



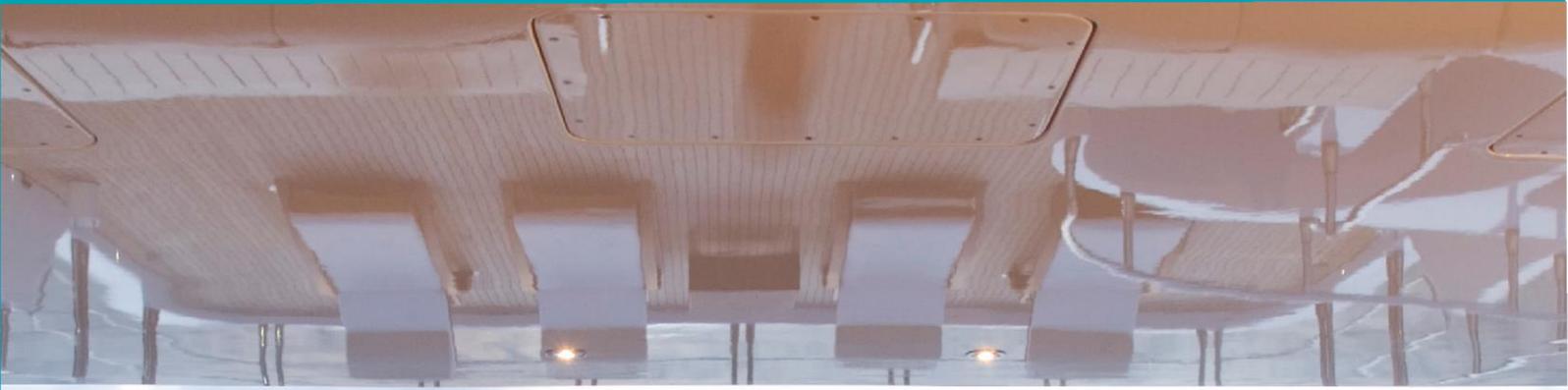
individual

International
Currents

TABLE OF BENEFITS

**MARINE
SURE** /

your well-being at heart®



IMPORTANT CONTACT INFORMATION

FOR YOUR MARINESURE COMPLETE

For help in understanding your benefits, questions and general plan guidance, please contact our Member Care Team:

+44 (0)20 7590 8800 or
+1-888-689-9661 (US Freephone)
member-care@marinesure-health.com

CLAIMS

integra@expatpa.com

FOR 24/7 PRE-AUTHORISATION AND GUARANTEE OF PAYMENT REQUESTS:

All hospital stays, outpatient surgery, medical transportation (except for local emergency transportation) or medical procedures must be pre-authorised. Pre-authorisations are easy and only take a few minutes of your time.

Please allow at least 2-5 business days for the pre-authorisation to be processed. You must notify us at least five business days prior to a scheduled or elective admission or treatment plan. For an emergency hospitalisation please notify us within 48 hours of admission.

+33 1 76 31 13 08

FOR EMERGENCY MEDICAL ASSISTANCE

+33 1 76 31 13 08

FOR SAND (SECURITY AND NATURAL DISASTER) quoting code number NGSINTEGR01

+44 20 7183 8910
Back up mobile: **+44 7785 627 433**
ops@northcottglobalsolutions.com

US CLAIMS AND PROVIDER INFORMATION

To find a provider in US, visit: www.whyuhc.com/us1 and select (United Healthcare Options PPO)

Utilising the UHC Network ensures that preauthorisation procedures are followed. If using hospital or provider outside of UHC Network in the US you or your provider must follow pre-authorisation procedures and contact: **+1 800 268 5041**



DOWNLOAD
the yourHealth – Integra Global app



CREW ASSISTANCE PROGRAMME (CAP)

Connecting you to better health and well-being.

Professional counselling support and consultation available worldwide, day or night, 365 days a year. The LifeWorks benefit reflects our continuing commitment to your well-being and privacy. We encourage you to use the programme anytime you need it. Please note that any onward referral will be at your own cost.

