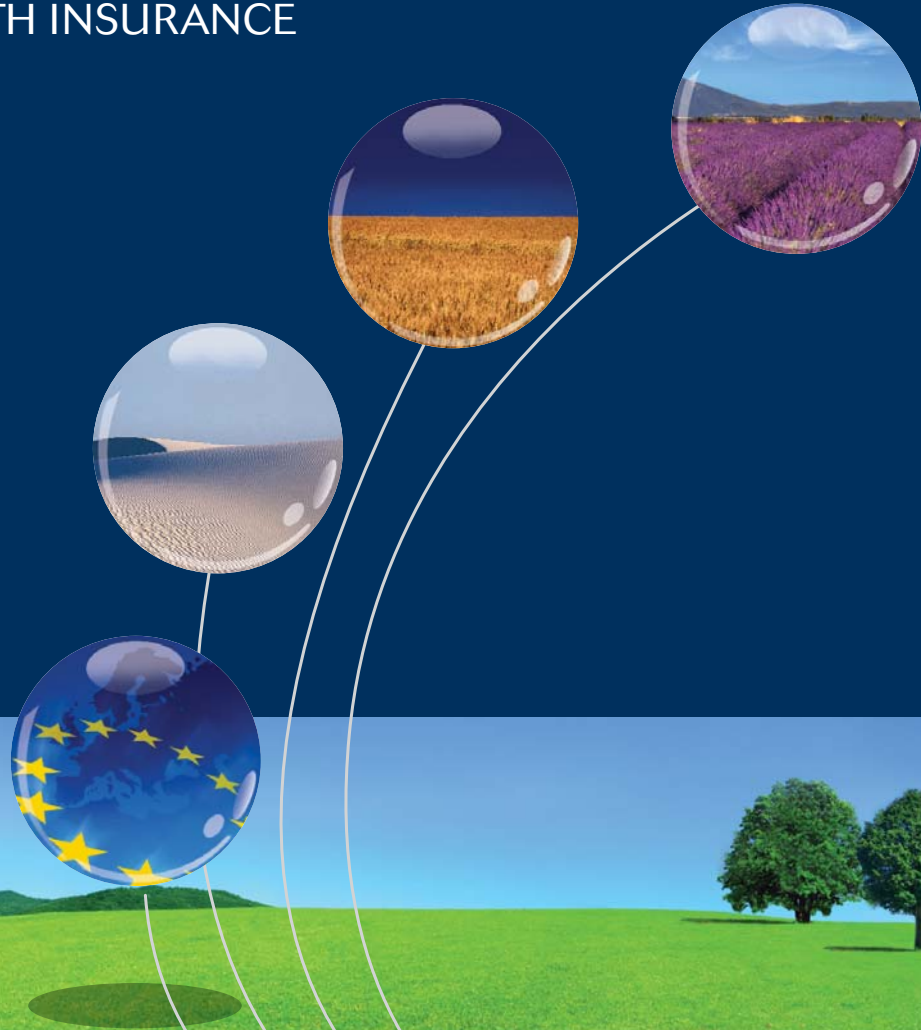






# GLOBAL HEALTH INSURANCE



...peace of mind for whatever is beyond your horizon

		Premier	Classic	Ibérica	Europa
Maximum Limit per person per policy year		£2,000,000 €2,400,000 \$3,000,000	£1,000,000 €1,200,000 \$1,500,000	£1,000,000 €1,200,000	£13,000 €16,000
					
in-patient	Accommodation & Professional Fees	•	•	•	•
	Parent Accommodation	•			
	Drugs & Dressings	•	•	•	•
	Reconstructive Surgery	•	•	•	
	Chronic, Acute	•	•	•	
	Chronic, Routine Management	•			
	Oncology	•	•	•	
	Psychiatric	•	•	•	
	Newborn Cover	•			
	Home Nursing	•	•	•	
out-patient	Out-patient cover	optional	included	included	included
	Professional Fees	•	•	•	•
	Drugs & Dressings	•	•	•	•
	Surgical Treatment	•	•	•	•
	Chronic, Acute	•	•	•	
	Chronic, Routine Management	•			
	Oncology	•	•	•	
	Psychiatric	•			
	Physiotherapy	•	•	•	•
	Chiropody	•	•	•	•
	Complementary Treatment	•	•	•	•
	Traditional Chinese Medicine	•	•	•	
	Optical	•	•	•	•
	Routine Health Management / Check	•			•
	Emergency Dental Treatment	•	•	•	•
optional	Pregnancy & Childbirth	•	•	•	
optional	Dental Treatment	•	•	•	included
optional	Evacuation & Repatriation	•	•	•	



# Welcome to ALC Health

...peace of mind for whatever is beyond your horizon

In a world full of exciting opportunities, there is also great uncertainty. At ALC Health we pride ourselves on the exceptional personal service that we provide our members. Our dedicated team understand the very unique demands of living and working in a country where the local healthcare needs may be limited or difficult to access.

