Health Insurance Table of Benefits

Your benefit options

Trustpilot
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Expat Finder Guide

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ESSENTIAL HEALTH
TABLE OF BENEFITS

This plan provides re-imbursement for the costs of treatment received in a state medical facility only following an unforeseen accident or emergency that requires immediate medical care.

Maximum Plan Limits	
Maximum Plan Limit per year	US$ 100,000

Inpatient Cover	
Room & board including general nursing care	US$ 100 per day
Theatre fees; x-rays; laboratory tests; medicines & drugs; blood & plasma; surgical appliances; rental of wheelchairs	US$ 1,500
Intensive Care (Room & Board including general nursing care)	US$ 150 per day
Surgeon's Fees including pre- & post-surgical services	US$ 3,000
Anesthetist Fees	US$ 300
Professional Fees including physician, specialist, radiologist, Physiotherapy & pathologist fees	US$ 300
Kidney Dialysis	US$ 300
Oncology Cover	US$ 3,000
Emergency Room Treatment	US$ 3,000
Local Ambulance to Hospital	Full Cover
Hospital Cash Benefit	US$ 15

Security Benefits	
Terrorism	US$ 50,000
Hostage Negotiation	US$ 10,000
Hijacking	US$ 50 per day, 10 days
Mugging	US$ 50 per day, 5 days

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INTERNATIONAL HEALTH
TABLE OF BENEFITS

	Major Medical	Standard	Comprehensive	Fully Comprehensive
Overall Plan Limit per year	US$1,000,000	US$1,000,000	US$1,000,000	US$2,000,000
INPATIENT COVER				
Room & board including general nursing care	Semi-Private	Semi-Private	Semi-Private	Full Cover
Parental accommodation (added bed, same room)	No Cover	No Cover	Full Cover	Full Cover
Theatre fees; x-rays; laboratory tests; medicines & drugs; blood & plasma; surgical appliances; rental of wheelchairs	Full Cover	Full Cover	Full Cover	Full Cover
Intensive Care (Room & Board including general nursing care)	Full Cover	Full Cover	Full Cover	Full Cover
Surgeon's Fees including pre- & post-surgical services	US$25,000	US$25,000	US$25,000	Full Cover
Anesthetist's Fees	30% of Surgeons Fees	30% of Surgeons Fees	30% of Surgeons Fees	Full Cover
Professional Fees including physician, specialist, radiologist, Physiotherapy & pathologist fees	US$25,000	US$25,000	US$25,000	Full Cover
Rehabilitation Cover	No Cover	No Cover	Full Cover, 30 Days	Full Cover, 45 Days
Kidney Dialysis	Full Cover	Full Cover	Full Cover	Full Cover
Oncology Cover	US$20,000	US$20,000	US$20,000	Full Cover
Emergency Room Treatment	Full Cover	Full Cover	Full Cover	Full Cover
Organ Transplant Cover	No Cover	No Cover	US$100,000	Full Cover
Local Ambulance to Hospital	Full Cover	Full Cover	Full Cover	Full Cover
Hospital Cash Benefit	US$100	US$100	US$100	US$200
OUTPATIENT COVER				
Outpatient Surgical	No Cover	US$25,000	US$25,000	Full Cover
Pre-hospitalization	No Cover	US$2,000 30 days prior	US$2,000 30 days prior	Full Cover
Post-hospitalization	No Cover	US$2,000 30 days post	US$2,000 30 days post	Full Cover
GP Consultation Fees	No Cover	US$750	US$750	Full Cover
Specialist Consultation Fees	No Cover	US$750	US$750	Full Cover
Prescribed Medication	No Cover	US$750	US$750	Full Cover
Imaging and Lab Tests	No Cover	US$750	US$750	Full Cover
Physiotherapy	No Cover	No Cover	US$750 per annum, 5 Visits	Full Cover, 10 Visits
Oncology	No Cover	No Cover	US$20,000	Full Cover
Alternative Therapies Treatment	No Cover	No Cover	US$250 per annum, 5 Visits	Full Cover, 10 Visits
Chronic Conditions Benefit	No Cover	No Cover	US$1,000	US$10,000

