



teamOptions

EMPLOYEE HEALTH PLAN OVERVIEW



your well-being at heart®



We're Integra Global: a different breed of health plan provider. Smaller, more flexible. Intelligent and personal. We create tailored insurance plans for expats, and for others with unique insurance needs.

Better healthcare for your business

We understand the needs of expats, and the organisations that employ them, better than anyone. Which means we can offer outstanding protection for your staff, along with true flexibility – and excellent value – for your business.

Group health plans

When it comes to employee healthcare, you have two important goals. You want to keep your staff healthy – but you also need to control costs.

Our group health plans offer both a full range of flexible benefits, and excellent value for money. Which means you can look after your employee's health, and the health of your business, at the same time.

Outstanding cover

Simply put, we offer high-quality care anywhere in the world. This includes a range of benefits tailored for expat employees – like our unique Expat Assistance Programme, which helps expats and their families settle quickly into new locations.

Simple flexibility

Our five tiered plans make it easy to tailor coverage to suit every employee's needs. Our Premier Group and BC plans offer top-tier benefits, including routine physical exams and screenings. Alternatively, our BA, BM and BW plans balance great care with a lower overall cost.

Excellent value

With a comprehensive range of benefits, our group health plans are great value. And they're a great investment, too. By helping keep your employees happy, healthy and productive, they can make a big difference to your bottom line.

Comprehensive care

Each of our group health plans is designed to be comprehensive. They cover everyday needs, like checkups and prescriptions, as well as serious medical emergencies. Most importantly, they're truly global, protecting your employees wherever they go, and whatever they do.

Here are just some of the benefits that come as standard with every group health plan:

Hospital and inpatient services

Full cover for hospitalisation, surgery, inpatient services, emergency room and outpatient surgery – including organ transplant through our Managed Transplant Programme.

Outpatient services

No set limits on access to outpatient services, including GP visits and specialists.

Prescriptions

Complete cover for prescription drugs, with no set annual or lifetime limits.

Chronic conditions

Chronic conditions are treated like any other illness – there are no set limits on long-term access to care.

Diagnostic and therapeutic services

A full range of imaging and lab services, as well as extensive therapeutic services.

Physical therapy

Generous physical and occupational therapy benefits.

Medical evacuation and emergency assistance

Comprehensive protection and assistance, 24 hours a day.

Exceptional global coverage

Unsurprisingly, we're proud of our signature benefit: peerless worldwide care.

We offer direct settlement with hospitals around the globe. And we have convenient direct billing networks in many countries, providing instant, cashless access to outpatient services such as doctor visits, exams, lab fees and prescriptions drugs.

Our e-health services and Member ID Card make accessing care simple. And our Expat Assistance Programme is a unique wellness benefit that helps expats and their families settle into new locations quickly.

Simplified global coverage

To keep things simple, we offer a choice of just two regions of cover:

1. Cover 1 – Worldwide, including the US and Canada
2. Cover 2 – Worldwide, but excluding the US and Canada.

Convenient access to care

Everyone on our group health plans benefits from a private, secure E-Health Records Account. They can choose which records are public for emergency situations, and they can share their records with trusted health professionals instantly.

Complementing this, our Member ID card provides essential contact and coverage information. All a health provider needs to do, wherever they are in the world, is call the number on the back of the card.

The Expat Assistance Programme (EAP)

The EAP is a comprehensive well-being programme, offering free, confidential support to expats and their families, 24 hours a day. Members can talk to someone about any issues they're experiencing, including anxiety, culture shock and work-related stress. The goal is to deal with issues proactively, instead of waiting for problems to emerge.



Designed to be flexible

Our five plans allow you to choose the right cover for your staff, and your organisation. What’s more, you can tailor each plan according to your business’ specific healthcare needs.

It’s simple, flexible and comprehensive – which is exactly what employee healthcare should be.

