

A woman with short brown hair, wearing a white top and a purple skirt, is kneeling in a grassy field. She is holding a green bubble wand and blowing bubbles. A young girl with dark hair, wearing a yellow and white checkered dress with a white bow in her hair, is standing and looking at the bubbles. The background is a lush green field with trees in the distance. A large green circle is overlaid on the image, containing a close-up of the bubbles being blown.

Elite Individual Health Plans 2017

The Gold Standard in International Private Medical Insurance

William Russell is a leading independent, one-stop provider of affordable, international health insurance

To us, you're a customer, not a potential claimant or a policy number. From your first contact with William Russell, you'll deal with a named advisor, each one an expert in a dedicated team. We know the importance of having someone who understands your policy, needs, and circumstances at the other end of the line, 24 hours a day. Our ethos is to provide our customers with personal support when they need it.

This is the William Russell difference.

World-class health cover

The Elite plans are designed for international citizens who want access to private healthcare wherever they are.

A world of protection from a provider who cares.



The Elite plans cover you anywhere in the world, so you are free to choose where you have your medical treatment. Since treatment in the USA is particularly expensive, we have made USA cover optional, so you don't have to pay for cover you don't need.

Affordability without compromise

Because we stick to our specialised area – international insurance cover – we are able to offer competitive rates without sacrificing quality. We are proud of our reputation for fair historic pricing in response to global inflation of health costs.

Emergency Medevac cover and 24/7 medical assistance

All Elite plan customers can rely on our 24/7 medical assistance helpline for immediate help at any time, anywhere. If medically necessary, an air ambulance will be sent to transport you to a hospital in another country where you can get the care you need.

Innovative plans

As specialists in global health insurance, we ensure that our plans keep pace with scientific and medical advances, and local legislation. We regularly review our benefits to offer the best possible coverage.

Fast, fuss-free care for our cancer patients

If you are diagnosed with cancer, you want the care you need fast, not paperwork. Treatment for cancer is covered in full, and we now cover genome testing of malignant tumours so that treatment can be more targeted.

To give our cancer patients some extra support, we also provide benefits such as cover for dietician consultations, counselling upon first being diagnosed with cancer, and a US\$5,000 cash benefit payment for our Gold plan customers upon first diagnosis.

Helping you look after your health

We believe that prevention is better than cure. That's why

our Silver and Gold plans each provide an annual benefit to cover health checks for illnesses that concern you. Vaccinations and eye examinations are also included in this benefit. You can find the full details about plan benefits and conditions in the Plan Agreement.

Cover for long-term conditions

You won't have to worry about limitations on your cover if you are diagnosed with an illness which is chronic or long-term. Our Silver and Gold plans cover long-term medical conditions such as diabetes and hypertension (if such conditions first occur after your plan starts).

Generous maternity benefits

Our Elite Gold plan includes US\$15,000 of cover for routine maternity care costs and full cover for complications of pregnancy, including childbirth when it requires an emergency surgical procedure. Does not cover dependent children included in your plan.

Cover for terrorist attacks

Provided you are an innocent bystander and not in a location that the British Foreign & Commonwealth Office has advised its citizens to leave, you'll be covered in the event of a terrorist attack.

Access to hospitals worldwide

Your employees are free to choose where they have their medical treatment. If you need to be admitted to hospital, simply contact us and we will make the arrangements to have you admitted. Your eligible treatment costs can be settled direct with the hospital, so you never need to be out of pocket.

Straightforward claims process

Simply scan your bills and claim form, then email everything back to us. We'll acknowledge your claim straight away and let you know which claims adviser will be taking care of you.

We make every effort to settle claims within 5 working days, and usually we'll settle within 3 days. You can call us at any time in an emergency, and you'll find our claims team helpful and efficient. Wherever you are, you're covered.

It's easy to apply

We make it easy for you to find the right health, life and income cover. Whether online, by phone or through a broker, you'll find us easy to deal with. Customers can have cover in place within 24 hours.

We look after you throughout your life

Join before age 70 and we'll continue to offer you renewal for as long as you want cover. We will never refuse renewal just because you have made a claim.

The security behind your cover

The Elite plans are underwritten by underwritten by Allianz Benelux NV, part of the Allianz group, a global leader in insurance and a Fortune 500 company.

30-day money back guarantee

All our plans offer a 30-day money back guarantee. Provided you have not made a claim, we will refund your premium in full if you cancel your plan during your first 30 days of cover.

