

## Table Of Benefits

Benefits	Plan
	Garnet Cover for Accidents Only 19 to 29 years of age
Overall Annual Plan Limit	USD 200,000
<b>Inpatient Benefits</b> All Inpatient Treatments must be pre-authorized, otherwise, we will apply a 20% coinsurance on the eligible benefits. There will also be a 20% coinsurance on all Inpatient-related costs if the member takes a hospital room at a higher level than covered by their policy	
Hospital Room Type	USD 240 Semi - Private Room
Hospital Charges	✓
Hospital Accommodation Charges	✓
Parent Accommodation	✓
Surgeon, Anesthetist & Theater Fees	✓
Surgical Procedures	✓
Specialist Consultations	✓
Diagnostic tests (e.g. Radiology, Pathology, MRI, PET, CT scan)	✓
Prescribed Medicines, Drugs & Dressings	✓
Prosthetic Implants, Appliances, Devices	✓
Reconstructive/Remedial Treatment	✓
Accidental Damage to Teeth	✓
Private Ambulance	✓
Organ Transplants - kidney, heart, lung and bone marrow (costs of removing and transporting donor organ excluded)	✗
Home Nursing Charges, up to 180 days	✓
Psychiatric Care (Waiting period of 12 months)	✗
Hospice and Palliative Care (Waiting period of 12 months)	✗
Daily Hospital Cash Benefit	✗
<b>This following benefits may be covered on both Inpatient and Outpatient basis</b>	
Cancer Treatments & Oncology: Consultations, Medications, Radiation Therapy, Chemotherapy	✗
Treatment of Chronic Conditions	✗
<b>Emergency Assistance</b>	
Annual Limit	Up to USD 200,000
Medical Evacuation	✓
Medical Repatriation	✓
Return to Country of Residence after Evacuation (economy ticket)	✓
Repatriation of Mortal Remains (Casket limited to USD 2,000) or Local burial or cremation if outside of Country of Nationality or Residence	Up to USD 15,000
24/7 Medical Information and Advice	Included



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<b>Outpatient Benefits</b>	
Post-Hospitalization Outpatient Services: Consultations, Diagnostic Test, Medications, Physiotherapy	Up to USD 500 for 90 days post-hospitalization
Outpatient & Wellness Coinsurance (Applicable to Outpatient and Wellness Benefits)	✗
Pre-Hospitalization Outpatient Services: Consultations, Diagnostic Tests, Medications	✗
Consultations with a General Practitioner or Specialist	Not Covered (except for stitching of wounds suffered due to a covered accident, up to USD 100 per accident)
Prescribed Medicines, Drugs & Dressings	
Diagnostic tests (e.g. Radiology, Pathology, MRI, PET, CT scan)	
Non-Surgical & minor surgical procedures & treatment	
Physiotherapy (Pre-Authorization is required if more than 7 sessions are required for a given condition)	✗
Complementary Therapies (provided by a chiropractor, osteopath, acupuncturists, or homeopath; medical referral letter is required)	✗
Psychiatric & Psychological Care (Waiting period of 6 months; pre-authorization is required)	✗
<b>Area of Cover for Elective Treatments</b>	Southeast Asia, Australia and New Zealand
<b>Emergency Treatments Outside Area of Cover</b>	✗
<b>Network Access</b> (on Network B when treatment is done out-of-network, we will apply a 35% coinsurance on the eligible benefits)	Network B
<b>Deductible</b> (Applicable to all eligible entitlements per policy year basis)	3 Options: (1) Nil (2) USD 1,500 (3) USD 3,500

### Important To Know

**Garnet Policy:** Accident and Emergency cover for 19-29 year olds including medical evacuation, a low cost effective safety net. Essential for those who cannot afford Insurance

**Network B Hospital list:** The hospitals in Network B are all medically highly competent, their rates are lower than others, but there is no compromise in service. Often Doctors on their panels work at some of the other more expensive hospitals also.