



Key information and rates

February 2020

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Why should you take out a private health insurance policy?

If life throws you an unexpected challenge, little things can mean a lot. When it comes to your health, at Universal Life we believe that swift diagnosis and prompt treatment matters most to our members, along with genuine help, support and understanding from people who care.

Whether you're in Cyprus or travelling abroad, you'll want to feel sure that if anything should happen to you or your family in the way of illness or injury, you'll have access to the best possible medical care. Our MultiCare International Health Plan is designed to offer a range of plan options to suit your needs – you not only have prompt access to treatment in Cyprus, you also have the choice of receiving your treatment overseas at a facility of your choice.

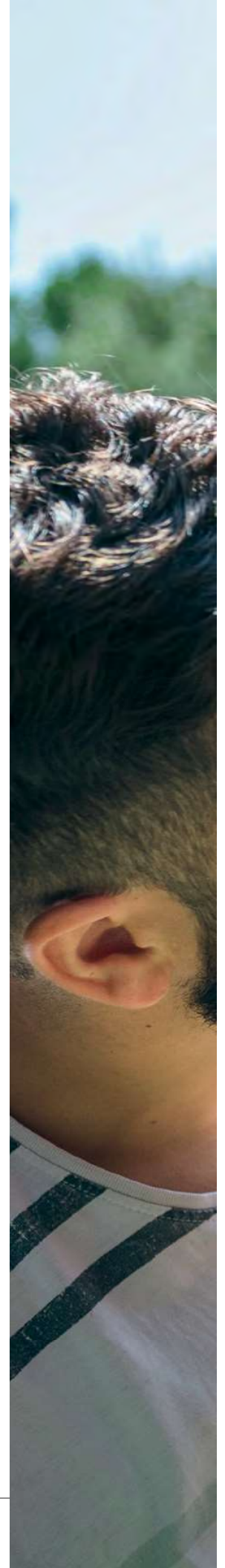
With access to private health cover, you can:

