

A close-up portrait of a man with dark, wavy hair, a beard, and black-rimmed glasses. He is smiling broadly, showing his teeth. He is wearing a grey button-down shirt over a white t-shirt. The background is blurred, suggesting an indoor setting with natural light.

HealthOptions

**your**  
HEALTH COVERED

IntegraGlobal

Your well-being at heart®

ehealth scanner



We're Integra Global: a different breed of health plan provider. Smaller, more flexible. Intelligent and personal. We create tailored insurance plans for expats, and for others with unique insurance needs.





## **Built around you**

Unusual lives require a different sort of health insurance. If you're an expat, or your job requires you to travel regularly, you need a provider that understands your needs.

That's where we come in.

We're a specialist team, focused on flexible, tailored health cover for people with unique insurance needs. That's never going to make us a global household name – but then, that's never been our goal. We're more interested in helping people like you.

**At Integra Global, you're an individual – not a number. And your insurance is built around you.**

### **Convenience, meet choice**

Most providers force you to select between convenience and choice. Off-the-peg plans often give you limited flexibility – and building your own can be bewildering.

At Integra Global, we've worked hard to balance the two. Our plans are ready to go, but easy to tailor. And if you have questions, we're always just a phone call away.

### **Comprehensive means comprehensive**

When we say comprehensive, we mean it.

Our standard plans offer all the benefits you'd expect – and many you might not. Routine check ups, mental health appointments and prescription costs are all included. We cover preventative care, too, so there's no need to wait before seeking treatment.

Of course, you may not want all this. Which is why we also offer plans that just cover the essentials. That way, you never end up paying for things you know you won't use.

### **Designed to be flexible**

As well as a choice of plans, you can customise each one. For example, you can set your deductible – the amount you contribute when you use your insurance – at a level that suits you.

A high deductible gives you great coverage with a low premium: it's a good option if you think you're unlikely to use your insurance. A low deductible increases your premium, but means you never have to worry about the cost of your care.

Our tiered networks give you even more choice, by allowing you to tailor your coverage to suit your budget and lifestyle. Everything works around you.

### **Feel at home wherever you are**

Unsurprisingly, we're proud of our signature benefit: peerless worldwide care.

We offer direct settlement with hospitals around the globe. And we have convenient direct billing networks in many countries, providing instant, cashless access to outpatient services such as doctor visits, exams, lab fees and prescriptions drugs.

**The result is simple: you and your family feel safe and secure, whenever and wherever you travel.**

### **A helping hand**

Good health is about more than check ups and prescriptions. It's about looking after yourself every day, in the way that's right for you. That's what our Expat Assistance Programme is all about.

It's a comprehensive well-being programme that gives you and your family free, confidential support, 24 hours a day. You can talk to someone about any issues you're experiencing, from anxiety to relationship problems; from culture shock to work stresses, conflicts and challenges. It's totally confidential: we have no knowledge of which services you use, or how much you use them, so it will never affect your premiums.

We believe good health insurance should reward you for taking care of yourself. That's why all our plans include the Expat Assistance Programme as standard.



## Truly global care

As an expat, you need quick, reliable access to your care wherever you are.

We work with Healix International, a leading provider of assistance services, to ensure you're always protected. Everything from vaccinations and travel advice to emergency medical evacuation is included, so you can travel without worrying about your healthcare.

What's more, we make getting treatment abroad as simple as possible. We offer direct settlement with hospitals around the globe. And we have convenient direct billing networks in many countries, providing instant, cashless access to outpatient services such as doctor visits, exams, lab fees and prescription drugs.

In other words, our international care is comprehensive, and convenient – just what you'd expect from an expat specialist.



## Your care, everywhere

As an expat, you need quick, reliable access to care all over the world. That's why our plans include the latest digital health tools.

We use Medelinked, a leading digital health records service, to make accessing your records online from anywhere in the world safe and convenient. You can share your records with trusted health partners, and instantly check your insurance information, so you get the right care as quickly as possible.

The IntegraHealth app makes things even easier. With it, you can check your Medelinked records, and contact us at any time for help and advice. It integrates directly with Apple Health, building up a better picture of your health over time. And it allows you to submit claims directly, which means less paperwork and quicker settlement.

