

(effective 1st September 2008)

**GOODHEALTH**<sup>SM</sup>  
An Aetna Company

The ever increasing costs of medical treatment are a major concern for all of us, regardless of whether we are living within our country of domicile, or hold expatriate status and live outside of our country of domicile.

Equally important is having the peace of mind that in the event of an emergency medical situation, arrangements can be made for **safe evacuation to an alternative country of your choice** within the terms of cover selected.

To satisfy the growing demand for comprehensive medical insurance, Goodhealth Worldwide has designed the Executive Healthcare Plan especially for you. With over 25 years experience and fully supported by the International Insurance Markets, we provide a professional approach as consultants and risk managers offering specialised products at competitive terms.

#### What is the Executive Healthcare Plan?

The Executive Healthcare Plan is a truly comprehensive medical and evacuation contract within the geographical area chosen, which operates on a full 24 hour worldwide basis, including accident and emergency treatment for temporary business trips or holidays, away from your selected area of cover. The plan also gives you the flexibility to tailor-make a policy to suit your own personal requirements with a variety of optional modules.

#### Why choose the Executive Healthcare Plan?

In addition to providing comprehensive cover for normal medical and evacuation costs, the Executive Healthcare Plan has many extra benefits which are attractive and form part of the standard cover.

These include:

- **Evacuation to an appropriate medical facility within the geographical area chosen with travelling costs fully paid if You require In-Patient Treatment.**
- **Treatment at a Hospital of Your choice with adequate facilities.**
- **Accident and Emergency Treatment for temporary business trips or holidays away from Your selected Area of Coverage.**
- **Psychiatric Treatment Benefits.**
- **Full refund for primary care up to US\$1,500.**
- **Full refund for alternative medicine up to US\$250 and up to US\$1,000 upon pre-authorisation.**
- **Routine pregnancy Benefits.**
- **Complications of pregnancy Benefits.**
- **New Born accommodation Benefits.**
- **Extensive cover for accidental damage to teeth.**
- **Transport of mortal remains/cost of local burial or cremation.**
- **Hospice care up to 30 days as an In-Patient.**
- **Organ Transplant Benefits.**
- **Rehabilitation up to 120 days per Medical Condition.**

For the full benefit covers, exclusions and definitions refer to the Policy Wording.

#### Why choose Goodhealth Worldwide?

Goodhealth Worldwide is committed to providing a superior level of service which is second to none. Dedicated personnel are highly trained to deal with all aspects of your healthcare insurance in a professional and understanding manner. The level of benefits we have negotiated with insurers are unrivalled and offered at a truly competitive price.

**Q** Will I be covered for any illnesses or injuries I have had before joining the Executive Healthcare Plan?

**A** Cover for all pre-existing conditions is excluded during the first two years of membership. After this period, should an eligible condition recur, provided **You** have been **Treatment**, symptom and **Advice**-free for a continuous period of two years since joining the plan, then the future costs will be covered, but must have been declared and accepted by **Us** in writing.

**Q** Is there any limit to the amount I can claim?

**A** **You** are able to claim up to an annual maximum of US\$1,500,000 under Foundation and US\$1,000,000 under Major Medical, and certain **Benefits** have sub-limits. **You** will be required to pay an **Excess** only if **You** have specifically chosen this option.

**Q** How do I claim?

**A** Goodhealth endeavour to make this as simple as possible. Please refer to the **Policy Wording** for detailed instructions.

**Q** Which **Hospitals** can I use?

**A** You are free to use a **Hospital** of your choice provided adequate and suitable **Treatment** can be provided.

**Q** Am I covered if I travel away from my area of selected cover?

**A** **You** are covered for **Accident** and **Emergency Treatment** for temporary business trips or holidays away from **Your** selected **Area of Coverage** up to 90 days during the **Period of Cover** and limited to a maximum of 60 days of **Treatment** per event.

**Q** Can I seek **Treatment** anywhere in the world?

**A** Within the geographical area chosen, whether **Emergency** or **Elective Treatment**, if approved by **Your** attending **Doctor** or **Specialist**.

**Q** Will I need to have a medical examination to join the plan?

**A** **You** only need to complete a medical declaration. On occasions **We** may ask **You** for a medical report from **Your** doctor, if **You** declare conditions about which **We** need more information to underwrite **Your** application fairly and accurately.

**Q** Am I covered for winter/water sports?

**A** Yes. The plan will also provide for rescue services from the place of incident to **Hospital**.

**Q** How quickly can I be covered?

**A** As soon as **We** receive **Your** completed application form (fax or original), **We** can confirm immediate cover for 15 days, pending receipt of the premium. If **You** wish to be covered immediately, please call EHS on +254 20 2219 621/826.

For the full **Benefit** covers, exclusions and definitions refer to the **Policy Wording**.

[www.executive-healthcare.com](http://www.executive-healthcare.com)



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