The benefits of Elite at a glance

Designed to meet the needs of international citizens who require worldwide access to healthcare, our Elite plan range offers comprehensive health insurance that doesn't stop when you cross a border.

Elite Bronze

US\$1,500,000 annual benefit limit

Elite Silver

US\$2,500,000 annual benefit limit

Elite Gold

US\$5,000,000 annual benefit limit

To protect you against the major healthcare costs, our **Elite Bronze** plan provides full cover for:

- Treatment you receive when you are admitted to hospital.
- Pre-operative tests & advanced diagnostic tests such as MRI & CAT scans.
- Post-hospital follow-up consultations & tests.
- Treatment for cancer, including genome testing of malignant tumours.
- Organ, bone marrow & tissue transplants, including up to US\$25,000 cover for donor costs.
- Reconstructive surgery.
- Cover for congenital conditions first discovered & diagnosed after your plan starts.
- International benefits such as emergency medical evacuation, 24/7 emergency medical assistance & cover for compassionate home travel.

Elite Silver is our most popular plan, providing all the cover of Bronze, plus:

- Full cover for everyday healthcare, including visits to the doctor, prescribed drugs & specialist visits, and treatment & tests.
- Cover for long-term conditions, such as diabetes & asthma, that you first suffer after starting your plan.
- A well-being benefit covering you for vaccinations & the preventive health checks of your choice (6-monthly waiting period).
- An annual well-child benefit (12-month waiting period applies).
- Cover for physiotherapy sessions.
- Optional Dental basic or Dental plus cover (waiting periods apply).

Elite Gold provides all the cover of Silver and Bronze, plus:

- US\$15,000 of cover for routine maternity care (10-monthly waiting period).
- Full cover for maternity complications, including emergency C-sections.
- US\$100,000 of cover for the treatment of newborns.
- Comprehensive annual well-child and well-being benefit (waiting periods apply).
- Dental basic with option to add Dental plus (waiting periods apply).
- \$5,000 cash benefit if diagnosed with cancer.

For full details of all our plans, please visit us [online](#) or consult the relevant plan agreement.