Our wide range of flexible global healthcare insurance plans ensures that you are able to select the right level of cover to meet your needs.

ALC Health is the choice where the quality of service and support provided is as important as the insurance package.

## **Global Cover**

ALC Health reflects the diversity and uniqueness of our policyholders, combining a wide range of language skills with an extensive knowledge of regional cultures. Our claims team has handled cases in over 140 countries over the last decade. Quite simply, our philosophy is to provide a transparent, dependable and accessible service that makes the most of our local knowledge and support.

Ideal for individuals, families, corporate and affinity groups, these plans are suited to anyone who needs high quality international private medical insurance cover at an affordable price.

## **How we make a difference**

- you are our first priority
- comprehensive, flexible, value added plan options
- cover available for chronic conditions, complementary medicine, HIV/AIDS, health screening, wellness and preventative tests
- cancer is not treated as a chronic condition
- EU nationals returning home have the option to continue their cover with ALC Health
- inclusive membership of the Blood Care Foundation
- free membership of an award winning global library of carefully selected doctors and medical facilities across more than 180 countries worldwide
- competitive pricing structure including a range of excess options, payment plans and currency choices
- award winning, fast, efficient claims settlement
- exceptional 'A' rated Standard & Poor's underwriting security
- clear & transparent customer service standards



# Prima Premier

...Our most comprehensive international plan

Planning for the uncertainty of illness or injury with an international health insurance plan helps you to access the very best treatment no matter where in the world you happen to be.

Our ALC Health Prima Premier plan is one of the most comprehensive available. In-patient and day-patient treatment are covered as standard with the option to include any of the following benefits; out-patient treatment (which also covers routine health screening), pregnancy and childbirth cover, routine and emergency dental treatment and evacuation & repatriation cover. The choice is yours and is supported by a world class multilingual 24/7 service.

You have the flexibility to visit any private or public hospital or clinic for your medical treatment, within your area of cover. This gives you the peace of mind of knowing that you can do the things that you enjoy, happy in the knowledge that we are there when you need us most.

Visit [www.alchealth.com](http://www.alchealth.com) or email us at [sales@alchealth.com](mailto:sales@alchealth.com)

## Key Benefits

- Full refund for in-patient and day-patient treatment
- Chronic conditions - acute episodes
- Oncology – full refund
- Routine management and palliative treatment of a chronic condition
- Full refund for out-patient treatment including medical practitioner and nursing fees
- Prescribed drugs
- Complementary Medicines and Treatment
- Emergency Dental Treatment
- Routine Health Screening including vaccinations
- Optical Cover
- Psychiatric Illness
- Blood Care Foundation membership
- ALC World on-line service

## Optional Benefits

- Out-patient Treatment
- Pregnancy & Childbirth
- Dental Treatment
- Evacuation & Repatriation



## Prima Classic

...Our essential international plans



## Prima Ibérica

No matter where in the world you may be living or working, choosing the medical insurance that's right for you is important. The Prima Classic and Prima Ibérica plans cover the essential costs of receiving private medical care and services, whilst providing the flexibility of tailoring cover to match your requirements and budget.

The Prima Classic plan offers a choice of value based benefits with the option to include pregnancy and childbirth cover, dental treatment and evacuation & repatriation cover.

As with all ALC Health Prima plans, you are free to visit any private or public hospital or clinic for your medical treatment, within your area of cover.

The Prima Ibérica plan is available to residents of Portugal, Gibraltar and Spain and reflects the lower costs associated with medical treatment within the Iberian Peninsula. Treatment may however be sought in any EU country. The benefits are the same as the Prima Classic.

To find out more about Prima Ibérica, visit our dedicated web site [www.prima-iberica.eu](http://www.prima-iberica.eu) or e-mail us at [sales@alchealth.com](mailto:sales@alchealth.com)

### Key Benefits

- Full refund for in-patient and day-patient treatment
- Chronic conditions - acute episodes
- Oncology – full refund
- Out-patient treatment including medical practitioner and nursing fees
- Prescribed drugs
- Complementary Medicines and Treatment
- Emergency Dental Treatment
- Optical Cover
- Psychiatric Illness (in-patient)
- Blood Care Foundation membership
- ALC World on-line service

### Optional Benefits

- Pregnancy & Childbirth
- Dental Treatment
- Evacuation & Repatriation



## Prima Europa

...Our local plan for Europe

A low cost, value for money cover that provides the basic necessities including in-patient, day-patient and out-patient benefits. Prima Europa has been designed to provide a package of benefits which cover private GP fees, medication, routine check-ups and treatment designed to keep you healthy.

