

Table of Benefits

All benefit and deductible amounts are per person, per year of cover, unless otherwise indicated.

Medical Plan	
	UNHCR LICA outside of US and Canada
Maximum plan benefit USD (\$)	\$80,000
Maximum plan deductible	N/A
In-patient	
Hospital accommodation - Private room (only if semi-private room is not available)	80% refund
Hospital accommodation - Semi-private room	Full refund
Serious illnesses	Full refund
Physician and surgeon fees (in-patient and day-care treatment only)	Full refund
Other hospital expenses	Full refund
Psychiatry (in-patient and day-care treatment only)	Full refund
Organ transplant	Full refund
Day-care treatment	Full refund
Out-patient surgery	Full refund
Rehabilitation treatment or convalescence (immediately following hospitalisation)	Full refund
- Semi-private room	Full refund
- Private room (if semi-private room is not available)	80% refund
Local ground ambulance	Full refund
Local air ambulance	Full refund
Repatriation of mortal remains	\$7,500

Diagnostic tests (in-patient treatment)	Full refund
Oncology, chemotherapy, radiotherapy, haemodialysis (in-patient and day-care treatment)	Full refund
Pregnancy and childbirth - Semi-private room - Private room (if semi-private room is not available) - Home delivery	Full refund Full refund 80% refund Full refund
Amniocentesis (subject to pre-approval)	Full refund
Drug addiction and alcoholism (in-patient and out-patient treatment)	\$5,000, up to 30 days
Emergency treatment outside area of cover (for trips of a maximum period of five weeks)	Full refund, max. 35 days

Out-patient	
Video consultation services*	Full refund
Serious illnesses	Full refund
Medical care provided by a doctor / Specialist fees	80% refund
Prescribed general pharmaceutical products • Medication for the temporary treatment of impotence (up to the age of 65, subject to pre-approval) • Biphosphonates/Medication to treat osteoporosis (subject to pre-approval) • Special shampoo (subject to pre-approval) • Dressing and bandages	80% refund
Prescribed contraceptives (if medically necessary)	80% refund
Vaccinations and preventive medication - Seasonal flu vaccination - Immunotherapy	80% refund Max. 1 80% refund, up to \$600
Prescribed physiotherapy	80% refund
Paramedical fees (other treatments not provided by a doctor, subject to pre-approval. It does not cover physiotherapy)	80% refund
Medical act/supervision by a nurse (such as wound dressing, injections, etc.)	80% refund

Dietician (subject to pre-approval) - Dietician visit for dietary-oriented purposes - Nutritional counselling sessions	80% refund Max. 1 Max. 10 per lifetime
Travelling expenses doctor/paramedic (medically necessary home visits only)	80% refund
Traditional Chinese Medicine (only covered in countries where the National Health Insurance reimburses TCM - China, South Korea, North Korea, Vietnam, Taiwan and Japan)	80% refund
Homeopathy	80% refund
Vitamins (when prescribed) (only in case of a vitamin deficit)	80% refund
Psychiatry and psychotherapy (out-patient treatment, if given by a psychiatrist or another therapist when prescribed)	80% refund, up to \$2,000 Max. 50 visits per 6 month period
Orthopaedic devices and medical aids (subject to pre-approval)	80% refund
Maternity - Pre- and post-natal exercises (carried out by a registered midwife) - Maternity care/assistance - Midwife visits	80% refund 80% refund, max. 8 days 80% refund
Routine examination for men (one routine urological examination per year, including one prostate specific antigen (PSA) screening)	80% refund
Routine examination for women (one routine gynaecological examination per year, including one pap smear and one mammography)	80% refund
Diagnostic tests (out-patient treatment)	80% refund
Dental	
Dental and orthodontic treatment	80% refund, up to \$600
Additional Core Plan Services	
Employee Assistance Programme* offers access to a range of 24/7 multilingual support services as follows: <ul style="list-style-type: none"> • Confidential professional counselling (in-person, phone, video, and chat) • Legal and financial support services • Critical incident support • 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: <ul style="list-style-type: none"> • Emergency Security Assistance Hotline (not a free phone number) • Country intelligence and security advice • Daily security news and travel safety alerts 	Services available

	UNHCR LICA outside of US and Canada
MyHealth Digital Services <ul style="list-style-type: none"> • 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 xxxxxxxx Care's Health & Wellness support program includes for example: <ul style="list-style-type: none"> • 'HealthSteps 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

* Certain services which may be included in your plan are provided by third party providers outside the xxxxxxxx group, such as the Employee Assistance Programme, Travel Security services, HealthSteps App, Second Medical Opinion and tele-medicine services. If included in your plan, these services will show in this Table of Benefits. These services are made available to you subject to your acceptance of the terms and conditions of your policy and the terms and conditions of the third parties. These Services may be subject to geographical restrictions. The HealthSteps App does not provide medical or health advice and the wellness resources contained within Olive are for informational purposes only. The HealthSteps App and the wellness resources contained within Olive shouldn't be regarded as a substitute for professional advice (medical, physical or psychological). They are also not a substitute for the diagnosis, treatment, assessment or care that you may need from your own doctor. You understand and agree that xxxxxxxxxxxxxx are not responsible or liable for any claim, loss or damage, directly or indirectly resulting from your use of any of these third party services.

