

Table of Benefits

The table(s) below lists all of the benefits covered under the quotation. Treatment Guarantee (pre-authorisation) is required for all benefits indicated with a 1 or 2 in the following table(s) and may be required for other benefits. Please refer to Notes section for more information. All benefit and deductible amounts are per person, per Insurance Year, unless otherwise indicated.

Fisher Investments Japan Limited, Group ID 45509

Quotation Reference: Fisher Investments Japan (APUK)-42195-Renewals-01-4-2025 - Quote3

Core Plan	Premier
Maximum plan limit	No limit
In-patient benefits¹	
Hospital accommodation ¹	Private room
Intensive care ¹	Full refund
Prescription drugs and materials ¹ (in-patient and day-care treatment only) (Prescription drugs are those which legally can only be purchased when you have a doctor's prescription)	Full refund
Surgical fees, including anaesthesia and theatre charges ¹	Full refund
Physician and therapist fees ¹ (in-patient and day-care treatment only)	Full refund
Surgical appliances and materials ¹	Full refund
Diagnostic tests ¹ (in-patient and day-care treatment only)	Full refund
Organ transplant ¹ (in-patient treatment only)	Full refund
Psychiatry and psychotherapy ¹ (in-patient and day-care treatment only)	Full refund
Accommodation costs for one parent staying in hospital with an insured child under 18 ¹	Full refund
Emergency in-patient dental treatment	Full refund
Other benefits²	
Day-care treatment ²	Full refund
Kidney dialysis ² (in-patient, day-care and out-patient treatment)	Full refund
Out-patient surgery ²	Full refund
Nursing at home or in a convalescent home ² (immediately after or instead of hospitalisation)	\$5,740
Rehabilitation treatment (in-patient, day-care and out-patient treatment; must commence within 14 days of discharge after the acute medical and/or surgical treatment ceases)	\$5,970
Local ambulance	Full refund
Emergency treatment outside area of cover (for trips of a maximum period of six weeks)	Full refund, max. 42 days
Medical evacuation ² - Where necessary treatment is not available locally, we will evacuate the insured person to the nearest appropriate medical centre² - Where ongoing treatment is required, we will cover hotel accommodation costs²	Full refund

• Evacuation in the event of unavailability of adequately screened blood² • If medical necessity prevents an immediate return trip following discharge from an in-patient episode of care, we will cover hotel accommodation costs²	max. 7 days
Expenses for one person accompanying an evacuated person ²	\$4,050
Travel costs of insured family members in the event of an evacuation ²	\$2,700 per event
Repatriation of mortal remains ²	\$13,500
Travel costs of insured family members in the event of the repatriation of mortal remains ²	\$2,700 per event
CT and MRI scans (in-patient and out-patient treatment)	Full refund
PET ² and CT-PET ² scans (in-patient and out-patient treatment)	Full refund
Oncology ² (in-patient, day-care and out-patient treatment)	Full refund
• purchase of a wig, prosthetic bra or other external prosthetic device for cosmetic purposes	Full refund
Preventive surgery ² (in-patient and out-patient treatment)	\$40,500
Routine maternity ² (in-patient and out-patient treatment)	Full refund
Complications of pregnancy and childbirth ²	Full refund
Home delivery	Full refund
In-patient cash benefit (per night) (where treatment has been received free of charge)	\$338, max. 25 nights
Emergency out-patient treatment	Full refund
Emergency out-patient dental treatment	Full refund
Palliative care ² (in-patient, day-care and out-patient treatment)	Full refund
Long term care ² (in-patient, day-care and out-patient treatment)	Full refund Max. 90 days per lifetime
Accidental death (insured members aged 18 to 70)	\$13,500
Laser eye treatment	\$1,350
Additional Core Plan Services	
Employee Assistance Programme Offers access to a range of 24/7 multilingual support services as follows: • Counselling - confidential and professional support (in-person, phone and video) • Legal and financial referral services • Wellness website access	Services available
Travel Security Services Offers 24/7 access to personal security information and advice for all your travel safety queries. This includes: • Emergency Security Assistance Hotline (not a free phone number) • Country intelligence and security advice • Daily security news updates and travel safety alerts	Services available
MyHealth Digital Services • Manage your cover online with our app or portal anytime, anywhere • Submit and track progress of claims • Access your policy documents, health services, payment details and more	Services available