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INTERNATIONAL HEALTH
TABLE OF BENEFITS

	Major Medical	Standard	Comprehensive	Fully Comprehensive
WELLBEING BENEFITS				
Annual Medical Check-ups	No Cover	No Cover	US$250 25% Co-insurance	US$500
Vaccinations	No Cover	No Cover	US$250 25% Co-insurance	US$500
Eye Test	No Cover	No Cover	US$250, 1 Per Year	US$250, 1 Per Year
DENTAL BENEFITS				
Emergency Dental (Relief of Pain Only)	No Cover	No Cover	Inpatient Treatment Only	Full Cover
Routine Dental (6 months waiting period)	No Cover	No Cover	No Cover	US$750
Major Dental (6 months waiting period)	No Cover	No Cover	US$750 25% Co-insurance	US$750
GLOBAL SECURITY BENEFITS				
Terrorism	US$50,000	US$100,000	US$150,000	Full Cover
Hostage Negotiation	Full Cover	Full Cover	Full Cover	Full Cover
Hijacking	US$100 Per Day 10 Days	US$200 Per Day 10 Days	US$300 Per Day 10 Days	US$500 Per Day
Mugging	US$100 Per Day 5 Days	US$100 Per Day 5 Days	US$100 Per Day 5 Days	US$100 Per Day
PSYCHOLOGY BENEFITS				
24 Hour Psychology Counselling	5 Sessions	5 Sessions	8 Sessions	10 Sessions
24 Hour Personal Coaching	5 Sessions	5 Sessions	8 Sessions	10 Sessions
INTERNATIONAL ASSISTANCE BENEFITS				
24 Hour Emergency Assistance	Full Cover	Full Cover	Full Cover	Full Cover
LIFE COVER				
Death Benefit	US$10,000	US$10,000	US$10,000	US$10,000
OPTIONAL BENEFITS - *Where an additional premium has been paid*				
Evacuation & Repatriation	US$100,000	US$100,000	US$100,000	US$100,000

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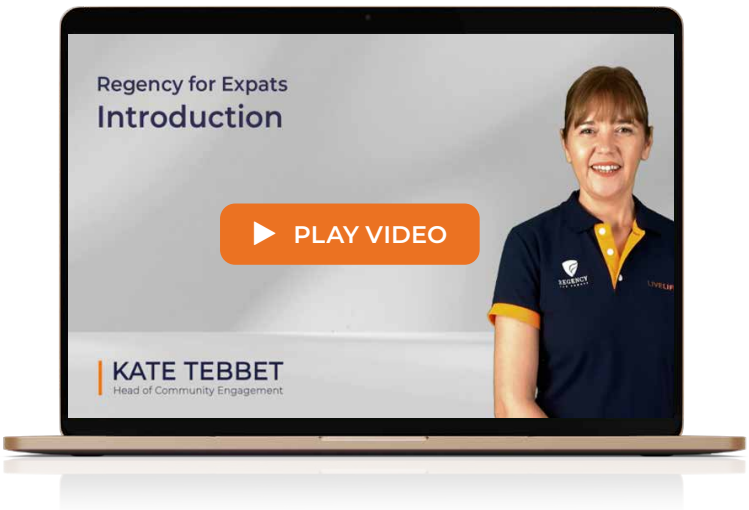

Introduction Video

Learn more about Regency's award-winning benefits and services.

Plan Options Video

Help deciding which of our range of health plans suit your budget and lifestyle.

DOWNLOAD BROCHURES

Please see links below to download the health insurance brochures:

ESSENTIAL BROCHURE

INTERNATIONAL BROCHURE

Award-winning
EXPAT HEALTH INSURANCE

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