HIGHLIGHTS	YOUR TEAM				
	BA	BM	BW	BC	Premier
Lifetime plan benefit	\$2,500,000	\$2,500,000	\$2,500,000	\$2,500,000	\$5,000,000
Inpatient/day patient	■	■	■	■	■
Outpatient	■	■	■	■	■
Evacuation/repatriation	■	■	■	■	■
Maternity		■		■	■
Wellness			■	■	■
Dental			■	■	■
Vision Care			■	■	■
Best possible outcome programme					■
Blood care programme					■
Advanced health screening					■
Private room upgrade	Option available	Option available	Option available	Option available	■
Complementary medicine	Option available	Option available	Option available	Option available	■
AD&D benefit	Option available	Option available	Option available	Option available	\$100,000

TABLE OF BENEFITS	YOUR TEAM				
	BA	BM	BW	BC	Premier
Maximum lifetime plan benefit \$USD	\$2,500,000	\$2,500,000	\$2,500,000	\$2,500,000	\$5,000,000
Annual maximum plan benefit \$USD	\$1,500,000	\$1,500,000	\$1,500,000	\$1,500,000	\$2,000,000
HOSPITALISATION BENEFITS					
Accommodation	Semi-private room	Semi-private room	Semi-private room	Semi-private room	Private room
Inpatient treatment, daypatient, operating theatre and recovery room, prescribed medicines, drugs and dressing for inpatient or daypatient treatment	100% 90% US/Canada	100% 90% US/Canada	100% 90% US/Canada	100% 90% US/Canada	100%
Intensive care unit	100% 90% US/Canada	100% 90% US/Canada	100% 90% US/Canada	100% 90% US/Canada	100%
Inpatient ancillary services including physical and occupational therapy as daypatient or inpatient	100% 90% US/Canada	100% 90% US/Canada	100% 90% US/Canada	100% 90% US/Canada	100%
Surgeons' and anaesthetists' fees	100% 90% US/Canada	100% 90% US/Canada	100% 90% US/Canada	100% 90% US/Canada	100%
Inpatient consultation by specialist	100% 90% US/Canada	100% 90% US/Canada	100% 90% US/Canada	100% 90% US/Canada	100%
Emergency room	100% 90% US/Canada	100% 90% US/Canada	100% 90% US/Canada	100% 90% US/Canada	100%
Pathology, radiology, and diagnostic tests	100% 90% US/Canada	100% 90% US/Canada	100% 90% US/Canada	100% 90% US/Canada	100%
MRI, CT and PET scans	100% 90% US/Canada	100% 90% US/Canada	100% 90% US/Canada	100% 90% US/Canada	100%
Private duty nursing (Lifetime maximum)	\$7,500	\$7,500	\$7,500	\$7,500	\$15,000
Skilled nursing facility (Lifetime maximum)	\$7,500	\$7,500	\$7,500	\$7,500	\$15,000
Home health care (Lifetime maximum)	\$7,500	\$7,500	\$7,500	\$7,500	\$15,000
Hospice care services (Lifetime maximum)	\$10,000	\$10,000	\$10,000	\$10,000	\$20,000
Emergency dental treatment (as a result of accident)	100% 90% US/Canada	100% 90% US/Canada	100% 90% US/Canada	100% 90% US/Canada	100%
Cancer treatment	100% 90% US/Canada	100% 90% US/Canada	100% 90% US/Canada	100% 90% US/Canada	100%

TABLE OF BENEFITS	YOUR TEAM				
	BA	BM	BW	BC	Premier
Child accompaniment	100%	100%	100%	100%	100%

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	\$500,000	\$500,000	\$500,000	\$500,000
Tissue transplants (as part of the overall organ max.)	\$250,000	\$250,000	\$250,000	\$250,000	\$250,000