It's not just about convenience. With these tools, health providers have more information, so they can always give you the best possible care, wherever you are.



## Plans for individuals

You never quite know what's around the corner.  
That's why we offer comprehensive, integrated  
policies, with everything you need built in.

Whether you choose yourLife or PremierLife, you'll benefit from prompt, reliable, high quality care wherever you are.

### **yourLife**

Our yourLife plan has been thoughtfully designed to provide comprehensive yet affordable care.



### **PremierLife**

With PremierLife, you'll benefit from the very best care, wherever you are – from a private room during any hospital stay, to free regular checkups, and much more.





## Plans for families

As a family, you're more than a collection of individuals. You're a team. And you want a simple, integrated insurance plan that works for all of you, together. That's exactly what our family health plans provide.

For example, we offer a unique family deductible. If you choose this option, instead of having separate deductibles for each person, there's just one for all of you. That helps make sure everyone gets the quickest possible access to health benefits – and it saves you money.

### **yourFamily**

With health insurance, the little things make a big difference. Whether it's our comprehensive maternity and newborn cover, or the vaccination cover that we include as standard, you can be confident that your family is in safe hands.



### **PremierFamily**

Our PremierFamily plan gives your whole family access to the best possible care – from remote consultations with top US doctors to the blood care programme, which ships screened blood, in an emergency, to anywhere in the world.

TABLE OF BENEFITS	YOUR HEALTH		PREMIER HEALTH	
	yourLife	yourFamily	PremierLife	PremierFamily
Maximum lifetime plan benefit	\$2,500,000	\$2,500,000	\$3,000,000	\$3,000,000
Annual maximum plan benefit	\$1,500,000	\$1,500,000	\$2,000,000	\$2,000,000
Maximum lifetime plan benefit	€2,000,000	€2,000,000	€2,250,000	€2,250,000
Annual maximum plan benefit	€1,250,000	€1,250,000	€1,500,000	€1,500,000
Maximum lifetime plan benefit	£1,500,000	£1,500,000	£1,750,000	£1,750,000
Annual maximum plan benefit	£1,000,000	£1,000,000	£1,250,000	£1,250,000
<b>HOSPITALISATION BENEFITS</b>				
Accommodation	Semi-private room	Semi-private room	Private room	Private room
Inpatient treatment, daypatient, operating theatre and recovery room, prescribed medicines, drugs and dressing for inpatient or daypatient treatment	100% (90% US/Canada)	100% (90% US/Canada)	100%	100%
Intensive care unit	100% (90% US/Canada)	100% (90% US/Canada)	100%	100%
Inpatient ancillary services including physical and occupational therapy as daypatient or inpatient	100% (90% US/Canada)	100% (90% US/Canada)	100%	100%
Surgeons' and anaesthetists' fees	100% (90% US/Canada)	100% (90% US/Canada)	100%	100%
Inpatient consultation by specialist	100% (90% US/Canada)	100% (90% US/Canada)	100%	100%
Emergency room	100% (90% US/Canada)	100% (90% US/Canada)	100%	100%
Pathology, radiology, and diagnostic tests	100% (90% US/Canada)	100% (90% US/Canada)	100%	100%
MRI, CT and PET scans	100% (90% US/Canada)	100% (90% US/Canada)	100%	100%
Private duty nursing (Lifetime maximum)	\$7,500 €6,000 £5,000	\$7,500 €6,000 £5,000	\$15,000 €12,500 £10,000	\$15,000 €12,500 £10,000
Skilled nursing facility (Lifetime maximum)	\$7,500 €6,000 £5,000	\$7,500 €6,000 £5,000	\$15,000 €12,500 £10,000	\$15,000 €12,500 £10,000
Home health care (Lifetime maximum)	\$7,500 €6,000 £5,000	\$7,500 €6,000 £5,000	\$15,000 €12,500 £10,000	\$15,000 €12,500 £10,000
Hospice care services (Lifetime maximum)	\$10,000 €8,000 £6,500	\$10,000 €8,000 £6,500	\$20,000 €15,000 £13,000	\$20,000 €15,000 £13,000
Emergency dental treatment (as a result of accident)	100% (90% US/Canada)	100% (90% US/Canada)	100%	100%
Cancer treatment	100% (90% US/Canada)	100% (90% US/Canada)	100%	100%

## TABLE OF BENEFITS

	YOUR HEALTH		PREMIER HEALTH	
	yourLife	yourFamily	PremierLife	PremierFamily
Child accompaniment	N/A	100%	N/A	100%

If the insured person is a child under 16 who requires hospitalisation, we will pay for necessary overnight accommodation for one parent in the same hospital, or when no such accommodation is available, for necessary bed and breakfast accommodation in a nearby hotel. Pre-approval is necessary.

