



# Table of Benefits

## Mercy Ship Top-up Plan with Talent Trust

### **Policy terms and conditions**

This Table of Benefits was designed for informational purposes and offers an overview of the cover we provide under this plan. All limits are per member, per Insurance Year, unless otherwise stated. Cover is subject to product availability and to our policy terms and conditions, as detailed in our Benefit Guide.

## Our Mercy Ship top-up plan

The Mercy Ship Top-up plan covers you for in-patient and out-patient benefits, as shown in the table below.

### Key to Table of Benefits

✓ Covered in full, up to the maximum plan limit.

\* Treatments/costs require pre-authorisation through submission of a Pre-authorisation Form. Details of our Pre-authorisation process can be found in our Benefit Guide

Mercy Ship Top-up plan	Limits
Overall maximum plan limit For emergency treatments outside of the USA	US\$ 1,500,000
Excess	US\$ 100 per medical condition for treatments in the USA and US\$ 50 per medical condition outside of the USA
<b>Core Plan benefits</b>	
Hospital accommodation*	Private room
Intensive care*	✓
Prescribed drugs and materials* In-patient and day-care treatment only	✓
Surgical fees, including anaesthesia and theatre charges*	✓
Physician and therapist fees* In-patient and day-care treatment only	✓
Surgical appliances and materials*	✓
Diagnostic tests* In-patient and day-care treatment only	✓
Emergency dental treatment In-patient and Out-patient treatment	US\$ 750
Reasonable additional treatment and accommodation charges Applies up to six months after the expiry of your policy	✓
Day-care treatment*	✓
Out-patient surgery*	✓
Rehabilitation treatment In-patient, day-care and out-patient treatment; must commence within 14 days of discharge after the acute medical and/or surgical treatment ceases Covered only if you've received in-patient treatment for three or more consecutive days/nights for the same medical condition	✓ Up to 120 days per medical condition
Local ambulance	✓
Emergency treatment outside area of cover For treatment taking place in the USA, related to a condition that started outside the USA	US\$ 150,000

<p><b>Medical evacuation*</b> Emergency cases only</p> <ul style="list-style-type: none"> <li>• Where necessary treatment is not available locally, we will evacuate the insured person to the nearest appropriate medical centre*</li> <li>• Where ongoing treatment is required, we will cover hotel accommodation costs*</li> <li>• Evacuation in the event of unavailability of adequately screened blood*</li> <li>• If medical necessity prevents an immediate return trip following discharge from an in-patient episode of care, we will cover the hotel accommodation costs*</li> </ul>	<p>✓ ✓ ✓</p> <p>Max. 7 days</p>
<p><b>Expenses for one person accompanying an evacuated person*</b> If medically necessary</p> <ul style="list-style-type: none"> <li>• Travel costs for one accompanying person to and from medical appointments when treatment is being received on a day-care basis*</li> <li>• Travel costs for one accompanying person (to and from the hospital), to visit the insured person receiving in-patient treatment*</li> <li>• Non-hospital accommodation costs for the insured person and any accompanying person, where required in the period immediately preceding or following hospital admission (where the insured person is under the care of a specialist)*</li> </ul>	<p>✓, up to US\$ 2,500 per evacuation</p> <p>Max. US\$ 80 per person, per day (up to the overall benefit limit of US\$ 2,500 above)</p>
<p><b>Repatriation of mortal remains or burial expenses*</b></p>	<p>US\$ 15,000</p>
<p><b>CT and MRI scans</b> In-patient and out-patient treatment</p>	<p>✓</p>
<p><b>PET* and CT-PET* scans</b> In-patient and out-patient treatment</p>	<p>✓</p>
<p><b>In-patient cash benefit</b> Per night Where treatment has been received free of charge</p>	<p>US\$ 25, max. 20 nights</p>
<p><b>Emergency out-patient treatment</b></p>	<p>✓</p>
<p><b>Additional Core Plan services</b></p>	
<p><b>Expat Assistance Programme**</b> Offers access to a range of 24/7 multilingual support services as follows:</p> <ul style="list-style-type: none"> <li>• Counselling - confidential and professional support (in-person, phone, and video )</li> <li>• Legal and financial referral services</li> <li>• Critical incident support</li> <li>• Wellness website access</li> </ul>	<p>✓</p>
<p><b>Travel Security Services**</b> Offers 24/7 access to personal security information and advice for all your travel safety queries. This includes:</p> <ul style="list-style-type: none"> <li>• Emergency Security Assistance Hotline (not a free number)</li> <li>• Country intelligence and security advice</li> <li>• Daily security news and travel safety alerts</li> </ul>	<p>✓</p>
<p><b>Olive**</b> Our Health &amp; Wellness support program includes, for example:</p> <ul style="list-style-type: none"> <li>• HealthSteps fitness app</li> <li>• Access to wellness resources</li> </ul>	<p>✓</p>

