

(effective 1st May 2005)



Goodhealth Worldwide is part of The Primary Group Ltd who manage insurance premiums in excess of US\$1 billion each year. The Group serves the global insurance market, through eleven separate business units, from thirteen different locations internationally. Each entity services a sector of the global insurance market.

The Group's activities are all highly customer focused with products and services developed to closely match the needs of the markets they serve.

Our belief is that the Group provides:

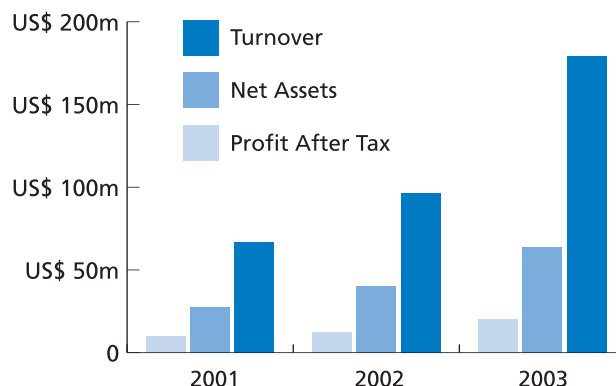
- A range of products that add value and provide peace of mind to our customers across the world.
- A strong desire to continually improve our plans, service and customer satisfaction.
- A fully supportive culture and working environment that enables our individual personnel to consistently offer the very highest levels of service and product innovation.

To achieve these high standards heavy reliance is placed upon the quality and dedication of our staff. The emphasis and investment in staff development and IT systems to support them, means we are able to offer a consistently high level of service throughout the various operating units, providing care to our customers 24 hours a day 365 days a year.

Goodhealth has been active in the international healthcare market since 1980 and is now one of the leading UK based providers. We offer a complete range of medical expenses plans to expatriates and local nationals in over 100 countries around the world.

Our flexible product options enable our members to tailor cover to closely match their personal needs. We have established offices in Bermuda, Europe, the Middle East, Far East and the Americas enabling us to operate local service units to ensure that claims are settled quickly and policies are issued and administered efficiently.

## FINANCIAL HIGHLIGHTS Primary Group Limited





**Q Am I eligible for cover?**

A Provided **You** live or work outside of the country for which **You** are a passport holder and are under the age of 65 **You** are eligible to join the Plan.

Additionally, in certain territories **We** are able to provide cover for **Local Nationals**. Please contact Goodhealth or **Your** insurance advisor for confirmation of the countries acceptable to our **Underwriters**.

**Q Can my family members also be covered?**

A Yes. **Your** spouse or adult partner, (whether or not of the same sex), who is permanently living with **You** can be included as a **Dependant**. Also, unmarried children under the age of 18 if living with **You**, or 23 if in full time education are eligible for cover.

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

A No, **You** only need to complete a medical declaration. On occasions **We** may ask 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 Will I be covered for any illnesses or injuries I have had before joining the plan?**

A Cover for all pre-existing conditions are excluded during the first two years of membership. After this period, should an eligible **Medical Condition** reoccur, provided **You** have been free of any symptoms, **Treatment** or **Advice** for a continuous period of 2 years since joining the Plan, then future costs will be covered subject to the terms of your **Policy**.

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

A Yes. Whether **You** are travelling on holiday or business, **You** are covered worldwide. Cover in the USA is restricted to **Accident** and **Emergency Treatment** only, unless **You** have purchased the USA **Elective Treatment** additional option 005.

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

A Yes. **Our** standard cover allows **You** to have **Treatment** anywhere in the world, in the **Hospital** of **Your** choice, except for **Elective Treatment** in the USA. If **You** wish to extend **Your** cover to provide **Elective Treatment** in the USA, **You** will need to purchase the additional option 005. Travelling expenses will only be covered under the **Evacuation Benefit** if **Treatment** is not available or appropriate locally.

**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. **You** can also join on-line at [www.goodhealthworldwide.com](http://www.goodhealthworldwide.com). If **You** wish to be covered immediately please call **Your** nearest Goodhealth office.

**Q What happens if I change my mind and wish to cancel the Policy?**

A **You** have a period of 15 days from the **Commencement Date** of your **Policy** to review **Your Cover**. If **You** decide to cancel and no claims have been made, **We** will arrange a full refund of any premium paid, provided **We** receive **Your** written authority to cancel within that period.

**Q How is the Policy Excess applied?**

A The **Policy Excess** is the amount for which **You** are responsible. It is applied to each new **Medical Condition** and is deducted by Goodhealth Claims Service on settlement of the claim.

**Q How do I know that I am covered before receiving Treatment?**

A For planned admission to **Hospital** it is advisable to contact the nearest Goodhealth Claims Service to establish whether the **Treatment** is covered under the **Policy**. Settlement can be made directly to the **Hospital**. Full details of the claims procedures are available in the **Policy Wording**.

**Q Can I change the level of cover during the Policy term?**

A No. The level of cover can only be changed at **Renewal Date**. **You** must ensure that clear instructions are provided for any changes of **Benefit You** require.

**Q Am I able to obtain forms and information on-line?**

A The majority of **Our** literature, including claim forms and product details can be found on-line at: [www.goodhealthworldwide.com](http://www.goodhealthworldwide.com)

**Q Is Psychiatric Treatment covered?**

A Yes, within the limits of the plan **You** select. However, for claims to be eligible **You** must follow the guidelines in the **Policy Wording** (Cover – section 6). This includes the pre-authorization of all claims except the initial consultation with a **Medical Practitioner** that results in a psychiatric referral.

**Q Is chiropractics/osteopathy covered?**

A **Treatment** by a Chiropractor/Osteopath **MUST** be referred by a **Specialist** (i.e. Orthopaedic Doctor) only. A referral cannot be obtained retroactively. Coverage is limited to 10 sessions in aggregate.

**Q Is physiotherapy covered?**

A Yes. However, **ALL** claims for physiotherapy must be accompanied by a referral from a **Medical Practitioner**. Cover is restricted to 10 sessions of physiotherapy, after which it must be reviewed by a **Specialist**. A medical report is required after 10 sessions.