## MANAGED TRANSPLANT PROGRAMME

Organ transplants maximum lifetime	\$500,000 €400,000 £300,000	\$500,000 €400,000 £300,000	\$500,000 €400,000 £300,000	\$500,000 €400,000 £300,000
Tissue transplants (as part of the overall organ max.)	\$250,000 €200,000 £150,000	\$250,000 €200,000 £150,000	\$250,000 €200,000 £150,000	\$250,000 €200,000 £150,000

Transplant must be pre-certified and approved by us. Failure to comply will result in treatment not being covered by your policy.

## OUTPATIENT BENEFITS

Surgery as outpatient	100% (90% US/Canada)	100% (90% US/Canada)	100%	100%
Physician office visits and specialist fees	90%	90%	100%	100%
Diagnostic and therapeutic services (as outpatient, per visit)	90%	90%	100%	100%
Physical therapy (as outpatient, per visit)	90% \$75 €60 £50 policy year max 30 visits	90% \$75 €60 £50 policy year max 30 visits	100% \$75 €60 £50 policy year max 50 visits	100% \$75 €60 £50 policy year max 50 visits
Occupational therapy (as outpatient, per visit)	90% \$75 €60 £50 policy year max 30 visits	90% \$75 €60 £50 policy year max 30 visits	100% \$75 €60 £50 policy year max 50 visits	100% \$75 €60 £50 policy year max 50 visits
Chiropractic services Policy year maximum for chiropractic services <i>Referral letter required from medical physician</i>	90% \$750 €600 £500	90% \$750 €600 £500	100% \$1,500 €1,250 £1,000	100% \$1,500 €1,250 £1,000
Complementary Medicine Including TCM, bonesetting, acupuncture, herbal medicine, homeopathy and osteopathy	90% \$500 €400 £350	90% \$500 €400 £350	100% \$1,500 €1,250 £1,000	100% \$1,500 €1,250 £1,000

## PRESCRIPTION PROGRAMME

In US (no deductible applies)	90% generic 80% brand	90% generic 80% brand	100% generic 90% brand	100% generic 90% brand
All other countries (deductible applies)	90%	90%	100%	100%

## DENTAL

Routine dental	N/A	N/A	\$1,500 €1,250 £1,000	\$1,500 €1,250 £1,000
Diagnostic and preventive dental	N/A	N/A	100%	100%
Dental plan option available	YES See dental options	YES See dental options	YES See dental options	YES See dental options

## TABLE OF BENEFITS

	YOUR HEALTH		PREMIER HEALTH	
	yourLife	yourFamily	PremierLife	PremierFamily
<b>MATERNITY AND NEWBORN COVER</b>				
Pregnancy, normal delivery	N/A	90% \$10,000 €7,500 £6,500	N/A	100% \$20,000 €15,000 £13,000
Complicated pregnancy	N/A	90% \$12,000 €8,500 £8,000	N/A	100% \$30,000 €25,000 £20,000

Routine nursery, included under maternity benefits as any other treatment including room and board, physician charges and circumcision for males prior to discharge.

Newborn cover	N/A	\$25,000 €20,000 £15,000	N/A	\$30,000 €25,000 £20,000
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Included in newborn cover are premature births, congenital conditions and birth anomalies. Newborn cover is only available for a covered pregnancy. A 12-month waiting period applies for all maternity benefits.