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	100% 90% US/Canada	100% 90% US/Canada	100% 90% US/Canada	100%
Physician office visits and specialist fees	100% 90% US/Canada	100% 90% US/Canada	100% 90% US/Canada	100% 90% US/Canada	100%
Diagnostic and therapeutic services (as outpatient, per visit)	100% 90% US/Canada	100% 90% US/Canada	100% 90% US/Canada	100% 90% US/Canada	100%
Physical therapy (as outpatient, per visit)	100% 90% US/Canada \$75 policy year max 30 visits	100% 90% US/Canada \$75 policy year max 30 visits	100% 90% US/Canada \$75 policy year max 30 visits	100% 90% US/Canada \$75 policy year max 30 visits	100% \$75 policy year max 50 visits
Occupational therapy (as outpatient, per visit)	100% 90% US/Canada \$75 policy year max 30 visits	100% 90% US/Canada \$75 policy year max 30 visits	100% 90% US/Canada \$75 policy year max 30 visits	100% 90% US/Canada \$75 policy year max 30 visits	100% \$75 policy year max 50 visits
Chiropractic services Policy year maximum for chiropractic services <i>Referral letter required from medical physician</i>	100% 90% US/Canada \$750	100% 90% US/Canada \$750	100% 90% US/Canada \$750	100% 90% US/Canada \$750	100% \$1,500
Complementary medicine Including TCM, bonesetting, acupuncture, herbal medicine, homeopathy and osteopathy	N/A Option available at benefits below 100% \$500	N/A Option available at benefits below 100% \$500	N/A Option available at benefits below 100% \$500	N/A Option available at benefits below 100% \$500	100% \$1,500

PRESCRIPTION PROGRAMME

In US (no deductible applies)	90% generic 80% brand	90% generic 80% brand	90% generic 80% brand	90% generic 80% brand	100% generic 90% brand
All other countries (deductible applies)	100%	100%	100%	100%	100%

TABLE OF BENEFITS	YOUR TEAM				
	BA	BM	BW	BC	Premier
MATERNITY AND NEWBORN COVER					
Pregnancy, normal delivery	N/A	100% 90% US/Canada \$10,000	N/A	100% 90% US/Canada \$10,000	100% \$20,000
Complicated pregnancy and Cesarean section (non-elective)	N/A	100% 90% US/Canada \$12,000	N/A	100% 90% US/Canada \$12,000	100% \$30,000

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 Cesarean section, which is not medically necessary, benefit will be paid at the cost of a normal delivery, up to the Pregnancy, normal delivery limit.

Newborn cover	N/A	\$25,000	N/A	\$25,000	\$30,000
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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 unless maternity waiting period waver option is chosen.

WELLNESS AND ROUTINE SERVICES					
ADULTS Per policy year	N/A	N/A	\$500	\$500	\$750
Routine physical exams in connection with overall health and wellbeing	N/A	N/A	90%	90%	100%
Pap smear	N/A	N/A	90%	90%	100%
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	N/A	N/A	90%	90%	100%
Prostate cancer screening: one test per policy year for males age 50 or over	N/A	N/A	90%	90%	100%
Immunisations and vaccinations	N/A	N/A	90%	90%	100%
CHILD(REN)					
Maximum per policy year: birth to age 12 months	N/A	N/A	\$300	\$300	\$500
Maximum per policy year: 13 months and over	N/A	N/A	\$200	\$200	\$300
Routine medical exams and immunizations and vaccinations	N/A	N/A	100%	100%	100%
Child preventive care services	N/A	N/A	100%	100%	100%
Hearing tests	N/A	N/A	100%	100%	100%

Six-month waiting period applies to all wellness benefits, but waits are waived for policies that are paid annually or as per the terms and conditions in your plan. Deductible does not apply to wellness benefits. Overall wellness benefit maximums apply to all routine and wellness benefits for adults and children.