The Elite Table of Benefits

		Elite Bronze	Elite Silver	Elite Gold
Annual benefit limit	The overall maximum limit that each insured person can claim during any one period of cover.	US\$1,500,000 or £950,000 or €1,100,000	US\$2,500,000 or £1,500,000 or €1,800,000	US\$5,000,000 or £3,000,000 or €3,600,000
Hospital costs	Hospital accommodation, treatment costs (in-patient or day-patient), parent accommodation charges & road ambulance.	<div><div></div> Full cover</div>	<div><div></div> Full cover</div>	<div><div></div> Full cover</div>
	Hospital cash benefit (up to 60 nights).	Per night: US\$40 or £25 or €30	Per night: US\$80 or £50 or €60	Per night: US\$250 or £156 or €187
Cancer treatment	Cancer treatment (including chemotherapy & radiotherapy & out-patient consultations, tests & scans).	<div><div></div> Full cover</div>	<div><div></div> Full cover</div>	<div><div></div> Full cover</div>
	Genome sequencing & tests of cancerous tumours.	<div><div></div> Up to US\$2,000 or £1,250 or €1,500</div>	<div><div></div> Up to US\$2,000 or £1,250 or €1,500</div>	<div><div></div> Up to US\$2,000 or £1,250 or €1,500</div>
	Wigs.	<div><div></div> Lifetime limit US\$150 or £94 or €113</div>	<div><div></div> Lifetime limit US\$150 or £94 or €113</div>	<div><div></div> Lifetime limit US\$150 or £94 or €113</div>
	Counselling (up to 10 sessions).	<div><div></div> Lifetime limit US\$500 or £313 or €376</div>	<div><div></div> Lifetime limit US\$500 or £313 or €376</div>	<div><div></div> Lifetime limit US\$500 or £313 or €376</div>
	Dietician (up to 2 consultations).	<div><div></div> Lifetime limit US\$100 or £63 or €76</div>	<div><div></div> Lifetime limit US\$100 or £63 or €76</div>	<div><div></div> Lifetime limit US\$100 or £63 or €76</div>
	Cash benefit upon diagnosis of cancer (6-month waiting period applies, one lifetime claim only)	<div><div></div> Not covered</div>	<div><div></div> Not covered</div>	<div><div></div> US\$5,000 or £3,125 or €3,750</div>
Congenital abnormalities or hereditary conditions	Treatment for a congenital abnormality discovered after the start of your plan.	<div><div></div> Cover for in-patient, day-patient & post-hospital treatment up to a lifetime limit of US\$20,000 or £12,500 or €15,000</div>	<div><div></div> Lifetime limit US\$40,000 or £25,000 or €30,000</div>	<div><div></div> Lifetime limit US\$80,000 or £50,000 or €60,000</div>
Chronic conditions	Acute flare-ups (cover for acute exacerbation of a chronic condition).	<div><div></div> Cover for in-patient, day-patient & post-hospital treatment only</div>	<div><div></div> Full cover</div>	<div><div></div> Full cover</div>
	Regular monitoring & maintenance (consultations, tests & prescribed medication required to monitor & maintain the stability of a chronic condition).	<div><div></div> Not covered</div>	<div><div></div> Full cover</div>	<div><div></div> Full cover</div>
Organ, bone marrow or tissue transplants	Costs incurred whilst hospitalised & all related out-patient treatment required prior to & after the transplant.	<div><div></div> Full cover</div>	<div><div></div> Full cover</div>	<div><div></div> Full cover</div>
	Donor costs.	<div><div></div> Up to US\$25,000 or £15,625 or €18,750 per transplant</div>	<div><div></div> Up to US\$25,000 or £15,625 or €18,750 per transplant</div>	<div><div></div> Up to US\$25,000 or £15,625 or €18,750 per transplant</div>
Kidney dialysis	Short-term kidney dialysis of up to 4 weeks.	<div><div></div> Full cover</div>	<div><div></div> Full cover</div>	<div><div></div> Full cover</div>
Psychiatric and psychotherapy treatment	Lifetime limit for ALL psychiatric treatment.	US\$50,000 or £31,250 or €37,500	US\$75,000 or £46,875 or €56,250	US\$100,000 or £62,500 or €75,000
	In-patient & day-patient psychiatric treatment. Cover is limited to 30 days per period of cover (24-month waiting period).	<div><div></div> Full cover</div>	<div><div></div> Full cover</div>	<div><div></div> Full cover</div>
	Up to 10 sessions of out-patient psychiatric treatment (24-month waiting period).	<div><div></div> Cover for post-hospital treatment</div>	<div><div></div> Full cover</div>	<div><div></div> Full cover</div>
Everyday medical costs	Emergency ward treatment.	<div><div></div> Cover for treatment necessary as a result of an accident</div>	<div><div></div> Full cover</div>	<div><div></div> Full cover</div>
	Out-patient surgical procedures & advanced diagnostic tests, such as MRI, CAT (CT) & PET scans.	<div><div></div> Full cover</div>	<div><div></div> Full cover</div>	<div><div></div> Full cover</div>
	GP & specialist consultations.	<div><div></div> Cover for post-hospital treatment</div>	<div><div></div> Full cover</div>	<div><div></div> Full cover</div>
	Treatment by a chiropractor, osteopath, chiropodist, podiatrist, homeopath or acupuncturist.	<div><div></div> Cover for post-hospital treatment up to 10 sessions</div>	<div><div></div> Cover for post-hospital treatment up to 10 sessions</div>	<div><div></div> Cover for post-hospital treatment up to 15 sessions</div>
	Hormone replacement therapy for loss of ovarian function before age 40, prescribed by a medical doctor.	<div><div></div> Not covered</div>	<div><div></div> Cover up to 12 months from the date of diagnosis</div>	<div><div></div> Cover up to 18 months from the date of diagnosis</div>
	Traditional Chinese medicine.	<div><div></div> Not covered</div>	<div><div></div> Up to US\$50 or £32 or €38 per session up to a maximum of 15 sessions</div>	<div><div></div> Up to US\$50 or £32 or €38 per session up to a maximum of 20 sessions</div>
	Physiotherapy.	<div><div></div> Cover for post-hospital treatment up to US\$1,000 or £625 or €750</div>	<div><div></div> Full cover</div>	<div><div></div> Full cover</div>

Key

Full cover within annual plan benefit limit

Partial or limited cover

Not covered

Continued.