The Prima Europa plan is designed to complement and work alongside your State Social Security Healthcare system in your country of residence within the European Union. The in-patient benefits are for non-urgent treatment and less serious medical conditions, ensuring that for those day-to-day treatments you can access the very best treatment, quickly.

To find out more, visit our dedicated website [www.prima-europa.eu](http://www.prima-europa.eu) or e-mail us at [sales@alchealth.com](mailto:sales@alchealth.com)

### Key Benefits

- In-patient and day-patient treatment, including diagnostics
- Out-patient treatment including medical practitioner fees
- Drugs and medicines
- Complementary Treatments
- Routine Health Checks
- Optical and Hearing Tests
- Dental Treatment
- Blood Care Foundation membership
- ALC World on-line service



## Prima Travel

...Global travel for EU residents

With ALC Prima Travel you are free to choose from a wide choice of travel insurance options enabling you to put together exactly the travel insurance that suits your needs and your budget. Available to residents of the European Union (EU), our menu of world class, global travel insurance products is competitively priced and offers not just peace of mind, but great value for money.

ALC Prima Travel Insurance reflects today's busy lifestyles, so while you can take as long as you like to choose your cover, when you've made your selection and paid, your Insurance Certificate is provided straightaway. You are covered from that moment on. It is fast, straightforward and very cost-effective.

### You're spoiled for choice

Whether you need insurance for a Single Trip or an Annual Multi-Trip policy, these are available at Gold or Silver levels of cover.

There are other benefits too. With Gold, for instance, you can add Golf to the Winter Sports option. And if you're a business traveller, our Gold cover includes the cost of a replacement business associate to cover for you should you be unable to travel.

And most importantly, should a problem arise, you can be completely confident of help whenever and wherever you need it. Our multi-lingual, 24 hours a day client assistance team will respond immediately.

Visit our website [www.alctravel.eu](http://www.alctravel.eu) for more information.

# Blood Care Foundation

If you are involved in an accident or are taken ill whilst overseas and require a transfusion before you can be evacuated, can you be sure that the blood you will receive meets the standards of your national transfusion services?

The Blood Care Foundation is a charitable, not for profit organisation, registered in the United Kingdom. The Foundation operates a Blood Care Programme which provides screened blood in an emergency, to ALC plan members in any part of the world.

The Programme is designed to alleviate the shortages of blood, which occur in many parts of the developing world. These shortages have numerous causes. Amongst the most important are cultural taboos, financial constraints and a high incidence of transfusion transmitted diseases including HIV I and II, hepatitis B and C and malaria.

The Foundation operates a global network of blood banks, enabling it to provide blood to almost any location in the world within 12 - 18 hours, subject to the availability of scheduled air services.

The couriers are anaesthetists or paramedics, trained in cardiopulmonary resuscitation and are capable of establishing a transfusion, even in the shocked patient.

Membership of the Blood Care Foundation is provided FREE to all ALC Health members



# ALC World



No matter where you live, you want to know where to turn in the event of an unexpected illness or security concern and there will be times when knowing where to find the very best healthcare can be difficult, particularly when living in an unfamiliar country or simply whilst travelling abroad.

As an ALC Health member you will have FREE access to an extensive on-line resource centre accessible from any laptop, desktop or any web enabled mobile phone. ALC World provides the very latest information on the best medical facilities near you and across the globe.

As your travel health companion, ALC World offers a wealth of information covering:

- **Doctors and Hospitals** Search, map and choose among carefully selected doctors and medical facilities near where you live and work including our international community of English-speaking doctors in more than 180 countries.
- **Destination Profiles** CityHealthSM Profiles - critical health information for nearly 1,500 cities, including notable hospitals and clinics.
- **Security Profiles** – detailed descriptions of security conditions and the most dangerous areas for hundreds of major destinations.
- **Medical Translations** Drug Names – country-specific brand names and generic equivalents for over 350 medications.
- **Medical Terms and Phrases** – on-line translations can be performed in a multi-directional fashion (for languages that use the standard alphabet). For example, translations can be performed from English to French, Portuguese to English, French to Portuguese.
- **News Alerts** Important security and health news from around the world with the option to receive news alerts by destination by email or text message.
- **Travel Health Centre** Helpful information for when you travel and work away from home.

## To find out more

We hope this information proves to be helpful, but we're also ready to help with any questions that you may have. Speak to your specialist medical insurance adviser today or contact our Sales Team on +44(0) 1903 817970 (Head Office) or +34 952 93 16 09 (European Office)

Or visit our website at [www.alchealth.com](http://www.alchealth.com) for an instant quotation.

# www.alchealth.com

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