In Full	In Full	In Full
Psychiatric treatment (after 10 months of coverage)	\$10,000	\$10,000	\$10,000
Day surgery	In Full	In Full	In Full
Casualty ward accident and emergency services	In Full	In Full	In Full
Pre-hospital specialist and diagnostic services	In Full	In Full	In Full
Post-hospital follow-up treatment	In Full	In Full	In Full
Hospital accommodation for accompanying parent of insured child	In Full	In Full	In Full
Local ambulance services	In Full	In Full	In Full
Emergency treatment outside area of cover (subject to reasonable and customary charges)	\$75,000	\$100,000	In Full
Accident dental treatment	In Full	In Full	In Full
Home nursing care following discharge from hospital (up to max 26 weeks per policy year)	In Full	In Full	In Full
Daily hospital cash per night for non-paying patient (max 30 days per disability)	\$150	\$200	\$300
(2) ORGAN TRANSPLANTATION			
Operation costs for kidney, heart, liver, lung and bone marrow transplants (excluding costs of obtaining donor organs)	In Full	In Full	In Full
(3) EMERGENCY MEDICAL EVACUATION AND REPATRIATION			
Medical evacuation and repatriation	In Full	In Full	In Full
Repatriation of mortal remains	In Full	In Full	In Full
Compassionate travel	In Full	In Full	In Full
International travel assistance services	Provided	Provided	Provided
(4) OUTPATIENT BENEFITS			
General Practitioner services	Not Covered	\$1,000	\$1,000
Specialist services	} \$3,500	} \$6,000	} \$8,000
Outpatient psychiatric treatment			
Outpatient laboratory, x-ray and diagnostic services (including CT, PET & MRI scans)			
Prescribed drugs			
Prescribed physiotherapy, speech therapy & oculomotor therapy			
Prescribed medical aids			
Alternative medicine	\$500	\$1,000	\$1,500
Health screen (every 2 years)	Not Covered	Max \$120	Max \$120
(5) MATERNITY BENEFITS (subject to 10 months waiting period)			
Delivery	} Not Covered	} \$8,000	} \$15,000
Complications			
OPTIONAL BENEFITS			
(6) DENTAL BENEFITS (subject to 6 months waiting period)			
Routine dental treatment	\$500	\$500	\$500
Restorative dental treatment	\$3,000	\$3,000	\$3,000
COST REDUCTION OPTION			
An annual deductible is available to all three product options, Classic, Supreme and Elite, and is applicable to all benefits before they are payable			
	Deductible (US\$)	Premium Discount	
	\$500	20%	
	\$1,000	25%	
	\$2,000	30%	

Jan-05

