

William Russell
A greater degree of expat protection

Elite Health Plans

The Gold Standard in International Private
Medical Insurance

William Russell is the leading independent provider of international health insurance

When you're a customer with William Russell, you'll experience a difference from dealing with other companies.

We don't have call-centres and we won't frustrate you with a myriad of options when you call us. You'll get through to one of our insurance professionals who will treat you with respect and care. If you need to make a claim, wherever possible we'll ensure that you deal with the same claims adviser throughout your treatment.

This is the William Russell difference.

World-class health cover

The Elite plans are designed for expatriates and international citizens who want access to the best private healthcare around the world.

A world of protection from a provider with people who care

"After 22 years of being with William Russell, and having gone through various health issues, my staff, wife, and I could not fault their service."

GM, China

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.

Comprehensive cover

The Elite plans offer wide-ranging cover for medical treatment, with plenty of benefits and features that set us apart from other providers.

Emergency medical evacuation 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, from any location. 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

Each year brings advances in the diagnosis and treating of serious medical conditions. To ensure that our plans keep pace with these advances, we constantly review and improve the benefits we offer to our customers.

Taking care of our cancer patients

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 benefit towards a wig if treatment results in hair loss.

Helping you look after your health

We believe that prevention is better than cure. That's why our Silver and Gold plans each provide a generous annual benefit to cover health checks for illnesses that concern you. Vaccinations and eye examinations are also included in this benefit.

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.

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

You are free to choose where you have your 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 will be settled direct with the hospital, so you are never 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 if you have any questions, and you'll find our claims team helpful and efficient.

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 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.

Cover wherever you need it

The benefits of Elite at a glance

Designed to meet the needs of expatriates and 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

Elite
Silver
US\$2,500,000

Elite
Gold
US\$4,500,000

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.
- ✔ An annual well-child benefit.
- ✔ Cover for physiotherapy sessions.
- ✔ An optional dental plan covering routine & complex dental treatment.

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

- ✔ Full cover for maternity complications, including emergency C-sections.
- ✔ US\$15,000 of cover for routine maternity care.
- ✔ US\$100,000 of cover for the treatment of newborns.
- ✔ Routine dental benefits as standard.
- ✔ Enhanced well-being benefit.
- ✔ Enhanced, annual well-child benefit.
- ✔ An optional dental plan covering complex dental treatment.

For full details of all our plans, please visit us online or consult the Elite 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\$4,500,000 or £2,800,000 or €3,300,000
COVER WHEN YOU ARE ADMITTED TO HOSPITAL			
Hospital accommodation, treatment costs (in-patient or day-patient), parent accommodation charges & road ambulance.	Full cover	Full cover	Full cover
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
IF YOU ARE DIAGNOSED WITH CANCER			
Cancer treatment (including chemotherapy & radiotherapy & out-patient consultations, tests & scans).	Full cover	Full cover	Full cover
Genome sequencing & tests of cancerous tumours.	Up to US\$2,000 or £1,250 or €1,500	Up to US\$2,000 or £1,250 or €1,500	Up to US\$2,000 or £1,250 or €1,500
Wigs.	Lifetime limit US\$150 or £94 or €113	Lifetime limit US\$150 or £94 or €113	Lifetime limit US\$150 or £94 or €113
Counselling (up to 10 sessions).	Lifetime limit US\$500 or £313 or €376	Lifetime limit US\$500 or £313 or €376	Lifetime limit US\$500 or £313 or €376
Dietician (up to 2 consultations).	Lifetime limit US\$100 or £63 or €76	Lifetime limit US\$100 or £63 or €76	Lifetime limit US\$100 or £63 or €76
IF YOU NEED 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
IF YOU NEED A TRANSPLANT FOR AN ORGAN, BONE MARROW OR TISSUE			
Costs incurred whilst hospitalised & all related out-patient treatment required prior to & after the transplant.	Full cover	Full cover	Full cover
Donor costs.	Up to US\$25,000 or £15,625 or €18,750 per transplant	Up to US\$25,000 or £15,625 or €18,750 per transplant	Up to US\$25,000 or £15,625 or €18,750 per transplant
IF YOU NEED KIDNEY DIALYSIS			
Short-term kidney dialysis of up to 4 weeks.	Full cover	Full cover	Full cover
IF YOU NEED PSYCHIATRIC CARE			
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).	Full cover	Full cover	Full cover
Up to 10 sessions of out-patient psychiatric treatment (24-month waiting period).	Cover for post-hospital treatment	Full cover	Full cover
COVER FOR EVERYDAY MEDICAL CARE			
Emergency ward treatment.	Cover for treatment necessary as a result of an accident	Full cover	Full cover
Out-patient surgical procedures & advanced diagnostic tests, such as MRI, CAT (CT) & PET scans.	Full cover	Full cover	Full cover
GP & specialist consultations.	Cover for post-hospital treatment	Full cover	Full cover
Treatment by a chiropractor, osteopath, chiropodist, podiatrist, homeopath or acupuncturist.	Cover for post-hospital treatment up to 10 sessions	Full cover up to 10 sessions	Full cover up to 15 sessions
Hormone replacement therapy for loss of ovarian function before age 40, prescribed by a medical doctor.	Not covered	Cover up to 12 months from the date of diagnosis	Cover up to 18 months from the date of diagnosis
Traditional Chinese medicine.	Not covered	Up to US\$50 or £32 or €38 per session up to 10 sessions	Up to US\$50 or £32 or €38 per session up to 15 sessions
Physiotherapy.	Cover for post-hospital treatment up to US\$1,000 or £625 or €750	Full cover	Full cover
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\$550 or £344 or €413
Well-child benefit (12-month waiting period).	Not covered	Up to US\$150 or £94 or €113	Up to US\$250 or £156 or €187
IF YOU NEED TREATMENT FOR HIV AND/OR AIDS			
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