Olive Our Health & Wellness support program includes, for example: • Fitness app • Access to wellness resources	Services available
Second Medical Opinion Service offers access to expert help on the best treatment options available if you have been diagnosed with a serious illness or had surgery recommended	Services available

Out-Patient Plan	Gold
Maximum plan benefit	No limit
Medical practitioner fees	Full refund
Video consultation services	Full refund
Prescription drugs (Prescription drugs are those which legally can only be purchased when you have a doctor's prescription)	Full refund
Diagnostic tests	Full refund
Vaccinations	Full refund
Specialist fees	Full refund
Chiropractic treatment, osteopathy, homeopathy, Chinese herbal medicine, acupuncture and podiatry (max. 12 sessions per condition for chiropractic treatment and max. 12 sessions per condition for osteopathic treatment, subject to the benefit limit)	Full refund
Prescribed physiotherapy (Initially limited to 12 sessions per condition; limit also applies to prescribed and non prescribed physiotherapy sessions, where combined) - Non-prescribed physiotherapy	Full refund max. 5 visits
Prescribed speech therapy and occupational therapy ²	Full refund
Health and wellbeing checks including screening for the early detection of illness or disease. Checks are limited to: • Physical examination • Blood tests (full blood count, biochemistry, lipid profile, thyroid function test, liver function test, kidney function test) • Cardiovascular examination (physical examination, electrocardiogram, blood pressure) • Neurological examination (physical examination) • Bone densitometry (every five years for women aged 50+) • Well child test (for children up to the age of six years)	\$1,620 max. 15 visits
Cancer screening This is limited to: • Annual pap smear • Mammogram (every two years for women aged 45+, or younger where a family history exists) • Annual prostate screening (yearly for men aged 50+, or younger where a family history exists) • Colonoscopy (every five years for members aged 50+, or 40+ where a family history exists) • Annual faecal occult blood test • BRCA1 and BRCA2 genetic test (where a direct family history exists)	Full refund
Infertility treatment	\$16,200 per lifetime
Psychiatry and psychotherapy (referral from doctor required for psychotherapy)	max. 30 visits
Prescribed medical aids	Full refund
Prescribed glasses and contact lenses including eye examination	\$270

Dietician fees	max. 4 visits
Prescribed drugs / Over-the-counter drugs (must be prescribed by a physician, although a prescription is not legally required for purchase)	\$70

Dental Plan	Dental 2
Maximum plan limit	\$2,770
Dental benefits	
Dental treatment	80% refund
Dental surgery	80% refund
Periodontics	80% refund
Orthodontic treatment (Please contact us and submit the details we will require before starting treatment, so we can verify if you are covered)	50% refund
Dental prostheses	50% refund

Repatriation	Repatriation
Medical repatriation ² - Where the necessary treatment is not available locally, you can choose to be medically repatriated to your home country instead of to the nearest appropriate medical centre. This benefit only applies when your home country is within your area of cover² - Where ongoing treatment is required, we will cover hotel accommodation costs² - Repatriation in the event of unavailability of adequately screened blood² - If medical necessity prevents an immediate return trip following discharge from an in-patient episode of care, we will cover hotel accommodation costs²	Full refund
Expenses for one person accompanying a repatriated person ²	max. 7 days
Travel costs of insured family members in the event of a repatriation ²	\$4,050
Travel costs of insured members to be with a family member who is at peril of death or who has died	\$2,700 per event
	\$2,025

NOTES

Treatment Guarantee/Pre-authorisation

Treatment Guarantee/Pre-authorisation is a process whereby we guarantee cover for certain treatment and costs, as indicated in the Table of Benefits with a **1** or a **2**. If Treatment Guarantee is not obtained for the benefits indicated, we reserve the right to decline your claim. If the respective treatment is subsequently proven to be medically necessary, we will only pay **80%** of the eligible benefit for benefits listed with a **1**, and for those listed with a **2**, we will only pay **50%** of the eligible benefit. For further details please refer to our Benefit Guide, or simply contact our Helpline.

Chronic conditions

Chronic conditions are covered within the terms of your policy. Please refer to the 'Definitions' section of our Benefit Guide for further information or simply contact our Helpline

Pre-existing conditions

Pre-existing conditions are covered within the terms of your policy. For further details please refer to the 'Definitions' section of our Benefit Guide or simply contact our Helpline