<b>Digital health app**</b> Reimbursement for one digital health app of your choice for the prevention, detection and management of a disease or condition	Up to US\$ 70
<b>MyHealth digital services</b> <ul style="list-style-type: none"> <li>• Manage your cover online with our app or portal anytime, anywhere</li> <li>• Track progress of claims</li> <li>• Access health services and more</li> </ul>	✓
<b>Second Medical Opinion service**</b> Offers access to expert help on the best treatment options available, if you have been diagnosed with a serious illness or had surgery recommended	✓
<b>Out-patient Plan benefits</b>	
Video consultation services **	✓
Specialist fees	✓
Diagnostic tests	✓
Chinese herbal medicine	✓
Prescribed physiotherapy	✓
<b>Ophthalmic fees</b> For the diagnosis and treatment of eye diseases and disorders, excluding accidental/natural degenerative eye defects	✓

*\*\*Certain services that may be included in your plan are provided by third party providers, such as the Expat Assistance Programme, Travel Security services, HealthSteps app, Second Medical Opinion and tele-medicine services. If included in your plan, these services will show in your Table of Benefits. These services are made available to you subject to your acceptance of the terms and conditions of your policy and the terms and conditions of the third parties. These services may be subject to geographical restrictions. The HealthSteps app does not provide medical or health advice and the wellness resources contained within Olive are for informational purposes only. The HealthSteps app and the wellness resources contained within Olive shouldn't be regarded as a substitute for professional advice (medical, physical or psychological). They are also not a substitute for the diagnosis, treatment, assessment or care that you may need from your own doctor. You understand and agree that the insurer, its reinsurers and its administrators are not responsible or liable for any claim, loss or damage, directly or indirectly resulting from your use of any of these third party services.*

## Notes

### What we cover

With the Mercy Ship Top-up plan, you are covered for medical conditions that manifest for the first time during the validity of your cover, and where related treatment is also provided to you during the validity of your cover.

We don't cover pre-existing conditions, i.e. medical conditions that manifested before your cover started (that you knew about them or not).

In order for your medical costs to be covered, they have to be for medically necessary treatments and procedures; also costs have to be reasonable and customary, based on the average treatment costs applicable to the region in which you receive the treatment. For in-patient treatments, we cover you for a standard private room unless you want to opt for an alternative type of room/hospital accommodation.

### Geographical area of cover

The geographical area of cover available with the Mercy Ship Top-up plan is 'Worldwide, with limited cover in the USA'. The area of cover is subject to the policy terms and conditions.

Please note:

- Our policies are international health plans and are intended for international use. They are not intended as a replacement for domestic insurance products for citizens or residents of Malaysia.
- Regarding the USA: this cover doesn't meet the requirements of the comprehensive healthcare reform law of March 2010 (also referred to as ACA, PPACA, or 'Obamacare') and is not recognised as 'minimum essential cover'. If you are a US citizen residing inside or outside the USA and you are required to maintain minimum essential cover, you should seek cover under a US domestic health insurance plan. It is your responsibility to ensure that your healthcare cover is legally appropriate. We strongly recommend that you seek independent advice in this regard.

## Talk to us, we love to help!

**For sales enquiries or general policy enquiries,** please contact Talent Trust:

Telephone: +60 (4) 899 8945  
(Mon-Fri, 10am-6pm; +8GMT)  
Email: [info@talent-trust.com](mailto:info@talent-trust.com)

**For members' emergencies or claims queries,** contact Allianz Care:

Telephone: +1 (877) 499 4809  
(available 24/7)

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