

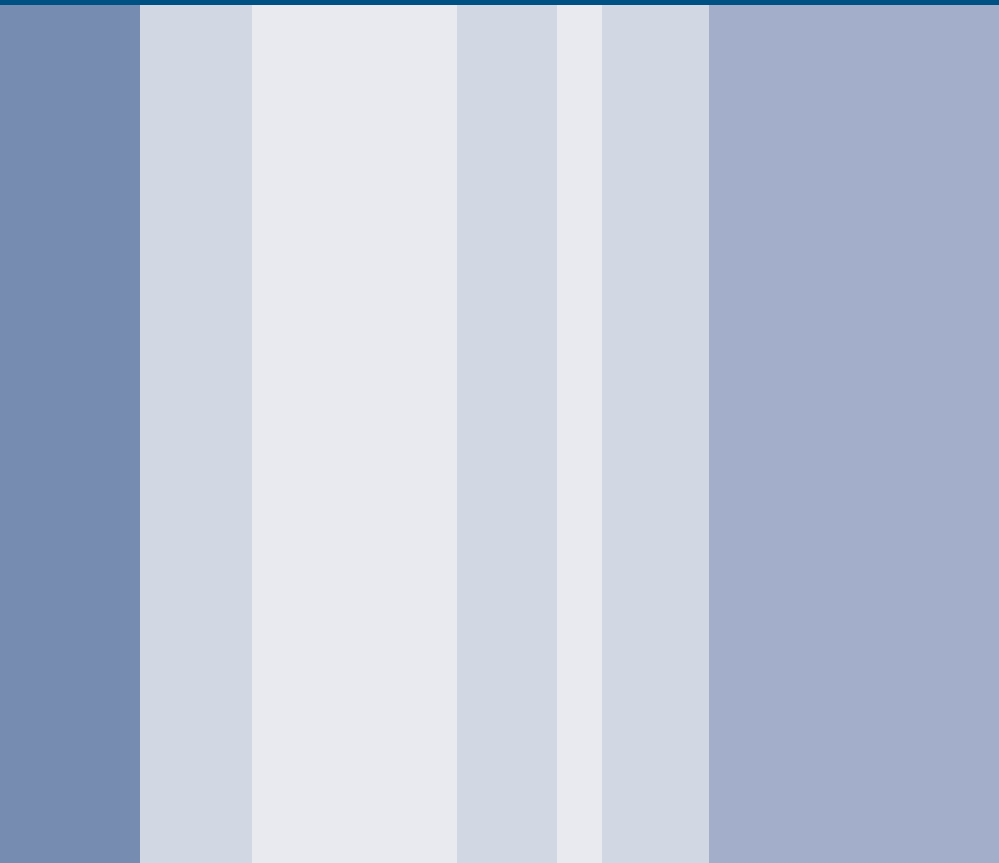
# IFS Global Health



A global healthcare  
solution for expatriates

AVIVA - International Financial Solutions.





## A personal healthcare protection all around the world

As a global citizen, you travel the world to work. While at home or away, accidents and illnesses may happen. However, the medical treatments and care that you are familiar with may not be easily available.

That is why you and your family should be able to enjoy global protection, wherever you may be stationed in Asia\*. Your coverage can continue even if you relocate within this region.

\* For residents of the following countries: Australia, Brunei, China, Hong Kong, India, Indonesia, Malaysia, New Zealand, Singapore, South Korea, Taiwan, Thailand and Vietnam. If your country of residence falls outside this list, we may be able to extend the coverage to you with additional premiums. Please contact us for more details.

## One solution for all your needs

IFS Global Health is a medical insurance plan that provides comprehensive pre- to post-hospital care for you and your family. With very few restrictions on how money is spent for medical treatment and services, you will be assured of high quality, world-class healthcare anywhere in the world.

IFS Global Health allows you to choose where, when and by whom you are treated, depending on the plan you select. If appropriate medical treatment is not available where you are, prior arrangements can be made for you to receive suitable treatment elsewhere, as soon as possible.

Whether you are at home or travelling on business or leisure, IFS Global Health covers all your medical needs. Aviva will help to expedite your treatment and to arrange for payment guarantees or direct settlement with the hospitals involved. Emergency assistance and evacuation is only a telephone call away, with our 24-hour hotline. With IFS Global Health, all you need to do is to get back on your feet again - without any financial worries.

### **IFS Global Health Benefits**

You are entitled to:

- > In-patient hospital and related services
- > Cover for organ transplants
- > Cover for outpatient kidney dialysis and cancer treatment
- > Outpatient benefits\*
- > Maternity cover\*
- > Dental benefits (optional cover)

*\*benefits vary depending on the plan selected*

The following table shows you the benefits provided by each plan.

