



**REGENCY**  
f o r e x p a t s

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**:: INTERNATIONAL HEALTH INSURANCE ::**

**BENEFIT DETAILS**

# BENEFIT DETAILS



REGENCY  
for expats

	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 wheel chairs	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 Fees	30% of Surgeon's Fees	30% of Surgeon's Fees	30% of Surgeon's 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

	Major Medical	Standard	Comprehensive	Fully Comprehensive
<b>Outpatient Cover</b>				
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, 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, 5 Visits	Full Cover, 10 Visits
Chronic Conditions Benefit	No Cover	No Cover	US\$1,000	US\$10,000

<b>Wellbeing benefits</b>				
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

<b>Dental Cover</b>				
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

Major Medical

Standard

Comprehensive

Fully  
Comprehensive

## 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	Full Cover	Full Cover	Full Cover	Full Cover
24 Hour Personal Coaching	Full Cover	Full Cover	Full Cover	Full Cover

## International Assistance Benefits

24 Hour Emergency Assistance	Full Cover	Full Cover	Full Cover	Full Cover
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## Life Cover

Death Benefit	US\$10,000	US\$10,000	US\$10,000	US\$10,000
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## 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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Regency for Expats is an international insurance and financial services company licensed as a long term life insurance company through the Nevis Financial Services Regulatory Commission.

Please note that this document is a summary only, please read and fully understand the terms, conditions, exclusions and warranties of the Regency for Expats International Health Insurance policy wording which is available upon request.

All applications submitted to Regency for Expats are subject to acceptance and this document does not constitute an offer or provide coverage by Regency for Expats.