

International Health Insurance, Denmark
International Swiss Medical

(All figures in CHF, valid from 1.1.2004)

Benefits	Complete Plan	Hospital Plan
Annual max. cover per person per year	1,500,000	1,500,000
Hospitalisation		
Semi private/ private room	Paid in full	
Intensive care room	Paid in full	
Room and board for parent accompanying an insured child	Paid in full	
Surgery	Paid in full	
Pacemaker, max.	37,000	
Medical treatment, laboratory tests, x-rays	Paid in full	
Medicine while in hospital	Paid in full	
Chemotherapy and radiation therapy	Paid in full	
Emergency room treatment (acute illness or accident)	Paid in full	
Outpatient surgery	Paid in full	
Outpatient treatment and day care in connection with hospitalisation	Paid in full	
Emergency dental treatment following a serious accident	Paid in full	
Organ transplant (organ transplant reimbursed 100%; in the collective periode of treatment all incl. max.)	520,000	
Organ transplant; collective period of treatment	Paid in full; max. 520'000	
Rehabilitation (at an authorised rehabilitation center) max. per day for max. 3 months per illness	Paid in full 800	
Local transport by ambulance (medically prescribed transport to and from hospital), per year max.	Paid in full 5'000	
Home nursing (assistance by a certified nurse), max. per day max. per year	100 3'000	
Childbirth		
Hospital delivery (elective caesarean operation or delivery following fertility treatment will be reimbursed up to a max. of the customary charges for normal delivery)	Paid in full	
Home delivery (physician/specialist, midwife, home nursing), per birth max.	4'000	
Pre- and post-natal examinations are reimbursed under the Complete Plan as consultations, see below	90%	not covered
Outpatient		
Outpatient cover per year max.	60,000	not covered
General practitioners (office, telephone and max 15 prescription consultation, visit to a patient's domicile per 30 days)	90%	not covered
Specialists (eye and ear specialists, psychiatrist, other specialists, max 15 consultations per 30 days)	90%	not covered
Therapists / Other medical Assistance (physiotherapy, ergotherapy, special assistance, surgical intervention, laboratory test, x-ray, analysis, scan, endoscopic examination, injection)	90%	not covered
Accupuncture, homeopathic treatment, neuraltherapy, phytotherapy and antroposophic treatment per year max.	90% 2'000	not covered
Hearing aids, when prescribed	50%	not covered
Medical check up, max. per year	300	not covered
Chiropractor / Osteopath (examination, treatment, x-ray)	50%	not covered
Medicine (medicine, dressings and appliances <i>with</i> physician's prescription; <i>without</i> physician's prescription no reimbursement)	90%	not covered
Options		
Dental and Optical Treatment Supplement		
Dental care	75%	
Expenses for glasses and contact lenses; max. per year	50%; 400	
Limit for dental and optical treatment per year	3'000	
Medical Evacuation Supplement		
Expenses incurred for the insured's medical evacuation in the event of acute and serious illness, serious injury or death. Transportation shall be to the nearest place of treatment and only if no qualified treatment can be obtained locally. MUST be pre-approved by IH!!!!	reasonable expenses	

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Critical Illness Supplement

Lump Sum contribution in case of being diagnosed with one or more of 11 critical illnesses:	Sums selectable: 35, 70, 105 or 140 thousand
Cancer, Heart Attack, Stroke, Coronary Artery By-pass Surgery, Kidney/Renal Failure, Major Organ Transplant, Multiple Sclerosis, Benign Brain Tumor, Loss of hearing / Deafness, Loss of sight / Blindness; Paralysis (Paraplegia)	Lump sum contribution for free use, 30 days after surgery or diagnoses confirmed

subject to individual medical underwriting

Personal Accident Supplement

Lump Sum contribution for accidental disablement or death	Sums selectable: 70, 140 or 210 thousand
Death by accident	100%
loss of limb above wrist or ankle by accident	100%
loss of sight on one eye resp 2 eyes (by accident)	50% resp 100%
loss of use or loss of hand, foot, ear, nose, genital organ by accident	25%
permanent total disablement caused by accident	100%
exclusion: dangerous sports and activities (definiciwns seee product catalog)	0%

Remarks (IHI Swiss Medical)

	normal terms, surcharge or exclusion
Pre-existing conditions	normal terms, surcharge or exclusion
Chronic conditions	covered
Worldwide cover	yes
Free choice of hospital, qualified doctor or specialist	yes
Lifetime renewal guarantee	yes
Insurance of children, new born	yes, premium
Age limit to apply (above 60: premium loading)	80 years
Restrictions on hobbies and sports	none
Claim form necessary	no (only original bill)
Garantee of payment upon notification of insurance company	yes

Waiting periods (IHI SWISS MEDICAL)

Generally	4 weeks
Injuries due to covered accidents	none
Pregnancy and childbirth	12 months
Dental treatment	6-12 months

Exclusions: (IHI SWISS MEDICAL)

- Cosmetic surgery and treatment unless medically prescribed and approved by the company
- Obesity surgery
- Veneral diseases, AIDS, AIDS-related diseases (covered if provable caused by a blood transfusion)
- Abuse of alcohol, drugs and medicine
- Intentional self-inflicted bodily injury
- Contraception, incl. sterilization
- Induced abortion unless medically prescribed
- Any kind of fertility test and treatment, incl. expenses for pregnancy, pre-natal and post-natal treatments of newborn child
- Treatment of sexual dysfunction
- Any kind of care which is not part of a medical treatment (incl. stays in nursing homes)
- Treatment by naturopaths and other alternative methodes of treatment unless licensed physician or member of NVS (Naturheilpraktikerverband Schweiz)
- Health certificates
- Treatment of diseases during military service
- Sickness or injury while actively engaging in war, invasion, rebellion etc.
- Nuclear reactions or radioactive fallout
- Treatment performed by the insured, his/her spouse, parents or children
- Epidemics which have been placed under direction of public authorities
- Treatment by a psychologist