LifeWorks' Privacy Policy can be viewed on their website <https://lifeworks.com/en/our-policies>.



CALL
Call LifeWorks and identify yourself as part of the Healthcare International Group

<https://wellbeing.lifeworks.com/world/#>



ONLINE E-COUNSELLING

<https://app.lifeworks.com>

Log in using the following credentials:

Username: HCI

Password: lifeworks (lower case)



DOWNLOAD
the LifeWorks app



LifeWorks by
Morneau Shepell



TABLE OF BENEFITS	INTERNATIONAL
	Currents
Annual maximum plan benefit	\$1,500,000
Annual maximum plan benefit	€1,250,000
Annual maximum plan benefit	£1,000,000
HOSPITALISATION BENEFITS	
Accommodation	Semi-private room
Inpatient treatment, daypatient, operating theatre and recovery room, prescribed medicines, drugs and dressing for inpatient or daypatient treatment	100% 90% US/Canada
Intensive care unit	100% 90% US/Canada
Inpatient ancillary services including physical and occupational therapy as daypatient or inpatient	100% 90% US/Canada
Surgeons' and anaesthetists' fees	100% 90% US/Canada
Inpatient consultation by specialist	100% 90% US/Canada
Emergency room	100% 90% US/Canada
Pathology, radiology, and diagnostic tests	100% 90% US/Canada
MRI, CT and PET scans	100% 90% US/Canada
Private duty nursing (Lifetime maximum)	\$7,500 €6,000 £5,000
Skilled nursing facility (Lifetime maximum)	\$7,500 €6,000 £5,000
Home health care (Lifetime maximum)	\$7,500 €6,000 £5,000
Hospice care services (Lifetime maximum)	\$10,000 €8,000 £6,500
Emergency dental treatment (as a result of accident)	100% 90% US/Canada
Cancer treatment	100% 90% US/Canada

YOUR TABLE OF BENEFITS

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INTERNATIONAL

Currents

Child accompaniment	100%
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If the insured person is a child under 16 who requires hospitalisation, we will pay for necessary overnight accommodation for one parent in the same hospital, or when no such accommodation is available, for necessary bed and breakfast accommodation in a nearby hotel. Pre-approval is necessary.

MANAGED TRANSPLANT PROGRAMME

Organ transplants maximum lifetime	\$500,000 €400,000 £300,000
Tissue transplants (as part of the overall organ max.)	\$250,000 €200,000 £150,000

Transplant must be pre-certified and approved by us. Failure to comply will result in treatment not being covered by your policy. A 24-month waiting period applies for all transplants.

OUTPATIENT BENEFITS

Surgery as outpatient	100% 90% US/Canada
Physician office visits and specialist fees	90%
Diagnostic and therapeutic services (as outpatient, per visit)	90%
Physical therapy (as outpatient, per visit)	90% \$75 €60 £50 policy year max 30 visits
Occupational therapy (as outpatient, per visit)	90% \$75 €60 £50 policy year max 30 visits
Chiropractic services Policy year maximum for chiropractic services <i>Referral letter required from medical physician</i>	90% \$750 €600 £500
Complementary medicine Including TCM, bonesetting, acupuncture, herbal medicine, homeopathy and osteopathy	N/A

PRESCRIPTION PROGRAMME

In US (no deductible applies)	90% generic 80% brand
All other countries (deductible applies)	90%

YOUR TABLE OF BENEFITS

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MATERNITY AND NEWBORN COVER	
Pregnancy, normal delivery	90% \$2,000 €1,500 £1,300
Complicated pregnancy and caesarean section (non-elective)	90% \$4,000 €3,000 £2,600
<i>Routine nursery, included under Maternity Benefits as any other treatment including room and board, physician charges and circumcision for males prior to discharge. In the case of an elective caesarean section, which is not medically necessary, benefit will be paid at the cost of a normal delivery, up to the Pregnancy, normal delivery limit.</i>	
Newborn cover	\$25,000 €20,000 £15,000

Included in newborn cover are premature births, congenital conditions and birth anomalies. Newborn cover is only available for a covered pregnancy. A 12-month waiting period applies for all maternity and newborn care benefits.

