



UltraCare

International Schools

International medical
insurance for teachers
working abroad

2017

They've all got a good reason to smile with UltraCare International Schools

→ She does

She has cover
catered for her
needs as a teacher



→ He does

He saved 15% in his
third year of cover
because he's never
needed to claim



→ He does

He knows that he is
covered worldwide,
wherever the job
takes him



→ She does


She was able to
accompany her
husband when he
was evacuated for
life-saving treatment



→ He does

His cancer care
treatment is paid
in full up to his
overall plan limit





When it comes to taking care of your health abroad, you'll have good reason to smile too

Our UltraCare International Schools plans have been designed to cater for the specialised needs of teachers and staff working in schools abroad. Our affordable insurance plans are packed with useful healthcare benefits for the small things like paying for prescription drugs, right up to the big things like surgery, cancer care and medical evacuation.

With UltraCare International Schools:

You pay only for what you need

We like to give our customers options. That's why our UltraCare International Schools plans come with a range of benefits, excess options and add-on plans to suit your individual needs and budget.

Your family comes first

We'll make sure that you have the support of your loved ones if you need to be evacuated for life-saving medical treatment. We will pay for your dependants to accompany you for a medical evacuation, their travel to and from hospital, their accommodation, plus a return flight.

We will also pay for your return journey from within your area of cover, to visit a close family member should they fall critically ill or to attend their burial or cremation if they die.

You get the most appropriate care no matter what

Rest assured, if you can't receive adequate treatment locally and if it's medically necessary, we will evacuate you to an appropriate facility within your area of cover, whether your condition is critical or not.

You are free to be treated anywhere

We don't operate restrictive hospital lists that tell you where you can and can't receive your treatment. You are completely free to receive treatment at your preferred hospital or clinic within the area of cover you have chosen on your plan.

Your safety matters too

We have partnered with crisis management experts red24. Should your safety be threatened by political unrest or natural disaster, red24 will help to steer you out of trouble's way.

You could earn up to a 25% no-claims discount

Once you have an UltraCare International Schools plan, for every plan year that you don't claim, we'll reward you with a no-claims discount on the following plan year's premium. The maximum discount you can earn is 25% for four or more consecutive claim free plan years.

Your cover is designed to move with you

We've designed our plans to allow you to take your cover wherever your travels take you, provided that it's within your chosen area of cover.

We're on your doorstep

Wherever you are, you can guarantee that we're never far away. We have offices and partnerships with local insurers plus well established links with medical service providers around the world.





There's an UltraCare International Schools plan that's just right for you

Everyone has individual needs so we have designed a range of three UltraCare International Schools plans to offer you choice and flexibility. Take a look at each plan on the following pages to see what might suit your needs and your budget best.



UltraCare International Schools Bronze

If budget is a major consideration or you're happy to pay for your out-patient treatment yourself, like visiting a medical practitioner or paying for a prescription or test, then UltraCare International Schools Bronze is your cheapest option. But don't confuse this with sub-standard cover. You will still receive a good level of cover.

- ✓ Full cover for cancer care
- ✓ Full cover for in-patient and daycare treatment including physiotherapy
- ✓ Full cover for 90 days' out-patient treatment following a stay in hospital including cover for physiotherapy
- ✓ Full cover for out-patient surgical procedures
- ✓ Cover for out-patient pre-operative tests up to 72 hours before hospitalisation
- ✓ Medical evacuation and repatriation benefits within your area of cover when needed for in-patient, daycare and any cancer treatment
- ✓ Full cover for local ambulance
- ✓ Cover for organ transplants
- ✓ Cover for medical complications of a pregnancy or childbirth
- ✓ Full cover under maternity care for a newborn child to stay in hospital with its hospitalised mother
- ✓ Cover under maternity care for a newborn child to receive treatment for birth defects and congenital abnormalities¹
- ✓ Cash benefit when your hospitalisation is received free of charge
- ✓ Full cover for preparing and transporting your mortal remains
- ✓ Free red24 AdviceLine travel security service included
- ✓ Optional Travel and Personal accident add-on plans

¹Cover for the treatment of birth defects and congenital abnormalities for 12 months from the date of diagnosis providing diagnosis is made in the first 6 months after birth and the newborn child is added to the plan before they are 30 days old.