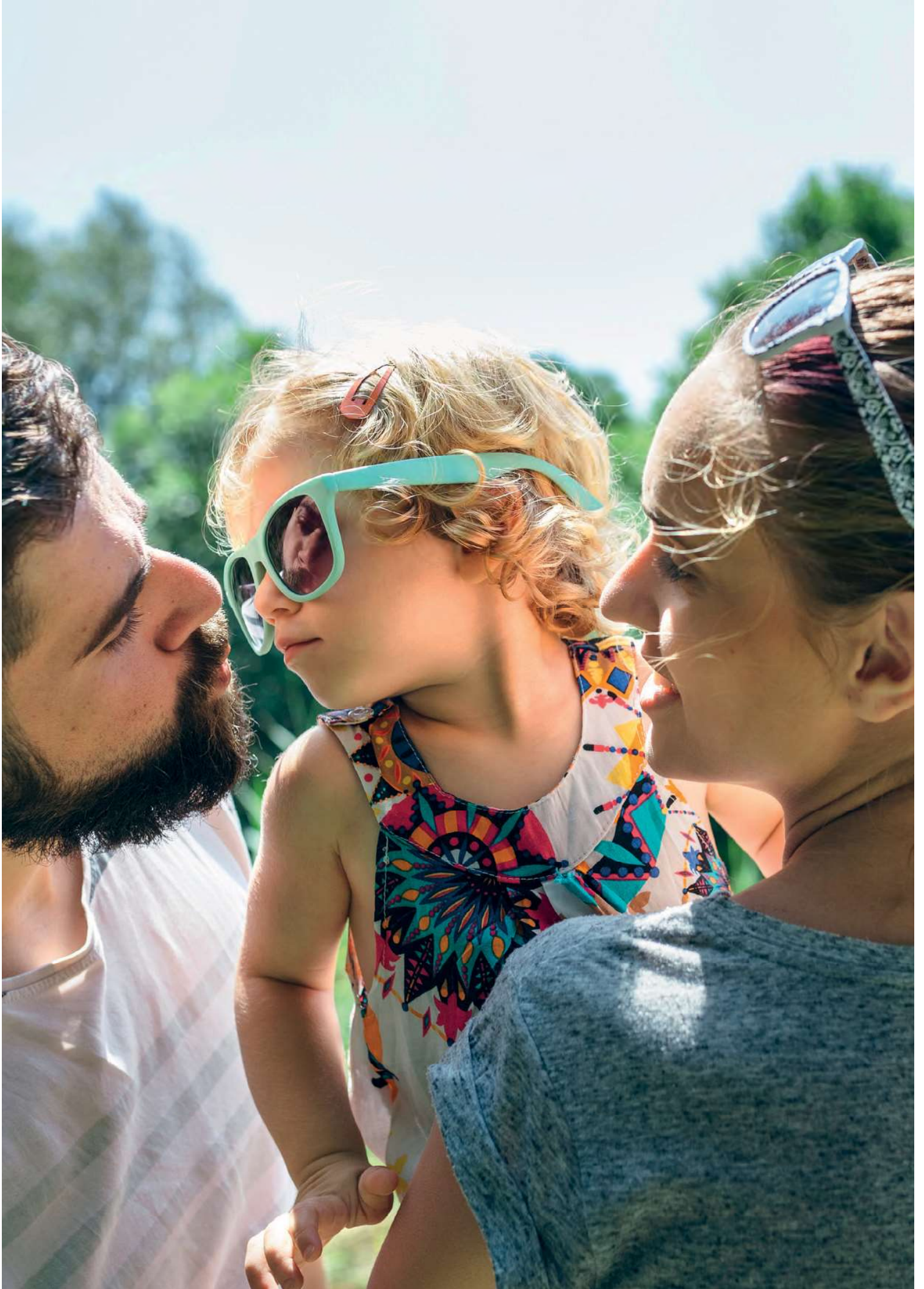
- choose where to receive treatment
- choose who provides the treatment
- have direct settlement facilities for in-patient hospital bills
- benefit from being treated in private facilities with a private room
- avoid waiting lists

Why you should choose Universal Life to be your provider of choice?

Universal Life is one of the most prominent life insurance companies on the island and the leading company in the local accident and health sector. The Company's products are distributed through a network of professional and highly trained full time insurance agents. MultiCare International Health Plan is the most popular health insurance scheme in Cyprus with more than 50,000 members. It has been developed in association with AXA PPP healthcare Limited, one of the largest health insurance companies in the UK.

AXA PPP healthcare Limited is part of the AXA Group, the number one global insurance company. With 105 million customers all over the world and businesses in over 61 countries, AXA has been helping people to access the medical care they need for over 75 years, and has looked after the healthcare needs of millions of people living or working overseas for over 55 years.









The MultiCare International Health Plan

We understand that people have different needs when looking for health cover which is why our three options of international health plans available are specially designed to support those who reside in Cyprus for 180 days or more in a year.

They also allow you to decide where and when you want to be treated, and gives you the tools to help look after your health, every day.

For students we also offer a plan to cover them either in or outside of Cyprus during their studies.

Choose your plan

What You're Covered For – MultiCare International Health Plan				
Benefits	Premiere	Value Plus	SmartStart (not available for groups)	Student Care (not available for groups)
Areas of cover	Area 1 or Area 2	Area 1 or Area 2	Area 1 or Area 2	Area 1 or Area 2
Yearly maximum	€3,000,000	€200,000	€100,000	€100,000

Choose your area of cover

Multicare offers various levels of cover of private health insurance. You can choose from our two area options depending on the cover you require.

These choices are:

Area 1 - Provides worldwide cover or

Area 2 - Provides cover throughout the world, except the USA, Canada and Switzerland.

Whichever area of cover is selected, you can receive medical treatment not only in Cyprus but also in any other country within the chosen area of cover.