WELLNESS AND ROUTINE SERVICES	
ADULTS Per policy year	\$500 €400 £300
Routine physical exams in connection with overall health and wellbeing	90%
Pap smear	90%
Mammograms: ages 35-39 one baseline exam; ages 40-49 one exam every one or two years for asymptomatic women, but no sooner than two years after baseline; age 50 and over one exam annually; any age whenever prescribed by a physician	90%
Prostate cancer screening: one test per policy year for males age 50 or over	90%
Immunisations and vaccinations	90%
CHILD(REN)	
Maximum per policy year: birth to age 12 months	\$300 €275 £225
Maximum per policy year: 13 months and over	\$200 €150 £125
Routine medical exams and immunisations and vaccinations	100%
Child preventive care services	100%
Hearing tests	100%

Six-month waiting period applies to all Wellness Benefits, but waits are waived for policies that are paid annually. Overall Wellness Benefit maximums apply to all routine and Wellness Benefits for adults and children.

TABLE OF BENEFITS	INTERNATIONAL
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VISION CARE COVER	100%
Maximum per 24-month period Six-month waiting period applies to Vision Care Cover but waits are waived for policies that are paid annually. Not subject to deductible.	\$300 €275 £225
EMERGENCY EVACUATION, REPATRIATION AND AMBULANCE SERVICES	
Medical evacuation and assistance	100%
24/7 Emergency medical assistance hotline	YES
Repatriation of mortal remains	100%
Family emergency travel	N/A
Repatriation accompaniment	100% \$2,500 €1,750 £1,500
Repatriation family accompaniment	N/A
SAND (SECURITY AND NATURAL DISASTER)	
Access to our specialist representatives, they provide a 24/7 international emergency response in events such as security crises, political unrest and natural disasters. The services include assistance in arranging evacuation, contingency planning, remote medical abilities, crisis management and tracking services. Any costs incurred are the responsibility of the insured person, and must be paid by you to the service provider.	
MARINESURE SPECIALCARE BENEFITS – RETURN TO FITNESS	
Rejoin vessel or return to country of residence due to medical treatment received onshore. Maximum benefit for transportation costs:	100% \$1,500 €1,250 £1,000
Long-term convalescence in home country. Repatriation and home country cover due to medical necessity	100%
Companion travel and accommodation expenses for one person to accompany you to hospital outside of home country for duration of five days or more. One return trip, by first class rail or by economy/tourist class air travel. Overnight accommodation up to \$100 each night up to a maximum of 15 nights	100% \$2,500 €1,750 £1,500
MEDICAL CONCIERGE SERVICES	
eHealth records account	YES

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MENTAL HEALTH BENEFITS	100%
Lifetime maximum for mental health benefits (inpatient and outpatient)	\$25,000 €20,000 £15,000
Policy year mental illness, maximum 15 visits (outpatient treatment)	\$2,500 €2,000 £1,500 per policy year
Lifetime mental illness, maximum per insured (in-hospital)	60 days
Lifetime maximum for mental health benefits (outpatient treatment)	80 visits
<i>Mental health benefits do not count towards out of pocket maximum.</i>	
CREW ASSISTANCE PROGRAMME	YES
Operated by LifeWorks, provides assistance with the following types of issues often faced by expatriates: how to cope with isolation and loneliness, adapt across cultures, identify and cope with culture shock, address the personal impact of the relocation, strengthen relationships, improve communication, work towards life goals, deal with stress, anxiety and depression, address alcohol and drug misuse, resolve marital and relationship difficulties, find solutions for work-related issues, access crisis and trauma support while on assignment, discover ways to improve your nutrition in your new environment, focus on International with natural healing strategies.	
ACCIDENTAL DEATH AND DISMEMBERMENT	N/A
<i>Also available as an optional benefit on all plans.</i>	
HIV/AIDS TREATMENT	YES
Lifetime maximum	\$25,000 €20,000 £15,000
DURABLE MEDICAL EQUIPMENT	YES
Lifetime maximum	\$15,000 €12,000 £10,000
CHRONIC CONDITIONS	YES
<i>Chronic conditions are treated like any other condition under the policy.</i>	

