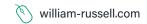
The Gold Plan for Individuals

Just to let you know—you won't find complete information for the Gold plan in this guide, nor the full T&Cs, limitations, and exclusions that would apply if you purchase it. You can find these in the plan agreement, which we suggest you read together with this guide. All the benefits in this guide are per member per period of cover, unless stated otherwise. Some benefit limits are stated in multiple currencies—the currency that applies to you is the currency in which you pay your premium.

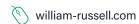
Key	O Full cover within annual benefit limit	O Partial or limited cover	Optional cove			
	Gold					
Annual benefit limit	US\$5,000,000 or £3,3	US\$5,000,000 or £3,333,000 or €3,750,000				
Hospital costs						
Hospital accommodation	O Private hospital room	O Private hospital room				
Hospital treatment	O Full cover	O Full cover				
Parent accommodation	O Full cover					
Road ambulance	O Full cover					
Hospital cash benefit	O US\$350 or £231 or €2	263 per night				
Cancer treatment						
Cancer treatment	O Full cover					
Cancer genome tests	O Up to US\$6,000 or £4,	O Up to US\$6,000 or £4,000 or €4,500 per period of cover				
Cash benefit upon diagnosis (6-month waiting period)	of cancer US\$5,000 or £3,330 of per insured person	US\$5,000 or £3,330 or €3,750 with a lifetime limit of one claim per insured person				
Wigs	O Lifetime limit of US\$2	250 or £165 or €188				
Counselling	O Lifetime limit of US\$7	O Lifetime limit of US\$750 or £500 or €563				
Dietitian	O Lifetime limit of US\$2	250 or £165 or €188				
Organ, bone marrow or tissue transplants						
Transplant and related trea	atment					
Donor costs	O Up to US\$25,000 or £	£16,600 or €18,750 per transplan	t			
Kidney dialysis						
Kidney dialysis	O Full cover					
Reconstructive surgery						
Reconstructive surgery	O Full cover					
Congenital conditions or	hereditary conditions					
Congenital conditions or h	ereditary OLifetime limit of US\$8	O Lifetime limit of US\$80,000 or £53,300 or €60,000				





Key	O Full cover	within annual benefit limit	O Partial or limited cover	Optional cover
		Gold		
Mental health treatment				
Lifetime mental health tre	eatment limit	US\$100,000 or £66,600 or	· €75,000	
In-patient and day-patient treatment (12-month waitin		Oup to 30 days per period	of cover	
Out-patient mental health (12-month waiting period)	treatment	Oup to 10 consultations pe	r period of cover	
HIV/AIDS treatment				
HIV/AIDS treatment (24-month waiting period)		O Up to US\$100,000 or £66,	600 or €75,000 per period of c	over
Medical appliances				
Medical aids		O Up to US\$1,000 or £660 o	r €750 per medical condition p	er period of cover
Prosthetic implants		O Full cover		
Prosthetic devices		O Up to US\$1,500 or £1,000	or €1,125 per device	
Out-patient treatment				
Primary medical care		O Full cover		
Emergency ward treatmen	ıt	O Full cover		
Out-patient surgical proce	dures	O Full cover		
Advanced diagnostic tests	3	O Full cover		
Complementary treatment	is	O Up to 15 sessions per per	iod of cover	
Hormone replacement the	rapy	O Maximum period of 18 mg	onths from the date of diagnos	is
Traditional Chinese medic	ine	O Up to US\$50 or £33 or €3	8 per session, up to a maximu	m of 20 sessions
Physiotherapy		O Full cover		
Chronic conditions				
Acute flare-ups		O Full cover		
Monitoring and maintenan	ice	O Full cover		
Well-being benefits You're only eligible for certain be	nefits in this sectio	n only if you select them and they a	re stated on your Certificate of Insur	rance.
Preventive health and well (6-month waiting period)	-being	O Up to US\$750 or £500 or	€563 per period of cover	
		O Up to US\$1,300 or £860 o (only if you select this option		
Vaccinations for adults		O Up to US\$250 or £167 or €	188 per period of cover	
Well-child benefit (6-month	waiting period)	O Up to US\$400 or £260 or €	300 per period of cover	
Rehabilitation treatment				
Rehabilitation treatment		O Up to 30 days per medica	al condition	





