

Important changes to plans that renew on or after 1 July 2008

There have been some material changes made to our plans, so please read the below information together with the membership guide. Please contact us if you have any questions.

Benefits Improvements

- **Maternity Benefit on the Specialcare Plan** - The Maternity care (routine) benefit has been increased to GBP 6,000/USD 10,200/EUR 9,000. The Maternity care (with complications) benefit has been increased to GBP 12,000/USD 20,400/EUR 18,000.
- **Additional excess options are available** - GBP 2,000/USD 3,400/EUR 3,000
- GBP 5,000/USD 8,500/EUR 7,500
- **Complementary Therapy** - kinesiotherapy has been added the complementary therapy benefit

Tax

Our Membership Guide clarifies that the responsibility for payment of tax lies with the policyholder unless any insurance premium tax is shown on the invoice and paid by the policyholder.

Insurance premium tax for members resident in the UK has been applied and collected for some time and, from 1st July 2008, we will also be collecting the tax for policies sold to residents of the following countries -

France - 7%
Greece - 13.4%
Italy - 2.5%

The relevant insurance premium tax, para-fiscal tax and stamp duty will be applied to any policies sold to residents of the above countries at their next renewal. Once taxes and premiums are paid, the taxes will be transferred to the appropriate authority in accordance with local requirements.

New or Reworded sections

- Membership Eligibility
- Renewing your cover
- Plan/Policy Currency
- If you have chosen an excess on your plan
- What information you need to supply
- Claims Payments
- Pre-authorisation of claims
- Guarantee of Payment (GOP)

New or reworded definitions

- Claim
- Complementary therapies
- Dental treatment (routine)
- Excess
- Expatriate
- Geographic Area
- Guarantee of Payment (GOP)
- Maternity Care (routine)
- Organ transplant
- Out of (geographic) area cover
- Out-patient surgery
- Prescription drugs and Vaccinations
- Prosthesis
- Psychiatric treatment
- Rehabilitation for alcohol and drug abuse
- Repatriating your body and local burial
- Therapist

New or reworded exclusions

- Alcohol and drug abuse
- Cosmetic surgery
- Cost of shipping medication
- Developmental disorders
- Professional sports and dangerous activities or circumstances
- Telephone Consultations