



United All-In HealthCare Benefits & Limits

Benefits	Description	Coverage and Limits
HOSPITAL SERVICES	In-Patient Room and Board Charges	100%, Max. 90 Days per Ailment
	Surgical Expenses	100%
	Miscellaneous Expenses (nursing, anesthetists fees)	100%
	Intensive Care	100%, Max. 14 Days per Ailment
	Emergency Accident	100%
NON-CLINICAL EXPENSES	Physician Consultation	100%
	Specialist Consultation	100%
	Prescribed Medicines	100%
	X-Ray and Lab. Expenses	100%
MATERNITY CARE AND CHILD BIRTH After 10 months of coverage	Normal Pre-Natal Care	Max. 3 Physician Consultations
	Elective Ultrasound	Max. 1 Examination
	Pre-Natal Care with Complications	Max. 4 Gynaecologist visits
	Medically Necessary Ultrasound	Max. 4 Examinations
	Normal Delivery	100%, Max. 2 Days
	Childbirth with Complications (Hospital)	100%, Max. 6 Days
PHYSIOTHERAPY	Physical Therapist Treatment Costs	Max. 6 Treatments per Ailment
TREATMENT ABROAD	Non-Clinical Expenses	Max. Fl. 500
	Pre-Certified Diagnostic Services	Max. Fl. 1,500
	Pre-Certified Out-Patient Treatment	Max. Fl. 2,500
	Hospital Services	Corresponding Insured Hospital Class Max. 30 Days per Policy Year
TRANSPORATION	Local Ambulance Services	100%
	Emergency Medical Evacuation	80% of Air Fare Max. Fl. 3,000 per Policy Year
Maximum Limit per Policy Year	Fl. 80,000	
Maximum Lifetime Limit	Fl. 320,000	

What you should know

- No deductibles are applicable
- Maternity is covered after 10-month membership
- Maximum age to apply is 55 years old
- Cover available for Class I, Class II and Class III
- There is a 60 day waiting period (except for accidents and acute ailments)
- Invoices older than 6 months are not reimbursed
- The company reserves the right to require a medical examination before binding coverage