<b>WELLNESS AND ROUTINE SERVICES</b>				
<b>ADULTS</b> Per policy year	\$500 €400 £300	\$500 €400 £300	\$750 €600 £500	\$750 €600 £500
Routine physical exams in connection with overall health and wellbeing	90%	90%	100%	100%
Pap smear	90%	90%	100%	100%
Mammograms: ages 35-39 one baseline exam; ages 40-49 one exam every one or two years for asymptomatic women, but no sooner than two years after baseline; age 50 and over one exam annually; any age whenever prescribed by a physician	90%	90%	100%	100%
Prostate cancer screening: one test per policy year for males age 50 or over	90%	90%	100%	100%
Immunizations and vaccinations	90%	90%	100%	100%

### CHILD(REN)

Maximum per policy year: birth to age 12 months	N/A	\$300 €275 £225	N/A	\$500 €400 £325
Maximum per policy year: 13 months and over	N/A	\$200 €150 £125	N/A	\$300 €225 £200
Routine medical exams and immunizations and vaccinations	N/A	100%	N/A	100%
Child preventive care services	N/A	100%	N/A	100%
Hearing tests	N/A	100%	N/A	100%

Six-month waiting period applies to all wellness benefits, but waits are waived for policies that are paid annually. Deductible does not apply to wellness benefits. Overall wellness benefit maximums apply to all routine and wellness benefits for adults and children.



TABLE OF BENEFITS	YOUR HEALTH		PREMIER HEALTH	
	yourLife	yourFamily	PremierLife	PremierFamily
<b>VISION CARE COVER</b>	100%	100%	100%	100%
Maximum per 24-month period	\$300	\$300	\$300	\$300
Six month waiting period applies to Vision Care Cover but waits are waived for policies that are paid annually.	€275	€275	€275	€275
	£225	£225	£225	£225
<b>EMERGENCY EVACUATION, REPATRIATION AND AMBULANCE SERVICES</b>				
Medical evacuation and assistance	100%	100%	100%	100%
24/7 Emergency medical assistance hotline	YES	YES	YES	YES
Repatriation of mortal remains	100%	100%	100%	100%
Family emergency travel	N/A	N/A	100% \$5,000 €3,500 £3,000	100% \$5,000 €3,500 £3,000
Repatriation accompaniment	N/A	100% \$2,500 €1,750 £1,500	100% \$5,000 €3,500 £3,000	100% \$5,000 €3,500 £3,000
Repatriation family accompaniment	N/A	N/A	N/A	100% \$3,000 €2,250 £2,000
<b>MEDICAL CONCIERGE SERVICES</b>				
Best possible outcome programme	N/A	N/A	YES	YES
<i>A dedicated diagnosis verification and treatment planning care management programme. In the event that you are diagnosed with a specified critical illness, the programme provides access to an appropriate specialist who will remotely review your medical reports to confirm your diagnosis and advise, in conjunction with your treating physician on your treatment options, to provide the best outcome.</i>				
Advanced health screening programme	N/A	N/A	100%	100%
Ages 40-50 one high level physical examination every three years	N/A	N/A	\$1,000 €750 £650	\$1,000 €750 £650
Ages 50+ one high level physical examination every three years	N/A	N/A	\$1,500 €1,250 £1,000	\$1,500 €1,250 £1,000
Blood care programme	N/A	N/A	YES	YES
<i>A blood care programme that delivers screened blood, in an emergency, to its members in any part of the world.</i>				
eHealth records account	YES	YES	YES	YES

## TABLE OF BENEFITS

	YOUR HEALTH		PREMIER HEALTH	
	yourLife	yourFamily	PremierLife	PremierFamily
<b>MENTAL HEALTH BENEFITS</b>	90%	90%	100%	100%
Lifetime maximum for mental health benefits (inpatient and outpatient)	\$25,000 €20,000 £15,000	\$25,000 €20,000 £15,000	\$25,000 €20,000 £15,000	\$25,000 €20,000 £15,000
Policy year mental illness, maximum (out-of-hospital) 15 visits	\$2,500 €2,000 £1,500 per policy year	\$2,500 €2,000 £1,500 per policy year	\$2,500 €2,000 £1,500 per policy year	\$2,500 €2,000 £1,500 per policy year
Lifetime mental illness, maximum per insured (in-hospital)	60 days	60 days	60 days	60 days
Lifetime maximum for mental health benefits (out-of-hospital)	80 visits	80 visits	80 visits	80 visits

Mental health benefits do not count towards out of pocket maximum.

