



NIMBL Health

A flexible medical insurance policy

INTERNATIONAL PRIVATE MEDICAL INSURANCE FOR
INDIVIDUALS, COUPLES, FAMILIES AND EMPLOYEE GROUPS

www.hcigroupglobal.com



HCI GROUP
GLOBAL HEALTHCARE

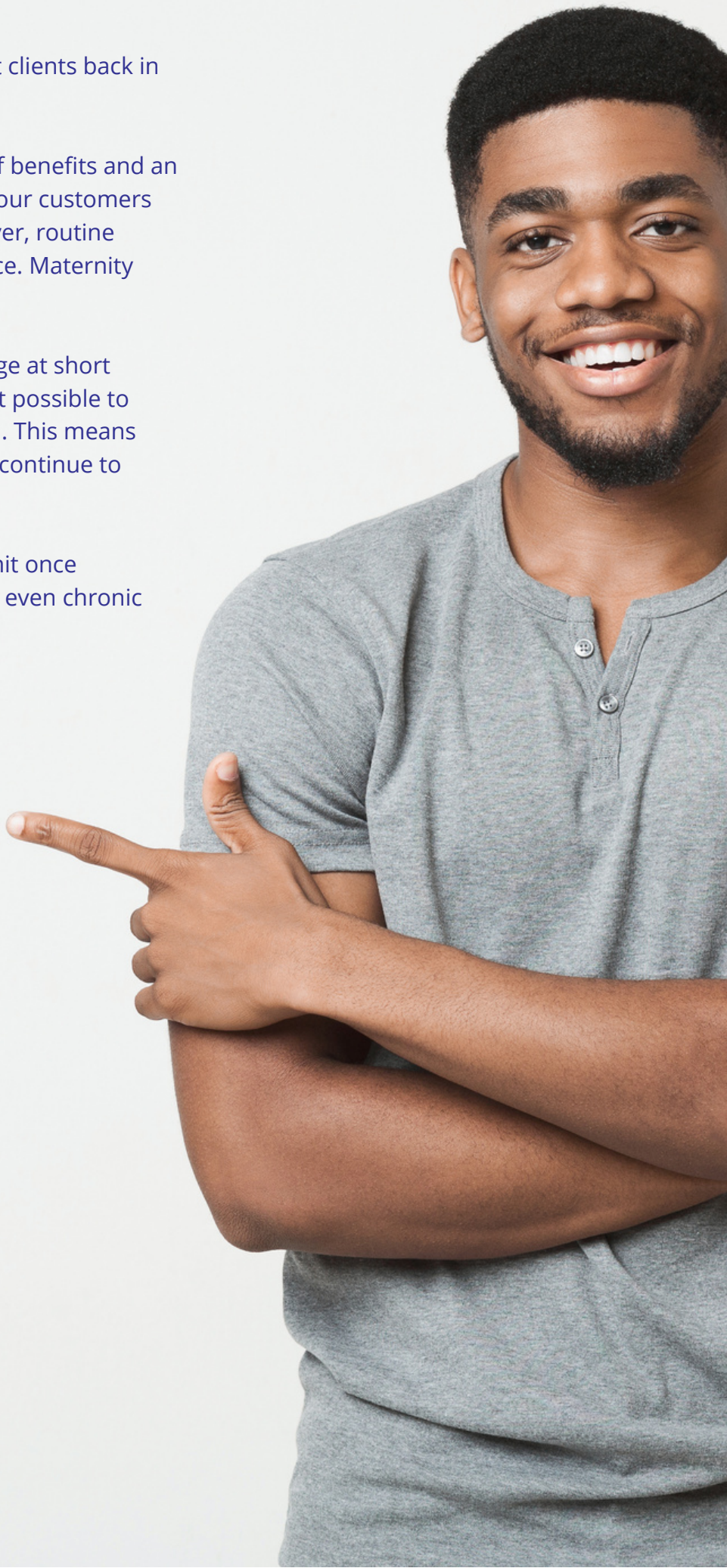
Introducing NIMBL Health – a new, modular, and flexible plan from HCI Group.

Our newest product is designed to put clients back in control of their healthcare.

NIMBL Health comes with a core set of benefits and an overall cap chosen by the customer. Your customers can then choose to add outpatient cover, routine dental cover, and emergency assistance. Maternity cover is available for group schemes.

We know that life's priorities can change at short notice and that is why we have made it possible to change levels of cover at each renewal. This means your clients will have a policy that can continue to serve them year after year.

No hidden limits, no maximum age limit once accepted, and no medical exclusions – even chronic conditions are covered.



HCI GROUP
GLOBAL HEALTHCARE

Key features



Modular plan to suit a range of needs

Worldwide private hospital network

No upper age limit once accepted

All cancer care covered

Pre-existing conditions covered

24/7 emergency assistance

Private rooms in a selected hospital

Direct settlement of inpatient claims

Chronic conditions covered

Simplified underwriting

Policy changes at renewal

Inpatient (Core)

Benefit cap	CORE 1	CORE 2	CORE 3	CORE 4
Total annual limit	\$250,000	\$1,000,000	\$2,000,000	\$3,000,000
Room and board	✓	✓	✓	✓
Nursing	✓	✓	✓	✓
Prescription drugs and medicines	✓	✓	✓	✓
Physician, specialist, surgeon, and anaesthetist fees	✓	✓	✓	✓
Medical second opinion	✓	✓	✓	✓
Hospital cash benefit	✓	✓	✓	✓
Eye surgery	✓	✓	✓	✓
Organ transplant	✓	✓	✓	✓
Parent & child accommodation	✓	✓	✓	✓
Day patient treatment	✓	✓	✓	✓
Renal dialysis	✓	✓	✓	✓
Hospice or terminal care	✓	✓	✓	✓
Rehabilitation following inpatient treatment	✓	✓	✓	✓
Elective home country treatment	✓	✓	✓	✓
Medical treatment outside the area of cover	✓	✓	✓	✓
Road ambulance transport	✓	✓	✓	✓
Accident and emergency medical treatment outside the area of cover	✓	✓	✓	✓
Emergency care	✓	✓	✓	✓