For a full description of cover including waiting periods, please refer to the UltraCare International Schools Table of benefits available on request.



You can be confident that we care about cancer. All our UltraCare International Schools plans provide full cover for treatment aimed to cure cancer, ongoing treatment and even the provision of care during the end stages of a cancer. And to make sure that you receive the full benefit of our generous cover, we've even waived the excess.



UltraCare International Schools Silver

UltraCare International Schools Silver provides cover for out-patient treatment plus a good range of medical benefits in addition to all the benefits of UltraCare International Schools Bronze.

All the benefits of UltraCare International Schools Bronze, plus:

- ✓ Higher overall plan limit
- ✓ Cover for out-patient treatment including physiotherapy, complementary medicine and psychiatric treatment
- ✓ Full cover for out-patient MRI, PET and CT scans
- ✓ Cover for the maintenance of chronic medical conditions
- ✓ Full cover for terminal care
- ✓ Full cover for medical evacuation and repatriation within your area of cover
- ✓ Cover for out-patient dental treatment (with 25% co-insurance)
- ✓ Cover for HIV or AIDS
- ✓ Cover for hormone replacement therapy
- ✓ Full cover for a compassionate emergency visit to a close family member
- ✓ Cover for emergency treatment outside your area of cover



UltraCare International Schools Gold

UltraCare International Schools Gold punches above its weight when it comes to being both benefit-rich and cost-effective. The plan provides all the in-patient, daycare and out-patient treatment included in UltraCare International Schools Silver, but with higher limits and cover for routine maternity care.

All the benefits of UltraCare International Schools Silver, plus:

- ✓ Higher overall plan limit
- ✓ Full cover for out-patient treatment¹
- ✓ Double the lifetime limit for the maintenance of chronic medical conditions
- ✓ Cover for congenital abnormalities (not limited to newborns)
- ✓ Cover for normal uncomplicated pregnancy and childbirth (with 20% co-insurance)
- ✓ Full cover for medical complications of a normal pregnancy or childbirth
- ✓ Free red24 ActionResponse travel security service included

¹Out-patient physiotherapy, complementary medicine and psychiatric treatment are subject to benefit limits

For a full description of cover including waiting periods, please refer to the UltraCare International Schools Table of benefits available on request.

International medical insurance that provides a variety of choices

We're all about choices. It starts with providing you with a choice of three UltraCare International Schools plans. It then extends to where in the world you want your plan to cover you, a choice of higher excesses to enjoy savings of up to 40% on your premium, how and when you'd like to pay and the option of add-on plans to complement your healthcare cover.

Choose your area of cover

There are two areas of cover to choose from – Worldwide with or without cover in the USA.

Area 2: Worldwide cover excluding the USA

Area 3: Worldwide cover including the USA

Choose add-on plans

Your UltraCare International Schools plan can be enhanced with additional insurance benefits by choosing any of our add-on plans below:

Travel add-on plan

Including worldwide cover for:

- ✓ Trips of up to 180 days
- ✓ Medical treatment
- ✓ Loss of deposits, cancellations or curtailments
- ✓ Travel delays, missed departures and hijack
- ✓ Baggage, personal effects and loss of money

Personal accident add-on plan

Including worldwide cover for:

- ✓ Accidental death, permanent total and partial disablement
- ✓ Benefit limits up to \$425,000

Cover for managerial, clerical and administrative occupations only.

Free travel security assistance included

AdviceLine

Buy any UltraCare International Schools plan and you'll receive red24's AdviceLine services at no additional cost:

- ✓ Expert safety advice and assistance at the end of the phone
- ✓ 24/7 access to information on 230+ countries and territories and 160+ cities at your fingertips
- ✓ Travel safety briefings tailored to your needs
- ✓ Email and text alerts providing up-to-the-minute information on civil unrest, natural hazards and travel disruptions
- ✓ Daily news delivered straight to your inbox

ActionResponse

Choose an UltraCare International Schools Gold plan and you'll benefit from the added peace of mind that ActionResponse brings:

- ✓ On-the-ground crisis management support for situations affecting your personal safety and for the loss of belongings
- ✓ Emergency expatriation to remove you from danger in the event of a potentially life-threatening situation