<b>EXPATRIATE ASSISTANCE PROGRAMME</b>	YES	YES	YES	YES
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Operated by Morneau Shepell, provides assistance with the following types of issues often faced by expatriates: how to cope with isolation and loneliness, adapt across cultures, identify and cope with culture shock, address the personal impact of the relocation, strengthen relationships, improve communication, work towards life goals, deal with stress, anxiety and depression, address alcohol and drug misuse, resolve marital and relationship difficulties, find solutions for work-related issues, access crisis and trauma support while on assignment, discover ways to improve your nutrition in your new environment, focus on your health with natural healing strategies.

<b>ACCIDENTAL DEATH AND DISMEMBERMENT</b>	N/A	N/A	\$100,000 €80,000 £70,000	\$100,000 €80,000 £70,000
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Also available as an optional benefit on all plans.

<b>HIV/AIDS TREATMENT</b>	YES	YES	YES	YES
Lifetime maximum	\$25,000 €20,000 £15,000	\$25,000 €20,000 £15,000	\$25,000 €20,000 £15,000	\$25,000 €20,000 £15,000
<b>DURABLE MEDICAL EQUIPMENT</b>	YES	YES	YES	YES
Lifetime maximum	\$15,000 €12,000 £10,000	\$15,000 €12,000 £10,000	\$20,000 €15,000 £13,000	\$20,000 €15,000 £13,000
<b>CHRONIC CONDITIONS</b>	YES	YES	YES	YES

Chronic conditions are treated like any other condition under the policy.

<b>PRE-EXISTING CONDITIONS</b>				
Annual maximum plan benefit	\$5,000 €4,000 £3,000	\$5,000 €4,000 £3,000	\$5,000 €4,000 £3,000	\$5,000 €4,000 £3,000
Lifetime maximum	\$50,000 €40,000 £30,000	\$50,000 €40,000 £30,000	\$50,000 €40,000 £30,000	\$50,000 €40,000 £30,000

Pre-existing conditions must be declared upon enrollment and if accepted are covered after a 12-month waiting period and subject to maximums above unless otherwise stated on your certificate of insurance.

## TABLE OF BENEFITS

	YOUR HEALTH		PREMIER HEALTH	
	yourLife	yourFamily	PremierLife	PremierFamily
<b>DEDUCTIBLE OPTIONS</b>				
Individual deductible	YES	NO	YES	NO
Family deductible	NO	YES	NO	YES
Deductible options are:	\$200, \$500, \$1,000, \$5,000 €150, €400, €750, €4,000 £125, £300, £650, £3,000		\$0, \$100, \$200, \$500, \$1,000, \$5,000 €0, €75, €150, €400, €750, €4,000 £0, £65, £125, £300, £650, £3,000	
<b>OUT OF POCKET MAXIMUM INDIVIDUAL</b>	\$1,000 €750 £650	\$1,000 €750 £650	\$1,000 €750 £650	\$1,000 €750 £650

An out of pocket maximum is protection for you against high medical costs from your benefits which are listed at 90%. The 10% that you pay yourself is your out of pocket expenses. Once your out of pocket costs equal the maximum indicated, your benefits that were at 90% are switched to 100% for the remainder of the policy year (unless where indicated). For Premier Plans out of pocket while technically possible is not practical due to the 100%. The only area where a maximum out of pocket could be reached is in the US prescriptions for brand name drugs. All other qualified benefits are at 100%.

**Important** – in China, Hong Kong, Macau and Singapore the out of pocket maximum does not apply to any additional Network Coinsurance, i.e. for treatment received in a higher network tier or equivalent than your elected network tier.

<b>OUT OF POCKET MAXIMUM FAMILY</b>	\$3,000 €2,250 £2,000	\$3,000 €2,250 £2,000	\$3,000 €2,250 £2,000	\$3,000 €2,250 £2,000
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Functions just like the individual out of pocket except this is protection for the entire family. If the family out of pocket maximum is reached regardless of whether the individual out of pocket limit is reached the entire family under cover has their 90% benefits switched to 100% for the remainder of the policy year (unless where indicated). For Premier Plans out of pocket while technically possible is not practical due to the 100%. The only area where a maximum out of pocket could be reached is in the US prescriptions for brand name drugs. All other qualified benefits are at 100%.

**Important** – in China, Hong Kong, Macau and Singapore the out of pocket maximum does not apply to any additional Network Coinsurance, i.e. for treatment received in a higher network tier or equivalent than your elected network tier.