Key	O Full cover v	vithin annual benefit limit	O Partial or limited cover	Optional cover	
		Gold			
Home nursing costs					
Home nursing costs		O Up to 12 weeks per medi	cal condition		
Lifetime care					
Lifetime limit for all lifet	time care	US\$100,000 or £66,600 o	r €75,000		
Hospice and palliative c	are	Oup to the lifetime limit for all lifetime care			
Artificial life maintenand	e	Oup to the lifetime limit for	r all lifetime care		
Persistent vegetative sta neurological damage	ate and	Oup to the lifetime limit for	r all lifetime care		
Dental costs You're only eligible for certain	benefits in this section	n only if you select them and they a	are stated on your Certificate of Ins	urance.	
Emergency restorative to receive as an in-patient	reatment you	O Full cover			
Emergency restorative t receive as an out-patien		O Up to US\$1,000 or £660 o	or €750 per period of cover		
Dental Basic (6-month w	aiting period)	O Up to US\$1,500 or £1,000	or €1,125 per period of cover		
Dental Plus (12-month w	aiting period)	O Up to US\$2,000 or £1,330 20% co-insurance (only if	or €1,500 per period of cover fyou select this option)	r, subject to a	
Maternity costs					
Routine maternity care a of newborns (12-month v		O Up to US\$15,000 or £10,0	00 or €11,250 per pregnancy		
Complications of pregna (12-month waiting period		O Full cover			
Childbirth necessitating surgical procedure (12-mg		O Full cover			
Treatment for congenita hereditary conditions fo		O Up to US\$100,000 or £66	,600 or €75,000 per pregnanc	у	
Expat benefits You're only eligible for certain	benefits in this section	n only if you select them and they	are stated on your Certificate of Ins	urance.	
24-hour medical assista	nce helpline	O Full cover			
Medevac Basic		O Full cover			
Return airfare		O Full cover			
Travel expenses of a cor	mpanion	O Full cover			
Accommodation expense	es of a companion	O Up to US\$250 or £167 or €	£188 per night		
Compassionate home vi (12-month waiting period		O Lifetime limit of one clain	n per insured person		
Repatriation of mortal re	emains	O Full cover			
Burial or cremation		O Up to US\$1,600 or £1,060	or €1,200		
Medevac Plus		O Full cover (only if you selec	ct this option)		





Customising your plan

Direct billing

Direct billing is an arrangement by which we settle your medical bills directly with your hospital or treating doctor. This means you won't be left out-of-pocket for your treatment, and you won't have to submit a claim to us. That's why direct billing is also known as 'cashless access' or 'fast-track payment'.

We have direct billing arrangements with over 40,000 hospitals, clinics, and medical facilities in our worldwide medical network.

Medevac Plus

As standard on the Gold plan, we'll organise emergency medical evacuation for your employees should they suffer a life-threatening or limb-threatening condition that cannot be treated locally. If you select Medevac Plus, your employees can request repatriation to their country of nationality (if within their area of cover) or their country of residence following their eligible evacuation. The circumstances under which we'll evacuate your employees are extended to include advanced diagnostics and cancer treatment that cannot be provided locally.

Additional well-being cover

As standard on the Gold plan, you're covered for preventive health and well-being checks up to US\$750 or £500 or €563. You can choose to increase these limits to US\$1,300 or £860 or €975.

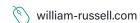
Dental options

You can add cover for complex dental care with the Dental Plus option. Dental Plus gives you cover for dentures, bridges, crowns, and dental implants.

Personal accident plan

With an optional personal accident plan, we'll pay your employee a cash lump-sum benefit if an accident results in their death, loss of sight, loss of limb or their permanent and total disablement within 2 years of the accident. Premiums for a personal accident benefit of US\$75,000 start at US\$9.45 per member, per month.







Tailoring your plan

Area of cover

The area of cover is a feature of international health plans that you don't typically find in domestic plans. The area of cover is the geographic or territorial limits of your plan. In short, it specifies in which countries your employees are covered. You can choose from three areas of cover, with each one giving you different levels of cover in different countries and regions.

USA cover

The Gold plan doesn't cover medical treatment costs in the USA as standard. You can, however, choose cover for temporary trips of up to 45 days or 90 days, with no limit to the number of temporary trips your employees can make each year.

Excess

An excess is the fixed cash amount you pay towards a claim. You must choose one when you first apply for your health plan. You pay the excess for each medical condition, per period of cover. There's a range of excess options, including 'per claim' and 'per annum'.

Medical underwriting

When you apply for a health plan, the medical underwriting options available to you depend upon the number of employees you're insuring with us. We offer Full Medical Underwriting, Moratorium or Switch Underwriting to all companies, and we offer Medical History Disregarded to companies insuring 10+ employees with us.

Payment frequency

When you apply for a health plan, you choose the frequency with which you pay your premium. You can pay annually, monthly, quarterly or half-yearly. Paying your premium annually is the cheapest option overall. If you pay half-yearly, you'll pay a surcharge of 3%. If you pay quarterly or monthly, you'll pay a surcharge of 5%.





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