		Elite Bronze	Elite Silver	Elite Gold
Well-being benefits	Preventive health checks for adults (6-month waiting period).	Not covered	Up to US\$300 or £188 or €226	Up to US\$750 or £465 or €563
	Well-child benefit (12-month waiting period).	Not covered	Up to US\$200 or £125 or €150	Up to US\$400 or £250 or €300
	Vaccinations	Not covered	Up to US\$150 or £94 or €113	Up to US\$250 or £156 or €187
HIV/AIDS treatment	Treatment for up to 5 years (24-month waiting period).	Cover for in-patient & day-patient treatment only up to US\$5,000 or £3,125 or €3,750	Up to US\$75,000 or £46,875 or €56,250	Up to US\$100,000 or £62,500 or €75,000
Reconstructive surgery	Surgery to restore your appearance after an accident, or after surgery for breast cancer.	Cover for in-patient, day-patient & post-hospital treatment	Full cover	Full cover
Rehabilitation treatment	In-patient rehabilitation carried out in a recognised rehabilitation hospital or unit, following treatment covered by your plan.	Cover up to 7 days per medical condition	Cover up to 15 days per medical condition	Cover up to 30 days per medical condition
Home nursing costs	Cover for up to 12 weeks per medical condition per period of cover.	Full cover	Full cover	Full cover
Terminal illnesses	The palliative care of a medical condition covered by your plan.	Lifetime limit US\$25,000 or £15,625 or €18,750	Lifetime limit US\$50,000 or £31,250 or €37,500	Lifetime limit US\$100,000 or £62,500 or €75,000
Medical appliances	Supplying, fitting, or hiring instruments, apparatus, or devices, such as crutches, wheelchairs, orthopaedic supports/braces, stoma supplies & compression stockings.	Up to US\$250 or £156 or €187 per medical condition	Up to US\$500 or £313 or €376 per medical condition	Up to US\$1,000 or £625 or €750 per medical condition
	Surgically implanted artificial body parts needed as a vital part of an operation.	Full cover	Full cover	Full cover
	Prosthetic devices.	Per device: US\$500 or £313 or €376	Per device: US\$1,000 or £625 or €750	Per device: US\$1,500 or £938 or €1,126
Maternity costs	In-patient & day-patient complications of pregnancy (10-month waiting period).	Up to US\$4,800 or £3,000 or €3,600	Up to US\$15,000 or £9,375 or €11,250	Full cover
	Childbirth necessitating an emergency surgical procedure (10-month waiting period).	Not covered	Not covered	Full cover
	Routine maternity care & childbirth (10-month waiting period).	Not covered	Not covered	Up to US\$15,000 or £9,375 or €11,250 per pregnancy
	Cover for newborns for first 90 days of life (10-month waiting period).	Not covered	Up to US\$10,000 or £6,250 or €7,500 per pregnancy	Up to US\$100,000 or £62,500 or €75,000 per pregnancy
Dental costs	In-patient emergency restorative dental treatment.	Full cover	Full cover	Full cover
	Out-patient emergency dental treatment.	Not covered	Up to US\$500 or £313 or €376	Up to US\$1,000 or £625 or €750
	Dental basic (6-month waiting period).	Not covered	Only covered if you have selected the Optional dental benefit	Up to US\$1,500 or £938 or €1,126
	Dental plus (12-month waiting period).	Not covered	Only covered if you have selected the Optional dental benefit	Only covered if you have selected the Optional Dental benefit
Expat benefits	Medevac, return economy airfare & travelling expenses of a companion.	Full cover	Full cover	Full cover
	Accommodation expenses of a companion (up to 15 nights).	Per night: US\$72 or £45 or €54	Per night: US\$96 or £60 or €72	Per night: US\$250 or £156 or €187
	Compassionate home travel, economy class (12-month waiting period, with a lifetime limit of 1 claim only) & repatriation of mortal remains.	Full cover	Full cover	Full cover
	Burial or cremation.	Up to US\$1,600 or £1,000 or €1,200	Up to US\$1,600 or £1,000 or €1,200	Up to US\$1,600 or £1,000 or €1,200
	Medevac plus (covers the cost of your repatriation to your country of nationality or residence, once the emergency medical condition for which you have been evacuated has stabilised).	Only covered if you have selected the optional repatriation benefit	Only covered if you have selected the optional repatriation benefit	Only covered if you have selected the optional repatriation benefit

The limits above are annual unless stated otherwise. The plans do not cover pre-existing medical conditions, unless we agree otherwise. For full details on all our plans, please consult the plan agreement. Additional cover options are available - contact us for more information.