## GEOGRAPHICAL COVER REGION OPTIONS

### Cover Region 1 – Worldwide including U.S. and Canada and their territories.

For Cover Region 1 – please note that benefits listed above are only applicable when using our UnitedHealthcare (UHC) Preferred Provider Network. The UHC Network is one of the largest in the U.S. with over 650,000 medical providers. Benefits outside of network are reduced to 70% and co-insurance does not count toward out of pocket max.

Please note that Cover Region 1 is limited to 180 days in the U.S. in any 12-month period. If you are returning to the U.S. 12-month Bridge Cover is available for Cover Region 1 members only and request must be made prior to returning to the U.S. Bridge Cover premiums are 185% of standard published rates.

### Cover Region 2 – Worldwide but excluding U.S. and Canada and their territories.

Cover Region 2 – does not include any cover for U.S. and Canada and their territories.

## OPTIONAL BENEFITS PLAN

OPTIONAL BENEFITS PLAN	YOUR HEALTH		PREMIER HEALTH	
	yourLife	yourFamily	PremierLife	PremierFamily
<b>DENTAL PLAN OPTION PLAN FEATURES</b>				
Individual deductible	\$50 €40 £30	\$50 €40 £30	\$50 €40 £30	\$50 €40 £30
Family deductible	\$150 €125 £100	\$150 €125 £100	\$150 €125 £100	\$150 €125 £100
<b>CLASS I EXPENSES</b> No deductible applies Diagnostic – general preventive	100%	100%	Included under your Premier medical plan	Included under your Premier medical plan
<b>CLASS II EXPENSES</b> Restorative (basic); endodontics; periodontics; prosthodontics – removable (maintenance); fixed bridge (maintenance); oral surgery	80%	80%	90%	90%
<b>CLASS III EXPENSES</b> Restorative (major); endodontics; prosthodontics – removable (installation); fixed bridge (installation)	50%	50%	60%	60%

*Orthodontic and Class III services are available after six months of continuous enrollment in the Dental Plan. Orthodontic services are only available for children under 18 years of age.*

Policy year maximum (per insured person)	\$1,500 €1,200 £1,000	\$1,500 €1,200 £1,000	\$3,000 €2,250 £2,000	\$3,000 €2,250 £2,000
Orthodontic lifetime maximum	\$1,500 €1,200 £1,000	\$1,500 €1,200 £1,000	\$2,500 €2,000 £1,500	\$2,500 €2,000 £1,500

### ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) OPTION

In the event of an accidental death or dismemberment of the primary insured the insurer pays a lump sum benefit equal to the principal sum subject to a maximum benefit multiplied by a percentage as shown below.

Loss of life	100%	100%	100%	100%
Loss of sight of both eyes	100%	100%	100%	100%
Loss of both hands or arms	100%	100%	100%	100%
Loss of both feet or both legs	100%	100%	100%	100%
Loss of one arm and one leg	100%	100%	100%	100%
Loss of sight of one eye	50%	50%	50%	50%
Loss of one foot or one leg	50%	50%	50%	50%
Loss of one hand or arm	50%	50%	50%	50%

*N.B. Benefits cannot exceed two times annual salary. See rate sheet for benefit sums available.*





**Better healthcare in minutes**

Enrolling in one of our plans is easy. You can do it online – it's completely secure, and only takes a few minutes.

And if you have any questions, get in touch.

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**Our insurance partner**

Your Integra Global health plan is underwritten by LAMP Insurance Company Limited. LAMP is an independent insurance group, specializing in international private medical insurance. LAMP has an unprecedented depth of knowledge in product design, pricing, medical case management and claims administration, and came together to create a new kind of insurer, capable of offering flexible, competitively priced, alternate insurance solutions.

LAMP Insurance Company Limited, is a European Economic Area licensed insurer, and is authorized and regulated in Gibraltar by the Financial Services Commission, under the Financial Services (Insurance Companies) Act.

Gibraltar is a well-regulated, onshore European Union financial services centre, and meets the regulatory standards in place throughout the rest of the EU, including those required by legislation and practice in the UK. It complies with EU law and standards of supervision of financial services, and applies EU solvency margins.