Notes

The Table of Benefits gives you an overview of your benefits but does not supersede the terms and conditions of your Organization's group contract.

The UNHCR LICA Healthcare Plan covers you and your eligible dependants for reasonable and customary charges for medical treatment in the country of residence of the UNHCR LICA holder.

Medical expenses incurred outside the country of residence of the UNHCR LICA holder will be covered on the basis of the reasonable and customary costs prevailing pattern within the country of residence of the UNHCR LICA holder (except for expenses incurred in the United States, Bermuda and Canada, which will only be reimbursed under (a), (b) and (c) below for those not residing in the referred locations). We do not reimburse expenses above these limits except in the cases indicated below:

- Official Duty Travel (DT) expenses for an emergency treatment will be reimbursed based on the prevailing pattern of charges for professional and other health services in the country where incurred.
- Cost towards in-patient treatment after and Evacuation expenses will be reimbursed based on the prevailing pattern of charges for professional and other health services in the country where MET is authorized (this may include travel for treatment costs).
- Holiday Travel (HT) expenses for an emergency

treatment will be reimbursed based on the prevailing pattern of charges for professional and other health services in the country where incurred for trips of a maximum period of 5 consecutive weeks.

Also please note that the transport to medical facilities by local ground ambulance or local air ambulance entails transport to the nearest point with adequate care.

Local air ambulance is an air ambulance transport, required for an emergency or out of medical necessity, to the nearest available hospital with adequate care to provide the first treatment.

Local ground ambulance is an ambulance transport, required for an emergency or out of medical necessity, to the nearest available hospital with adequate care to provide the first treatment.

Eligibility

LICA policyholder and their eligible family members (including automatic cover for newly born children) are covered under this plan.

Restricted Network

While you may choose to be treated in the :

- Bumrungrad and Bangkok Hospital in Thailand (Bangkok only)
- American Hospital of Beirut
- Salam International Hospital in Egypt

We will not cover the cost of those treatments under your health insurance scheme (neither under direct settlement nor on a pay and claim basis).

Instead, we suggest alternative ones for information purposes:

- Samitivej in Thailand
- Clemenceau in Lebanon
- Saudi German Hospital in Egypt

Pre-approval

For certain benefits listed in your Table of Benefits, a pre approval is required in advance of receiving your treatment. Such benefits are listed below for your reference:

- Paramedical fees: other treatments not provided by a doctor (excluding physiotherapy).
- Dietician fees.
- Medication for the temporary treatment of impotence.
- Biphosphonates/Medication to treat osteoporosis.
- Special shampoo.
- Amniocentesis.
- All orthopaedic devices and aids (for the disabled).
- Out-patient treatment for drug addiction and alcoholism.

Serious illnesses

The following medical conditions are considered to be "serious illnesses":

- Invalidating cerebrovascular accident.
- Aplastic crisis.
- Chronic and progressive (including coronary) arteriopathy with clinical ischemic manifestations.
- Complicated bilharzia.
- Badly tolerated congenital cardiopathy, severe cardiac insufficiency and severe valvulopathy.
- Decompensated cirrhosis of the liver.
- Serious primitive immunodeficiency syndrome requiring prolonged treatment and serious acquired immunodeficiency syndrome.
- Insulin-dependent or non-insulin-dependent diabetes that cannot be controlled solely by diet.
- Severe neuro-muscular affection (such as myopathy).
- Homozygous hemoglobinopathy.
- Hemophilia.
- Severe arterial hypertension.
- Myocardial infarction (occurring within the last six months).
- Chronic severe respiratory insufficiency.
- Leprosy.
- Parkinson's disease.
- Hereditary metabolic diseases requiring prolonged special treatment.
- Cystic fibrosis.
- Chronic severe nephropathy and pure primitive nephrotic syndrome.
- Paraplegia.
- Polyarteritis nodosa, disseminated lupus erythematosus, progressive systemic

scleroderma.

- Severe progressive rheumatoid arthritis.
- Psychosis, severe personality disorder, mental retardation.
- Ulcerative colitis and progressive Crohn's disease.
- Invalidating multiple sclerosis.
- Progressive structural scoliosis (of which the angle equals or exceeds 25 degrees up to rachitic maturation).
- Severe ankylosing spondylitis.
- Consequences of organ transplantation.
- Active tuberculosis.
- Neuromyelitis optica.
- Malignant tumour, malignant affection of the lymphatic or haematopoietic tissue.
- Amyotrophic lateral sclerosis.
- Chronic pain syndrome.
- Anorexia.
- Bipolar disorder.
- Hodgkin's disease.
- Ulcerative colitis with primary sclerosing cholangitis.
- Major ischemic stroke.
- Hepatitis B.

Cost Estimate Form

For any planned hospitalization, please send us a Cost Estimate Form and we will arrange the payment directly with your chosen hospital, when possible.

Pregnancy and Childbirth

The accommodation in a semi-private room is fully covered. We will pay the 80% of the cost of the accommodation in a private room (if semi-private room is not available).

For further details please refer to our [Benefit Guide](#) or, if you have any queries, do not hesitate to contact us: