



# STATUS WORLDWIDE HEALTHCARE

Global healthcare Solutions Tailored to Your Needs.

Worldwide health insurance for expats and local nationals.





# Providing Global Health Insurance to Expats

Status Worldwide Healthcare, was created with the international expatriate lifestyle in mind, by providing comprehensive cover that is easy to use across the globe.

The quality and availability of healthcare professionals, facilities and treatment can vary greatly around the world. To compound the complexity of accessing medical treatment many expats are also faced with language barriers and cultural differences.

When you and your family are abroad the last thing you should have to worry about is getting access to quality medical care or not being able to afford it.

Having the right expat health insurance in place can help protect you and your family.



**Status Worldwide Healthcare Gives  
You The Freedom To Choose  
What's Right For You...**



# Status Medical Insurance Solutions

Protecting your health and wellness across the globe. The Status Worldwide Healthcare product was carefully designed and developed for the Status Medical Insurance Solutions Brand.



Status Medical Insurance Solutions is a brand of Status Global Insurance, which has been providing insurance and peace of mind to expats and global citizens for over 30 years.

Status Global Insurance offers a wide range of insurance products, including travel and Cash Plan insurance plans to residents of all EEA territories. It can also arrange travel insurance cover for employer Paid groups and individual expatriates/local nationals Worldwide.

Status Global Insurance prides itself on offering exceptional insurance products and services to both local nationals and expatriates across the globe.

At home, or away, Status Global Insurance is an international insurance partner you can trust and rely on. We can help employers to protect their employees, and you and your family to meet your insurance needs at a budget that works for you.



## Expat Experts

Insurance plans designed with expats in mind, high quality products with the flexibility to meet a wide variety of needs and budgets.



## Healthcare Partner

Providing products and service you can trust, we pride ourselves on being a dependable healthcare partner for customers worldwide.



## 30+ Years Experience

Over 30 years in business and still run by the founding directors, some of whom are expats themselves, gives a unique and invaluable insight.



# Who is Eligible for Cover?

Available to expats across the globe,  
and many local nationals.

There are cover options available for expatriates living and/or working outside their home country, and their eligible dependants. In many situations, local nationals can also be covered (requires prior written approval).

- ✓ Individuals
- ✓ Couples
- ✓ Families
- ✓ Groups



*No two expats are alike, they come in all different shapes and sizes....so why should their healthcare options be any different? One size does not 'fit all' when it comes to international health insurance. Which is why Status Worldwide Healthcare offer a wide range of cover options as diverse as expats!*

## OUR PHILOSOPHY

As a valued customer you have important rights and entitlements. You are entitled to expect:

- **Politeness and courtesy.** Your requirements will always be dealt with promptly, politely and with professional courtesy. No query is too trivial or too much trouble to deal with.
- **Helpful advice and guidance.** We are here to help you if you have any doubts or concerns about your cover or if you need advice on how to make a claim and make proper use of your cover.
- **Confidentiality.** Any medical information we hold about you or your family will be treated in the utmost confidence and will not be shared or given to anyone else, other than where we are required to do so by law.
- **Professional and efficient service.** We aim to provide you with a high standard of service at all times. Any claims submitted will be dealt with promptly and considered fairly and impartially (without any bias or preference) within the terms and conditions of this policy.



# What's Covered?

Here is a snapshot of the benefits available, at the different levels of cover...

Needs and budgets vary, and may change over time. Our different levels of cover and additional options are designed with that in mind, from 'budget-friendly' basic cover to our premium executive option...

	BASIC	STANDARD	SUPER	EXECUTIVE
Overall Max Benefit	200,000	500,000	1,500,000	5,000,000
In-Patient and Day-Patient Benefits	✓	✓	✓	✓
Out-Patient Surgery	Full Cover	Full Cover	Full Cover	Full Cover
Emergency Dental Treatment (Following Accident)	Full Cover	Full Cover	Full Cover	Full Cover
Cancer Benefits	Full Cover	Full Cover	Full Cover	Full Cover
State Hospital Cash Benefit (subject to limits)	Subject to Limits	Subject to Limits	Subject to Limits	Subject to Limits
Organ Transplant	Subject to Limits	Subject to Limits	Subject to Limits	Subject to Limits
Chronic Conditions	✗	Subject to Limits	Subject to Limits	Full Cover
Adult & Child Wellness Health Check	✗	Subject to Limits	Subject to Limits	Subject to Limits
Worldwide Emergency Treatment (Out of Area of Cover)	✗	Subject to Limits	Subject to Limits	Subject to Limits
Personal Accident Benefits	✗	✗	Subject to Limits	Subject to Limits
Hormone Replacement	✗	✗	Subject to Limits	Subject to Limits
Evacuation, Travel & Transportation Benefits	Subject to Limits	Subject to Limits	Full Cover	Full Cover
Security & Political Evacuation and Repatriation	✗	✗	Subject to Limits	Subject to Limits
Natural Disaster Evacuation and Accommodation	✗	✗	Subject to Limits	Subject to Limits
Eye Glasses/Contact Lenses Contribution	✗	✗	✗	Subject to Limits
Hearing Aid Contribution	✗	✗	✗	Subject to Limits
Routine & Major Dental Treatment	✗	✗	✗	Subject to Limits
Maternity Benefit Add-On Available (12 month wait period)	✗	✓	✓	✓

**FULL Cover for Cancer at ALL Levels of Cover!**



# The Choice Is Up To You...

With Status Worldwide Healthcare, and our flexible plan features and options, you can customise cover to meet your medical needs, budget and lifestyle.