TABLE OF BENEFITS	YOUR TEAM				
	BA	BM	BW	BC	Premier
VISION CARE COVER	N/A	N/A	100%	100%	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 or as per the terms and conditions in your plan. Not subject to deductible.	N/A	N/A	\$300	\$300	\$300
DENTAL PLAN OPTION PLAN FEATURES					
Individual deductible	N/A	N/A	\$50	\$50	\$50
CLASS I EXPENSES No deductible applies Diagnostic – general preventive	N/A	N/A	100%	100%	100%
CLASS II EXPENSES Restorative (basic); endodontics; periodontics; prosthodontics – removable (maintenance); fixed bridge (maintenance); oral surgery	N/A	N/A	80%	80%	90%
CLASS III EXPENSES Restorative (major); prosthodontics – removable (installation); fixed bridge (installation)	N/A	N/A	50%	50%	60%
<i>Orthodontic and Class III services are available after six months of continuous enrolment in the Dental Plan or as per the terms and conditions in your plan. Orthodontic services are only available for children under 18 years of age.</i>					
Policy year maximum (per insured person)	N/A	N/A	\$1,500	\$1,500	\$3,000
Orthodontic lifetime maximum	N/A	N/A	\$1,500	\$1,500	\$2,500
EMERGENCY EVACUATION, REPATRIATION AND AMBULANCE SERVICES					
Medical evacuation and assistance	100%	100%	100%	100%	100%
24/7 emergency medical assistance hotline	YES	YES	YES	YES	YES
Repatriation of mortal remains	100%	100%	100%	100%	100%
Family emergency travel	N/A	N/A	N/A	N/A	100% \$5,000
Repatriation accompaniment	100% \$2,500	100% \$2,500	100% \$2,500	100% \$2,500	100% \$5,000
Repatriation family accompaniment	N/A	N/A	N/A	N/A	100% \$3,000
SAND (SECURITY AND NATURAL DISASTER)					

Access to our specialist representatives who 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.

TABLE OF BENEFITS	YOUR TEAM				
	BA	BM	BW	BC	Premier
MEDICAL CONCIERGE SERVICES					
Best possible outcome programme	N/A	N/A	N/A	N/A	YES
<i>A dedicated diagnosis verification and treatment planning care management programme. In the event that you are diagnosed with a specified critical illness, the programme provides access to an appropriate specialist who will remotely review your medical reports to confirm your diagnosis and advise, in conjunction with your treating physician on your treatment options, to provide the best outcome.</i>					
Advanced health screening programme	N/A	N/A	N/A	N/A	100%
Ages 40-50 one high level physical examination every three years	N/A	N/A	N/A	N/A	\$1,000
Ages 50+ one high level physical examination every three years	N/A	N/A	N/A	N/A	\$1,500
Blood care programme	N/A Option available	N/A Option available	N/A Option available	N/A Option available	YES
<i>A blood care programme that delivers screened blood, in an emergency, to its members in any part of the world.</i>					
eHealth records account	YES	YES	YES	YES	YES
MENTAL HEALTH BENEFITS					
	100% 90% US/Canada	100% 90% US/Canada	100% 90% US/Canada	100% 90% US/Canada	100%
<i>Elected co-pay option applies for all outpatient benefits in this section.</i>					
Lifetime maximum for mental health benefits (inpatient and outpatient)	\$25,000	\$25,000	\$25,000	\$25,000	\$25,000
Policy year mental illness, maximum 15 visits (out-of-hospital)	\$2,500 per policy year	\$2,500 per policy year	\$2,500 per policy year	\$2,500 per policy year	\$2,500 per policy year
Lifetime mental illness, maximum per insured (in-hospital)	60 days	60 days	60 days	60 days	60 days
Lifetime maximum for mental health benefits (out-of-hospital)	80 visits	80 visits	80 visits	80 visits	80 visits
<i>Mental health benefits do not count towards out-of-pocket maximum.</i>					
EXPATRIATE ASSISTANCE PROGRAMME					
	YES	YES	YES	YES	YES
<i>Operated by Morneau Shepell, 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 your health with natural healing strategies.</i>					
ACCIDENTAL DEATH AND DISMEMBERMENT					
	N/A Option available	N/A Option available	N/A Option available	N/A Option available	YES \$100,000
<i>Also available as an optional benefit on all plans.</i>					
HIV/AIDS TREATMENT					
Lifetime maximum	YES	YES	YES	YES	YES
	\$25,000	\$25,000	\$25,000	\$25,000	\$25,000
DURABLE MEDICAL EQUIPMENT					
Policy year maximum	YES	YES	YES	YES	YES
	\$15,000	\$15,000	\$15,000	\$15,000	\$20,000