Full cover



Covered with limits



Deductible options:

\$0 | \$500 | \$1,000 | \$5,000 | \$10,000

Cancer Treatment (Core)

Benefit cap	CORE 1	CORE 2	CORE 3	CORE 4
Total annual limit	\$250,000	\$1,000,000	\$2,000,000	\$3,000,000
Chemotherapy	✓	✓	✓	✓
Radiotherapy	✓	✓	✓	✓
Oncology	✓	✓	✓	✓
Diagnostic tests	✓	✓	✓	✓
Prescription drugs and medicines	✓	✓	✓	✓

All the above cancer treatment is covered whether inpatient, day patient or outpatient.



Full cover



Deductible options:

\$0 | \$500 | \$1,000 | \$5,000 | \$10,000

Emergency Dental Treatment (Core)

Benefit cap	CORE 1	CORE 2	CORE 3	CORE 4
Total annual limit	\$250,000	\$1,000,000	\$2,000,000	\$3,000,000
Emergency dental treatment, specifically pain relief	✓	✓	✓	✓



Covered with limits



Deductible options:

\$0 | \$500 | \$1,000 | \$5,000 | \$10,000

Outpatient (Optional)

Benefit cap	STANDARD	OUTPATIENT 1	OUTPATIENT 2	OUTPATIENT 3
Total annual limit	\$0	\$2,500	\$7,500	Full refund*
Alternative medicine	✗	✓	✓	✓
Physician and paramedic fees	✗	✓	✓	✓
Diagnostics	✗	✓	✓	✓
Physiotherapy	✗	✓	✓	✓
Hormone replacement therapy	✗	✓	✓	✓
Prescription Drugs and Medicines	✗	✓	✓	✓
Annual Health Checks	✗	✓	✓	✓
Vaccinations	✗	✓	✓	✓
Wellbeing tests	✗	✓	✓	✓
Home nursing	✗	✓	✓	✓
Prescribed medical aids	✗	✓	✓	✓
Psychiatric, drug and alcohol abuse	✗	✓	✓	✓
Speech therapy	✗	✓	✓	✓
Well-child care	✗	✓	✓	✓



Full cover



Covered with limits



No cover



Deductible options:

\$0 | \$100 | \$300 | \$500

*Full refund up to the selected core benefit cap of \$250,000 / \$1,000,000 / \$2,000,000 / \$3,000,000

Routine Dental Cover (Optional)

Benefit cap	STANDARD	DENTAL 1	DENTAL 2	DENTAL 3
Total annual limit	\$0	\$1,000	\$2,000	\$3,000
Check-ups	✗	✓	✓	✓
X-rays	✗	✓	✓	✓
Scale and polishing	✗	✓	✓	✓
Fillings and extractions (including wisdom teeth)	✗	✓	✓	✓
Fixed bridge work	✗	✓	✓	✓
Partial and full removal dentures	✗	✓	✓	✓
Crowns, inlays, onlays	✗	✓	✓	✓
Gold fillings, but only when the tooth / teeth in question cannot be restored with amalgam, silicate acrylic or plastic	✗	✓	✓	✓
Implants	✗	✓	✓	✓
Orthodontic treatment for children under 18	✗	✓	✓	✓



Full cover



Deductible does not apply



Covered with limits



No cover

Assistance & Evacuation (Optional)

Benefit cap	STANDARD	ASSISTANCE 1	ASSISTANCE 2	ASSISTANCE 3	ASSISTANCE 4
Total annual limit	\$0	\$250,000	\$1,000,000	\$2,000,000	\$3,000,000
Emergency medical evacuation	✗	✓	✓	✓	✓
Medically necessary treatment *	✗	✓	✓	✓	✓
Return trip to country of residence	✗	✓	✓	✓	✓
Evacuation or transport costs following inpatient treatment	✗	✓	✓	✓	✓
Accompanying person's travel expenses	✗	✓	✓	✓	✓
Compassionate travel and accommodation expenses	✗	✓	✓	✓	✓
Repatriation of mortal remains	✗	✓	✓	✓	✓



Full cover



Deductible does not apply



Covered with limits



No cover

Maternity (Optional) **Groups only**

Benefit cap	STANDARD	MATERNITY 1	MATERNITY 2	MATERNITY 3
Total annual limit	\$5,000	\$0	\$10,000	\$15,000
Antenatal care	✓	✗	✓	✓
Hospital charges, obstetricians' and midwives' fees for pregnancy and childbirth including elective caesarean section	✓	✗	✓	✓
Postnatal care required by the mother immediately following normal childbirth	✓	✗	✓	✓
Complications of pregnancy and complications of childbirth	✓	✗	✓	✓
Congenital defects	✓	✗	✓	✓
Newborn care, including premature newborns	✓	✗	✓	✓

Maternity cover is added to group schemes as standard. It can be removed for a discount or increased as per the table above.

The chosen level of maternity cover will be subject to the selected overall core benefit cap of either \$250k, \$1m, \$2m or \$3m.



Full cover



Deductible does not apply



Covered with limits



No cover

Our insurance partner

MGEN

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.

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