Your plan options in detail

MultiCare International Health Plan					
The four plans you can choose from		Premiere	Value Plus	SmartStart (not available for groups)	Student Care (not available for groups)
Areas of cover		Area 1 or Area 2	Area 1 or Area 2	Area 1 or Area 2	Area 1 or Area 2
Level of cover		Standard: Benefits 1-13 Comprehensive: Benefits 1-21	Standard: Benefits 1-13 Comprehensive: Benefits 1-21	Comprehensive: Benefits 1-16 (excluding 5, 7, 10 & 12)	Standard: Benefits 1-13 (excluding 5, 10 & 12) Comprehensive: Benefits 1-17 (excluding 5, 10 & 12)
Yearly maximum		€3,000,000	€200,000	€100,000	€100,000
Annual excess payable		No excess	€85 each year	No excess	Option 1 – No excess Option 2 – €85 each year Option 3 – €170 each year
In-patient and daycare treatment					
1 Hospital charges				Paid in full up to the limit shown on your plan. This benefit includes treatment for Oncology, heart conditions, stroke, treatment as a result of external trauma (provided that appropriate treatment begins within 48 hours of the initial trauma). The above treatment may be delivered on an in-patient or day care basis.	Paid in full up to the limit shown in your plan when you have treatment in your principal country of residence or within your area of cover.
2 Surgeons' and Anaesthetists' charges		Paid in full up to the limit shown in your plan. (see also benefit 12)	Paid in full up to the limit shown in your plan. (see also benefit 12)		
3 Physicians' charges					
4 Consultations, diagnostic procedures and physiotherapy					
5 Additional accommodation				No benefit	No benefit
6 Cash benefit		€200 per night. We will pay up to 30 nights per year.	€180 per night. We will pay up to 30 nights per year.	€80 per night	€150 per night

Your plan options in detail

MultiCare International Health Plan – continued					
The four plans you can choose from		Premiere	Value Plus	SmartStart (not available for groups)	Student Care (not available for groups)
Other treatment					
7	Out-patient surgical procedures	Paid in full up to the limit shown in your plan.	Paid in full up to the limit shown in your plan.	No benefit	Paid in full up to the limit shown in your plan.
8	In-patient CT, MRI and PET scanning				
9	Oncology Treatment Radiotherapy/chemotherapy				
10	Pregnancy	Up to €3,000 for each female member per pregnancy	Up to €2,500 for each female member per pregnancy	No benefit	No benefit
11	Ambulance transport (when medically essential)	Up to €600 for each member each year	Up to €500 for each member, each year	Up to €200 for each member each year	Up to €500 for each member each year
12	Outside area of cover (This benefit is payable when members are travelling for business or pleasure only)	Not required for Area 1 cover. For Area 2 benefit for the USA, Canada and Switzerland is payable in respect of six weeks travel each year and is limited to a maximum of €75,000 each year	Not required for Area 1 cover. For Area 2 benefit for the USA, Canada and Switzerland is payable in respect of six weeks travel each year and is limited to a maximum of €60,000 each year	No benefit	No benefit
13	International Emergency Medical Assistance*	Included	Included	Included	Included
Out-patient treatment					
14	Medical practitioner charges and prescription drugs	The overall limit for benefits 14-20 is €5,000 each year. Additionally, benefit 17 is limited to €500 and this counts against the overall limit. Please note that all physiotherapy must follow referral by a medical practitioner. Additionally physiotherapy is limited to a maximum of 6 sessions. We will consider a further 6 sessions with the submission of an updated doctor's prescription. If further physiotherapy is needed we will need an updated medical report from the attending medical practitioner.	The overall limit for benefits 14-20 is €1,000 each year. Additionally, benefit 17 is limited to €500 and this counts against the overall limit. Please note that all physiotherapy must follow referral by a medical practitioner. Additionally physiotherapy is limited to a maximum of 6 sessions. We will consider a further 6 sessions with the submission of an updated doctor's prescription. If further physiotherapy is needed we will need an updated medical report from the attending medical practitioner.	This only applies to 14-16. The overall limit for your out-patient pack is €500 each year. Within this you may claim, up to a maximum value of €100 each year, without a medical practitioner's referral for Health Screening including but not limited to cervical smears, testicular screening, blood tests, screening for sexually transmitted diseases including HIV/AIDS. Also you may claim for non-professional sports injuries, up to 6 physiotherapy visits each year, medical practitioner consultations up to 3 visits each year and prescription medicine if prescribed by a medical practitioner.	The overall limit for benefits 14-17 is €2,000 each year. Additionally, benefit 17 is limited to €500 and this counts against the overall limit. Please note that all physiotherapy must follow referral by a medical practitioner. Additionally physiotherapy is limited to a maximum of 6 sessions. We will consider a further 6 sessions with the submission of an updated doctor's prescription. If further physiotherapy is needed we will need an updated medical report from the attending medical practitioner.
15	Medical practitioner consultations, diagnostic procedures and physiotherapy				
16	Out-patient CT, MRI and PET scanning				
17	Alternative treatment	We will pay up to 90 days a year	We will pay up to 90 days a year	No benefit	No benefit
18	Accidental damage to teeth				
19	Psychiatry	We will pay up to 90 days a year	We will pay up to 90 days a year	No benefit	No benefit
20	Nursing-at-home	We will pay up to 30 days a year	We will pay up to 30 days a year		
21	Health Screen*	€100 each year for men and women, €75 each year, for each child member	€100 each year for men and women €75 each year, for each child member	Refer to benefit 16	No Benefit