(All figures are in US\$)	Classic \$1,000,000	Supreme \$1,600,000	Elite \$2,000,000
Annual Limits per insured person			
<b>CORE BENEFITS</b>			
<b>(1) HOSPITAL &amp; RELATED SERVICES</b>			
In-Hospital accommodation, surgery, treatment, facilities & services	In Full	In Full	In Full
Cancer treatment (in-patient and out-patient)	In Full	In Full	In Full
Kidney dialysis (in-patient and out-patient)	In Full	In Full	In Full
Physiotherapy treatment	In Full	In Full	In Full
Psychiatric treatment (after 10 months of coverage)	\$10,000	\$10,000	\$10,000
Day surgery	In Full	In Full	In Full
Casualty ward accident and emergency services	In Full	In Full	In Full
Pre-hospital specialist and diagnostic services	In Full	In Full	In Full
Post-hospital follow-up treatment	In Full	In Full	In Full
Hospital accommodation for accompanying parent of insured child	In Full	In Full	In Full
Local ambulance services	In Full	In Full	In Full
Emergency treatment outside area of cover (subject to reasonable and customary charges)	\$10,000	\$20,000	In Full
Accidental dental treatment	In Full	In Full	In Full
Home Nursing Care following discharge from hospital (max. 26 weeks)	In Full	In Full	In Full
<b>(2) ORGAN TRANSPLANTATION</b>			
Operation costs for kidney, heart, liver, lung and bone marrow transplants (excluding costs of obtaining donor organs)	In Full	In Full	In Full
<b>(3) EMERGENCY MEDICAL EVACUATION AND REPATRIATION</b>			
Medical Evacuation and Repatriation	In Full	In Full	In Full
Repatriation of Mortal Remains	In Full	In Full	In Full
Compassionate Travel	In Full	In Full	In Full
International Travel Assistance services	Provided	Provided	Provided
<b>(4) OUTPATIENT BENEFITS</b>			
General Practitioner services	Not Covered	\$1,000	\$1,000
Specialist services	} \$2,000	} \$3,000	} \$5,000
Outpatient psychiatric treatment			
Outpatient laboratory, x-ray and diagnostic services (including CT, PET & MRI scans)			
Prescribed drugs			
Prescribed physiotherapy, speech therapy & oculomotor therapy			
Prescribed medical aids			
Alternative medicine	\$500	\$1,000	\$1,500
Health screen (every 2 years)	Not Covered	\$120	\$120
<b>(5) MATERNITY BENEFITS</b>			
Delivery	} Not Covered	} \$2,500	} \$5,000
Complications			
<b>OPTIONAL BENEFITS</b>			
<b>(6) DENTAL BENEFITS</b>			
Routine dental treatment	\$500	\$500	\$500
Restorative dental treatment	\$3,000	\$3,000	\$3,000

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# Emergency assistance services

## ➤ International Payment Guarantees

If you contact the Emergency Assistance Centre in advance with the relevant information, Aviva provides you global payment guarantees so you do not have to pay the hospital and/or emergency medical evacuation services directly.

## ➤ Emergency Medical Advice & Assistance

The Emergency Assistance Centre will provide medical advice, evaluation, referral and hospital admission assistance over the telephone.

## ➤ Emergency Evacuation Services and Repatriation

In extreme emergencies air or surface evacuation to the nearest suitable hospital (where medically appropriate) can be arranged. In the event of death, Aviva can arrange for either repatriation of the body or a local burial.

## ➤ International Travel Assistance

Visa, inoculation, weather information, lost luggage/passport assistance and emergency message transmission can be provided to you in times of urgent need.

To provide you with these life-saving services, Aviva has teamed up with International SOS Pte Ltd, a specialist medical assistance organisation based in Singapore. With an extensive global network of Alarm Centres, you can call upon us for assistance at any time, day or night. The highly-trained, multi-lingual staff and co-ordinator doctors will guide you in times of crisis.

To give you complete peace of mind,

Aviva provides you valuable emergency assistance via a

**24-hour hotline** specially dedicated to **IFS Global Health** customers.

### **Important Note:**

This is only product information provided by Aviva Ltd. You should seek advice from a qualified adviser if in doubt. Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs.

This policy is governed by and shall be construed in accordance with the law of Singapore.

Let Aviva take care of your global healthcare needs.  
Call our **Aviva-IFS Hotline** at (65) 6827 9929,  
log on to **[www.aviva-ifs.com](http://www.aviva-ifs.com)** or  
contact your Financial Adviser for more information.