Where you will be covered

Where you are covered

Our standard area of cover is worldwide, excluding the USA. If you want to be able to travel to the USA for treatment, you may add either of the following USA cover options:

- US\$100,000 of annual USA cover during temporary trips of up to 45 days (increased to US\$250,000 if you suddenly need emergency treatment for an accident or an unforeseen illness you have never suffered from before)
- US\$250,000 of annual USA cover during temporary trips of up to 90 days

If you live in Africa or the Indian Subcontinent

If you live in Africa or the Indian Subcontinent and don't need full cover outside these regions, Elite plans offer a suitable option. With this option, you can travel anywhere within Africa or the Indian Subcontinent for treatment. US\$50,000 cover for accident and emergency medical treatment is provided if you travel outside these regions. Our cover does not extend to the USA, Canada, the Caribbean, or hospitals in the London area.

If you are looking for less expensive, regional cover

If you are living in Africa, Central and Southeast Asia, Latin America, the Indian Subcontinent, Eastern Europe or the Near East, and you don't need full international cover, you may want to consider our **Global Health Essential plans**, which provide cost-effective health cover for your region. Cover is restricted to accident and emergency treatment only when you travel outside the regions above, and there is no cover at all in the USA, Canada, the Caribbean, or hospitals in the London area.



Keeping the cost of your cover affordable, now and in the future

Our fair pricing policy

With the introduction of new, costly drug therapies and treatments, medical treatment costs around the world are rising. It is inevitable that insurance premiums have to rise to keep pace.

Our history of fair pricing helps keep plans affordable without compromising on quality. In addition, your personal claims experience will not affect your future renewal premiums.

There are also ways you can make your premiums more affordable.

Using an excess to reduce your premiums

The excess (also known as a deductible) is the amount you contribute to the cost of a claim.

Your Elite plan can have a nil excess, or you can choose one of the following excess options to reduce your premiums.

- US\$50 per claim
- US\$100 per claim
- US\$250 per annum
- US\$1,600 per claim
- US\$5,000 per claim

Choosing an annual excess of US\$250

With this excess, the maximum you will contribute each year to your healthcare costs is US\$250. When you renew your plan each year, the US\$250 excess will start again.

Optional plans available with your Elite plan

For a little extra, you can buy a **Global Travel plan** which will cover your baggage and personal effects during holidays and business trips, and give you valuable cover if you are forced to cancel or cut short a trip. You can also buy a **Global Personal Accident plan**, which pays a lump-sum benefit if you are killed in an accident, or you suffer a permanent disability as the result of an accident.

Adding life insurance and income protection

For comprehensive life insurance, we offer our **Global Life plan**, designed with international living in mind. As the only destination for international citizens, we deliver a one-stop-shop for all your insurance needs.

If you wish to insure your income against the possibility of your inability to work due to illness or injury, our **Global Income Protection plan** will do just that. It will pay you a regular benefit whilst you are too sick to work.

Apply today

Your health is precious, and the cost of treatment overseas without the adequate cover can be drastic. Don't wait until it's too late to get the cover you and your family need.

Simply download and complete an application form from our website and email it to **sales@william-russell.com**. We will strive to get back to you within 24 hours, and, as soon as you have paid your premium, your cover will commence.

We are here to assist you through the application process, so please don't hesitate to contact us if you have any questions at all.



Good healthcare is expensive, and claims for serious illnesses can run into hundreds of thousands of dollars. With our commitment to fair pricing, William Russell will protect you from these costs. We keep annual premium increases fair, and your personal claims experience will never affect your renewal premium.

We're here to help

William Russell is a leading independent provider of international health, life and income protection insurance. Since 1992 we have specialised in providing protection for our international customers all over the world, and with customers in over 160 countries we really do understand your needs.

To us, you're a customer, not a potential claimant or a policy number. From your first contact with William Russell, you'll deal with a named advisor, each one an expert within a dedicated team.

We appreciate the importance of always being able to contact someone who understands your policy, your needs, and your circumstances.

We truly are here to help.

For more information

call us on +44 1276 486477
or visit william-russell.com

William Russell Limited

William Russell House,
The Square,
Lightwater, Surrey,
GU18 5SS
United Kingdom

T: +44 1276 486477

F: +44 1276 486466

E: sales@william-russell.com

william-russell.com