KEY ● FULL COVER WITHIN ANNUAL PLAN BENEFIT LIMIT ● PARTIAL OR LIMITED COVER ● NOT COVERED

Elite Bronze

Elite Silver

Elite Gold

IF YOU NEED 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

IF YOU NEED HOME NURSING

Cover for up to 12 weeks per medical condition per period of cover.

○ Full cover

○ Full cover

○ Full cover

IF YOU NEED HOSPICE & PALLIATIVE CARE

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

IF YOU NEED MEDICAL AIDS & DEVICES

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

IF YOU NEED PROSTHESES

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

IF YOU NEED TREATMENT FOR PREGNANCY & CHILDBIRTH

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

IF YOU NEED COVER FOR DENTAL CARE

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

Routine dental treatment (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

Complex dental treatment (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

IF YOU NEED EMERGENCY EVACUATION

Emergency evacuation, 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

OPTIONAL repatriation benefit (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

IF YOU NEED TREATMENT FOR A CONGENITAL ABNORMALITY

Treatment for a congenital abnormality discovered after the start of your plan.

○ Cover for in-patient, day-patient & post-hospital treatment up to a lifetime limit of US\$20,000 or £12,500 or €15,000

○ Lifetime limit US\$40,000 or £25,000 or €30,000

○ Lifetime limit US\$80,000 or £50,000 or €60,000

IF YOU HAVE A CHRONIC CONDITION

Acute flare-ups (cover for acute exacerbation of a chronic condition).

○ Cover for in-patient, day-patient & post-hospital treatment only

○ Full cover

○ Full cover

Regular monitoring & maintenance (consultations, tests & prescribed medication required to monitor & maintain the stability of a chronic condition).

○ Not covered

○ Full cover

○ Full cover

The limits above are annual unless stated otherwise. The plans do not cover pre-existing medical conditions. For full details on all our plans, please consult the plan agreement.

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

The Elite plans are available at competitive rates if you live in Africa or the Indian Subcontinent and if you don't need full cover outside these regions. 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. No cover at all is provided in 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.

"Thank you so much for the efficient service we have had from William Russell, once again, and for all your support. It is very much appreciated."

RS, Botswana

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

Our sustainable 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.

At William Russell, we are committed to keeping your future premium increases as reasonable as possible. We are proud to be a provider whose premium increases over the past ten years have been more gradual than most. 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

Our most popular excess option is US\$250 per annum. 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 little extra cost 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 curtail 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 insurance

For comprehensive life insurance, we offer our **Global Life plan**, designed with expatriate life and international living in mind.

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 replacement income whilst you are too sick to work.

Apply today

Your health is precious. 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 normally get back to you within 24 hours, and, as soon as you have paid your premium, your cover will commence.

Alternatively, you can apply online at william-russell.com.

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 reasonable, and your personal claims experience will never affect your renewal premium.

We're here to help

William Russell is the leading independent provider of international health, life and income protection insurance. Over the last twenty-four years we have developed a range of world-class insurance products, each designed to provide protection for expatriate life and international living.

As a family-owned company, we are renowned for our fairness, honesty and outstanding personal service. We operate throughout the world, protecting expatriates and their families, international citizens, global corporations and SME businesses, and high-net-worth individuals.

For more information

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