Once you have chosen from our four different levels of cover you will then have some more choices to make...



## Choose Your Area of Cover...



## Choose Your Currency...



## Choose Your Excess...





# Additional Benefit Options...

Depending on your chosen level of cover, there are some additional benefit options available,

## Supplementary Dental Benefit

Supplementary Dental Benefits can be purchased as an additional add-on benefit to the 'Basic', 'Standard' or 'Super' levels of cover. These benefits are already included as standard on the 'Executive' level of cover.



Supplementary Dental Benefits include Routine Dental Treatment", such as routine exams, x-rays, cleaning, fillings, extractions and more. In addition, "Major Dental Treatment" benefits include root canal treatment, new and repair work for denture and bridge work, orthodontic work in children under age 19, and more.

## Maternity Benefit

Maternity Benefits can be purchased as an add-on benefit to the 'Standard', 'Super', and 'Executive' cover levels (maternity is not available on the 'Basic' level of cover).

Some maternity benefits include, cover for pregnancy and childbirth complications, new-born hospital accommodation, maternity cash benefit, infertility investigations, and more. Please see policy wording for complete details regarding policy limits, co-insurance and wait periods.



If having purchased this insurance you decide that it does not meet your requirements then please return your policy documents, (return of documents not necessary if received electronically) to us within 30 days of receipt together with written cancellation instructions. Provided no claims have been paid and/or pre-authorisation has been given, we will refund any premium that you have paid in full.



# Underwriting

Choose from 2 Medical Underwriting options when applying for cover....

## Option 1: Moratorium Underwriting

This enables you to apply without completing a full medical questionnaire. Instead we apply blanket exclusions for any pre-existing medical conditions you have had within the 2 years prior to inception date (extended to 5 years for Cancer and/or Heart related conditions).

The moratorium refers to the fact that if, after 2 years of continuous cover under your policy, you have been without symptoms or treatment, consultation, advice (excluding routine check-ups), medication (including injections) or special diet for a pre-existing condition (or any related condition), then should you require subsequent treatment for that condition, you will have cover for it subject to the policy's terms and conditions and benefit limits.

## Option 2: Full Medical Underwriting

You must complete the full medical questionnaire below. Based on the information provided we reserve the right to request additional information from you or your physician, apply exclusions or medical loadings.

Should you choose this option the moratorium period of 2 years does not apply and you will have cover for pre-existing conditions as of your start date providing they are declared and accepted.

**If you apply for a Full Medical Underwriting Policy and are declined on medical grounds, you may re-apply for a Moratorium Underwriting Policy.**



## How To Apply....

It is easy to apply for Status Worldwide Healthcare, for a free no-obligation quote:

**Apply Online: [www.statusmedicalinsurance.com](http://www.statusmedicalinsurance.com)**

**OR Call: +44 203 608 6330**



## Groups & Businesses

**International Expat Health Insurance That Meets the Needs of a Global Workforce.**

Status Worldwide Healthcare Group Plan was designed with the international employer in mind.

This policy has the ability to cover multiple staff in multiple countries along with their partners and dependant children and many local nationals.

Your expat employees have enough to worry about when moving overseas, the right health insurance can ensure access to quality local care wherever they may be located.

Our cover gives a lot of choice so you can mix and match levels of cover and benefits

### Great Reasons To Join...

- ✓ Reduce Absenteeism & Associated Costs
- ✓ Attract the Best Employees
- ✓ Great Addition to a Benefit Package
- ✓ Available from 3 Employees
- ✓ Easy to Set Up & Use
- ✓ Flexible Range of Options
- ✓ Ability to Cover Partners & Dependents



**A Quality  
Healthcare  
Plan Can  
Help Grow  
& Retain  
Happy  
Successful  
Employees**

Contact us for more information or to get a personalised, no-obligation, quote.

[www.statusmedicalinsurance.com](http://www.statusmedicalinsurance.com)

+44 (0)203 608 6330



Also Available from Status Global Insurance:

European Health Cash Plan

Travel Insurance

And More...

**UK Office: 10 High Street, Billericay, Essex, CM12 9BQ, UK**

**France Office: 1 Rue de Four, 82210 Castelmayran, Tarn et Garonne, France**

**UK Registered Address: 31/33 College Road, Harrow, Middlesex HA1 1EJ**

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