



CITRUS
HEALTHCARE

*A fresh approach to
healthcare advice and planning*

A Guide to International Private Medical Insurance

Protecting your biggest asset – your employees





“Private medical insurance provides immediate access to healthcare without the worries of the NHS treatment lottery. If you already have a policy in place, why not have an expert review it to ensure that you have the right cover in place at the right premium?”

Welcome to “**A Guide to International Private Medical Insurance.**” Most UK businesses have key people who are covered under a private medical insurance arrangement. Whether your business provides private medical insurance to company directors or all employees, it is important to ensure that your cover is appropriate and cost efficient.

In this guide we look at International Private Medical Insurance and how your company can benefit by having the right cover in place.

Q What is International Private Medical Insurance?

International Private Medical Insurance is designed to help your employees get prompt access to diagnosis and eligible private medical treatment abroad and in the UK.

Q How is International Medical insurance different to UK and local cover?

International Private Medical Insurance is designed to provide access to the best possible healthcare for both permanent and temporary residents working or living outside the UK.

In most of the developed world, hospitals are legally required to admit you if you are near death. However, once stabilized, you will be liable for the medical bills. As most domestic insurances will not cover employees abroad they will require a policy that gets them back home and transports them to the nearest centres of medical excellence. Many local medical insurance providers do not adhere to UK financial regulations, so we always recommend an insurer who are regulated by the Financial Conduct Authority.

What are the differences between international and local medical insurance

Under the term “medical insurance” there are various types of plans and some are considerably more comprehensive than others. As the quality of healthcare can vary around the world there is always a reason when insurance is lower cost. This can lead to problems if the policy for your employee isn’t as comprehensive as you first thought. Not only can you find out your employees are not actually covered, but are then unable to find cover for existing medical conditions.

Choice of hospital

If your employees are going to have private treatment they will want it at a hospital that suits them. They will want to use a hospital with the very best equipment and clinical expertise. Having comprehensive international medical insurance will allow you and your employees to be in control of where to have your treatment.

Choice of specialist

Your employees will want to have full confidence in the specialist who will be treating them and the surgeon who will be operating. Low costs policies can leave them unable to choose their specialist, with the insurer deciding who will perform the operation. It is also important that their specialist speaks your language and is able to communicate clearly.

Cover in the UK and abroad

If your employees are seriously ill they may want the option to have their operation at a private facility in a country outside of their residence. A full International Private Medical Insurance plan will give your employees this flexibility, whereas a local plan will not.

Cover across Europe

If you want your employees to have access to the best specialists and hospitals in Europe, full international medical insurance can provide this to your company.

Continuation of cover if your employees return to the UK

Having International Private Medical Insurance can give continuous coverage when your employees return to the UK. If a medical condition has developed under a local plan then unfortunately this will not be covered when cover is rearranged in the UK.



Full international
medical insurance

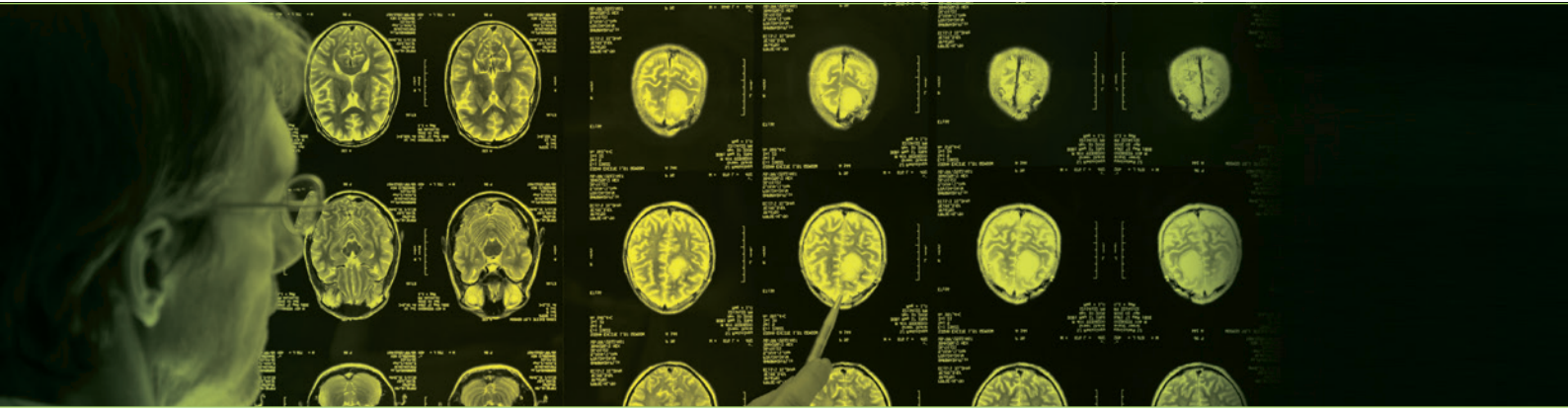


Budget international
medical insurance



Local expat
medical insurance

	Full international medical insurance	Budget international medical insurance	Local expat medical insurance
Cover level	HIGH	MEDIUM	LOW
Benefit level	HIGH	MEDIUM	LOW
Annual premiums	HIGH	MEDIUM	LOW
In-patient benefit	YES	LIMITED	VERY LIMITED
Choice of hospital	HIGH	HIGH	LOW
Accommodation	PRIVATE	PRIVATE	SHARED
Choice of specialist	YES	YES	SOMETIMES
Cover in the UK and abroad	YES	SOMETIMES	NO
Cover renewed when you get old	YES	YES	SOMETIMES
Cover across Europe	YES	NO	NO
Continue cover if you return to the UK	YES	YES	NO
English speaking claims advisors	YES	YES	SOMETIMES
Protected by the UK financial services authority	YES	YES	NO



Q What are the typical benefit options of International medical insurance policies?

In-Patient and day case treatment

In-Patient refers to treatment received in a hospital where an overnight stay is necessary. Day case is where a procedure takes place in a hospital, but you do not stay overnight, such as minor operation. This benefit typically includes cover for high costs scans such as MRI, PET and CT to ensure your outpatient lasts longer each year.

Out-Patient (optional)

Out-Patient refers to treatment usually provided in the practice or surgery of a medical practitioner, therapist or specialist but can occasionally be in a hospital's out-patient department. This will typically cover drugs dressings, x-rays, pathology, diagnostics and procedures.

Routine Dental (optional)

This can include an annual dental check-up, simple fillings and root canal treatment.

Maternity (optional)

Provides cover for medical costs incurred during pregnancy and childbirth and can include benefits such as birth defects and complications.

Wellbeing (optional)

This benefit encourages good health by providing early detection of serious illnesses. It can include cancer screening, cardiovascular examinations, neurological examinations, blood pressure and cholesterol tests.

Cover in your home country

Most policies will cover your treatment in your home country and some will allow you to continue your cover should you decide to return home indefinitely.

Evacuation

Evacuation covers you for transport costs to the nearest suitable medical centre, when the treatment you need is not available nearby.

Q How many employees do I need to set up a business medical insurance arrangement?

Depending on the insurance provider, between 3 and 5 employees are required. Larger discounts are typically available to groups of 10 or more employees. Individual cover is also available too.

Q How can we check that our current medical insurance value for money?

Contact us for a free initial review and we can provide you with independent expertise, allowing you to better understand your current medical insurance provision, and the options available to you.

Q Which insurance companies do you use?

We have access to insurers such as Allianz, Aviva, AXA, Bupa International, Cigna, DKV, Exeter Friendly, Expacare, InterGlobal and Now Health.





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