UltraCare International Schools

at-a-glance

	UltraCare International Schools Bronze	UltraCare International Schools Silver	UltraCare International Schools Gold
Overall plan limit	\$1,000,000	\$2,000,000	\$3,000,000
Cancer care	Paid in full ¹	Paid in full ¹	Paid in full ¹
In-patient and daycare treatment	Paid in full ¹	Paid in full ¹	Paid in full ¹
Out-patient post-hospitalisation treatment ² (up to 90 days)	Paid in full ¹	Paid in full ¹	Paid in full ¹
Out-patient surgical procedures	Paid in full ¹	Paid in full ¹	Paid in full ¹
Local ambulance	Paid in full ¹	Paid in full ¹	Paid in full ¹
Medical evacuation and repatriation	Paid in full when needed for in-patient, daycare or any cancer treatment ¹	Paid in full ¹	Paid in full ¹
Hospital cash benefit (up to 30 nights)	\$450 (Each night)	\$450 (Each night)	\$450 (Each night)
red24 travel security services	AdviceLine	AdviceLine	AdviceLine ActionResponse
Out-patient consultations, treatment and tests	Not covered	Paid up to \$6,500	Paid in full ¹
Maintenance of chronic medical conditions L	Not covered	Paid up to \$75,000	Paid up to \$150,000
HIV or AIDS L W	Not covered	Paid up to \$85,000	Paid up to \$85,000
Emergency treatment outside area of cover	Not covered	Paid up to \$70,000	Paid up to \$100,000
Out-patient psychiatric treatment W	Not covered	Paid up to \$1,700	Paid up to \$2,600
Out-patient dental treatment W	Not covered	Paid up to 75% of \$850	Paid up to 75% of \$1,300
Congenital abnormalities L	Not covered ³	Not covered ³	Paid up to \$35,000
Normal uncomplicated pregnancy and childbirth W	Not covered	Not covered	Paid up to 80% of \$8,500
Out-patient treatment excess	\$50.00	\$50.00	\$50.00

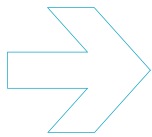
\$ = US dollars, L = Paid up to the lifetime limit, W = Waiting period applies.

¹Paid in full up to the overall plan limit. ²Post-hospitalisation out-patient physiotherapy is subject to a benefit limit. ³Cover for congenital abnormalities for newborns is available under maternity care subject to a waiting period.

For a full description of cover including waiting periods, please refer to the UltraCare International Schools Table of benefits available on request.

Bahrain National Life Assurance Company in partnership with InterGlobal

Leading local insurer, Bahrain National Life Assurance Company, partners with award-winning international private medical insurance (IPMI) specialist, InterGlobal, to provide the UltraCare plans to individuals, families and corporate groups in Bahrain.



Delivering on our promise

InterGlobal works hard every day to deliver on our promise to provide an outstanding medical assistance service to each and every customer. As a progressive company, we're always looking for better ways to serve you.

Now that we're part of Aetna, one of the largest and most innovative providers of international private medical insurance, we're looking forward to finding new ways to exceed your expectations.



Financial strength and stability from Bahrain National Life Assurance Company

When you buy an UltraCare plan from Bahrain National Life Assurance Company you can be confident that you are protected by a locally regulated plan that is underwritten by a financially secure and reputable organisation.

InterGlobal around the world

The UltraCare plans have been designed by InterGlobal. Outside of Bahrain the plans are administered by InterGlobal and they are delivered by InterGlobal's own professional teams around the world. In Bahrain, the plans are underwritten and administered by Bahrain National Life Assurance Company so that you can be confident that our plans comply with local laws.



The true test of a medical insurance plan is how well it responds in an emergency

→ Assistance

Providing multi-lingual help and support whenever you need it



→ Evacuation

Getting you to hospital quickly in an emergency

97% member satisfaction

When our members are happy, we're happy. It's of course their levels of satisfaction that are the acid test when it comes to establishing if our provision for their healthcare needs is up to scratch. A recent member satisfaction survey revealed:

97%

satisfaction with the service received from InterGlobal Assistance

95%

rated InterGlobal as good to excellent overall

94%

would recommend us to friends and family

InterGlobal Assistance Customer Satisfaction Survey 2013

→ Treatment

Connecting you with first-class medical care and facilities





Smile, you're in safe hands with Bahrain National Life Assurance Company and InterGlobal

Bahrain National Life Assurance Company has partnered with InterGlobal to provide a seamless service supported by Bahrain National Life Assurance Company in Bahrain and InterGlobal outside Bahrain. With a global network of offices and partners, InterGlobal works at a local, regional and international level to connect you with first-class medical assistance abroad, wherever and whenever you need it.