TABLE OF BENEFITS	YOUR TEAM				
	BA	BM	BW	BC	Premier
CHRONIC CONDITIONS	YES	YES	YES	YES	YES
<i>Chronic conditions are treated like any other condition under the policy.</i>					
LIFE COVER (ADULTS ONLY)					
Lump sum in case of death (all causes)	\$5,000 €5,000 £5,000	\$5,000 €5,000 £5,000	\$5,000 €5,000 £5,000	\$5,000 €5,000 £5,000	\$10,000 €10,000 £10,000
DEDUCTIBLE OPTIONS					
Individual deductible	\$0, \$50, \$100, \$200, \$500, \$1,000, \$5,000	\$0, \$50, \$100, \$200, \$500, \$1,000, \$5,000	\$0, \$50, \$100, \$200, \$500, \$1,000, \$5,000	\$0, \$50, \$100, \$200, \$500, \$1,000, \$5,000	\$0, \$50, \$100, \$200, \$500, \$1,000, \$5,000
<i>Deductible per claim options also available upon request.</i>					
OUT OF POCKET MAXIMUM INDIVIDUAL	\$1,000	\$1,000	\$1,000	\$1,000	N/A

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 Premier 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%.

TABLE OF BENEFITS	YOUR TEAM				
	BA	BM	BW	BC	Premier
OPTIONAL ADD-ONS					
Blood care programme	Option available	Option available	Option available	Option available	Included in cover
<i>A blood care programme that delivers screened blood, in an emergency, to its members in any part of the world.</i>					
Complementary medicine Including TCM, bonesetting acupuncture, herbal medicine homeopathy and osteopathy	Option available 100% \$500	Option available 100% \$500	Option available 100% \$500	Option available 100% \$500	Included in cover
No wait on maternity benefits	Option available	Option available	Option available	Option available	Option available
<i>12-month wait on maternity benefits waived and maternity benefit immediately available to staff and eligible dependents.</i>					
Private room upgrade	Option available	Option available	Option available	Option available	Included in cover
Emergency cover for US/Canada	Option available \$50,000	Option available \$50,000	Option available \$50,000	Option available \$50,000	Option available \$50,000
<i>Emergency non-elective treatment only.</i>					
Accidental death and dismemberment	Option available	Option available	Option available	Option available	\$100,000 included in cover

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. If you are returning to the US, 12-month Bridge Cover is available for Cover Region 1 members only and a request must be made prior to returning to the US. Bridge Cover Premiums are 185% of standard published rates.

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

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

N.B. benefits cannot exceed two times annual salary.

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 employees thrive – and help your business thrive – for the long term. Enrolling your staff with Integra Global is easy. Get in touch today to find out more.

Our insurance partner

MGEN was established in 1946, and is part of the largest mutual health insurance group in France. The group has 9,500 employees, with a turnover of €2.4bn in 2016, with 4m people covered, and €2.2bn of net equity and reserves. A.M. Best has assigned a Financial Strength Rating of A (Excellent) to MGEN, and the outlook assigned to this rating is stable. MGEN's specialist international mobility division is highly experienced in the provision of health, life and disability insurance protection for expatriates, groups and individuals worldwide.

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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