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LIFE COVER (ADULTS ONLY)	
Lump sum in case of death (all causes)	\$5,000 €5,000 £5,000
DEDUCTIBLE OPTIONS	
Deductible options are:	\$200, \$500, \$1,000, \$5,000 €150, €400, €750, €4,000 £125, £300, £650, £3,000
OUT OF POCKET MAXIMUM INDIVIDUAL	
	\$1,000 €750 £650
OUT OF POCKET MAXIMUM FAMILY	
	\$3,000 €2,250 £2,000

An out of pocket maximum is protection for you against high medical costs from your benefits which are listed at 90%. The 10% that you pay yourself is your out of pocket expenses. Once your out of pocket costs equal the maximum indicated, your benefits that were at 90% are switched to 100% for the remainder of the policy year (unless where indicated). For Advantages plans out of pocket while technically possible is not practical due to the 100%. The only area where a maximum out of pocket could be reached is in the US prescriptions for brand name drugs. All other qualified benefits are at 100%.

Functions just like the individual out of pocket except this is protection for the entire family. If the family out of pocket maximum is reached regardless of whether the individual out of pocket limit is reached the entire family under cover has their 90% benefits switched to 100% for the remainder of the policy year (unless where indicated). For Advantages plans out of pocket while technically possible is not practical due to the 100%. The only area where a maximum out of pocket could be reached is in the US prescriptions for brand name drugs. All other qualified benefits are at 100%.

GEOGRAPHICAL COVER REGION OPTIONS

Cover Region 1 – Worldwide including US and Canada and their territories.

For Cover Region 1 – please note that benefits listed above are only applicable when using our Preferred Provider Network. Benefits outside of network are reduced to 70% and co-insurance does not count toward out of pocket max.

Please note that Cover Region 1 is limited to 180 days in the US in any 12-month period.

Cover Region 2 – Worldwide but excluding US and Canada and their territories.

For Cover Region 2 – does not include any cover for US and Canada and their territories.

OPTIONAL BENEFITS PLAN

INTERNATIONAL

Currents

DENTAL PLAN OPTION PLAN FEATURES	
Individual deductible	\$50 €40 £30
CLASS I EXPENSES No deductible applies Diagnostic – general preventive	100%
CLASS II EXPENSES Restorative (basic); endodontics; periodontics; prosthodontics – removable (maintenance); fixed bridge (maintenance); oral surgery	80%
CLASS III EXPENSES Restorative (major); endodontics; prosthodontics – removable (installation); fixed bridge (installation)	50%
<i>Orthodontic and Class III services are available after three months of continuous enrolment in the Dental Plan. Orthodontic services are only available for children under 18 years of age.</i>	
Policy year maximum (per insured person)	\$1,500 €1,200 £1,000
Orthodontic lifetime maximum	\$1,500 €1,200 £1,000

ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) OPTION

In the event of an accidental death or dismemberment of the primary insured the insurer pays a lump sum benefit equal to the principal sum subject to a maximum benefit multiplied by a percentage as shown below.

Loss of life	100%
Loss of sight of both eyes	100%
Loss of both hands or arms	100%
Loss of both feet or both legs	100%
Loss of one arm and one leg	100%
Loss of sight of one eye	50%
Loss of one foot or one leg	50%
Loss of one hand or arm	50%

N.B. Benefits cannot exceed two times annual salary. See rate sheet for benefit sums available.

A better future

Good healthcare is an investment in the future. That's why we're proud to offer the kind of comprehensive care that will help your crew thrive for the long term. Enrolling your crew with MarineSure is easy. Get in touch today to find out more.

Our insurance partner

Your Integra Global health plan is underwritten by MGEN, SIREN number 775 685 399, regulated by the provisions of Tome II of the French mutual insurance companies code – 3–7 square Max Hymans, 75748 PARIS Cedex 15

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