We are committed to helping our members get the best from their healthcare overseas. We're also committed to providing a timely and professional insurance claims service that delivers financial protection and care when you need it most, backed by our own assistance service, InterGlobal Assistance.



Round the clock medical assistance, 365 days a year

The test of any international medical insurance plan is how well the people behind it respond in an emergency. When you call InterGlobal Assistance, you can rely on our team of well-trained, multi-lingual co-ordinators, duty doctors and nurses.

Not only will we seek the most adequate facilities for your needs, but we will arrange admittance to hospital, approval and payment of treatment, and evacuation by road or air ambulance if medically necessary.

But it doesn't end there. Throughout your time in hospital, we're on hand to support you through your treatment. We will liaise with your doctor to make sure that you're receiving the most appropriate care at all times to aid your recovery. Leaving you with only one thing to concern yourself with, getting better.



Prompt payment of your medical bills

If you are admitted to hospital or you receive daycare treatment, we will take care of your eligible hospital bills directly with the medical provider. You don't have to worry about paying large bills up front, all you have to do is pay an excess if your plan has one.

In some locations, we can also provide cashless access to out-patient treatment through a network of direct billing providers. Where we don't have direct billing arrangements, we offer a prompt claims reimbursement service. You pay the provider up front for your out-patient treatment and then claim the costs back from us.

Choose a plan that's right for you and your healthcare needs will be expertly taken care of

At InterGlobal we believe that as a global organisation we're big enough to cope with your healthcare needs but also at the same time small enough to care about the important things that matter to you. Such as paying for you to spend the night in hospital with your insured child, or to visit a close family member if they are critically ill.

Life can be challenging enough, which is why we ensure that getting the appropriate medical treatment you deserve is as simple and hassle free as possible. Just select your UltraCare International Schools plan and then leave the rest in our extremely capable hands.

What you can expect

- ✓ Designed for teachers and school staff working abroad
- ✓ Affordable choice of plans and flexible options
- ✓ Outstanding service from an award-winning company
- ✓ Offices around the world offering local support
- ✓ In-patient bills paid direct to the medical provider
- ✓ Prompt reimbursement of out-patient claims
- ✓ 24-7 medical assistance just a phone call away
- ✓ Free travel security services from red24

Cooling off period

We are sure that you will be happy with your UltraCare International Schools plan, but should you change your mind, don't worry. You may cancel your plan within 30 days of the date of joining or on receipt of the plan documentation, whichever is the later, without penalty. Provided you have not already made a claim under the plan, your premium will be returned in full.

What you need to know

Moratorium underwriting

We normally underwrite our plans on a 24-month moratorium basis. This means that any pre-existing medical conditions that have existed in the 24 months before your plan starts, will not be covered until you have been free of symptoms and treatment for 24 months after the start date of your plan.

Full Medical Underwriting

Alternatively, you may apply for Full Medical Underwriting (FMU) to cover pre-existing medical conditions. You will need to submit a full medical declaration for us to assess. We will agree to either accept all or some of your pre-existing medical conditions and may charge an increased premium, exclude all of your pre-existing medical conditions, or decline cover altogether.

Transferring from another insurer

If you already have a health insurance plan with another insurance provider, we may be able to continue your cover with the same underwriting terms. Please be aware that our plan terms, conditions and benefits may be different to those offered by other insurers.

For a full description of pre-existing medical conditions and an explanation of our underwriting terms, please see our UltraCare Plan guides which are available on request.



Get a quote
Contact your broker or
Call us on +973 17 587 333
bnlmedical@bnhgroup.com

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All claims and claims related activity occurring outside of Bahrain will be administered by Aetna Global Benefits (UK) Limited. Aetna Global Benefits (UK) Limited is registered in England, No. 03554885. Registered office: 50 Cannon Street, London, EC4N 6JJ, United Kingdom. on behalf of Bahrain National Life Assurance Co. BSC.(c), P.O. Box 843, Manama, Kingdom of Bahrain. Tel: +973 17 587 333. Fax: +973 17 583 277. Email: bnlmedical@bnhgroup.com.

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