*The annual excess does not apply for this benefit.
Please note: Screening benefits for SmartStart are included in the out-patient benefits.

Optional Upgrade Pack

As a member of Premiere with Comprehensive cover if you chose to purchase the Optional Upgrade Pack the following benefits apply:

Optional Upgrade Pack for Premiere Plan – Comprehensive		
Benefits		Limit
Dental	Cover for extraction, cleaning, composite filling, root canal treatment, bridges and crowns, panoramic X-rays, gingivitis treatment and surgical extraction	Overall limit €500 each year Extraction €30 per tooth; Cleaning €40 each year; Composite filling €30 per tooth; Root canal treatment €50 per tooth; Bridges and crowns €80 per tooth; Panoramic X-rays €15 per X-ray; Gingivitis treatment €60 each year; Surgical extraction €80 per tooth
Optical	Costs for eye tests, prescription glasses and contact lenses. We will pay this so long as the glasses or lenses are used to correct your vision	Overall limit €100 each year
Chronic conditions	Cover for drugs and diagnostic tests related to new chronic conditions. <i>Please note that pre existing chronic conditions are not covered under this benefit</i>	Overall limit €300 each year
Health screen	Health screening cover as per benefit 21 (page 30). Please note – this upgrade will be in addition to benefit 21 <i>Please note that a waiting period of 12 months is applicable from the effective date of the Optional Upgrade Pack</i>	Men and women €300 each year Children €200 each year

The above benefits cannot be purchased separately, and if added to the policy, will apply to all insured members.



What is not covered

Like most health insurance policies, there are a number of exclusions and limitations on our MultiCare International Health Plans. Some of the key exclusions include:

- Pre-existing conditions
- Unreasonable charges
- Congenital deformities
- Experimental treatment

Other exclusions may apply, please speak to your insurance intermediary.

How we work to keep your premium affordable

There's a direct relationship between the cost of claims, and the premiums you pay. As leading insurers both in Cyprus and globally, we continually monitor treatment charges and negotiate discounts to contain costs.

Dealing with fraud

AXA – Global Healthcare have an industry leading fraud detection and prevention team, helping to drive improvements across the industry by making the most of AXA's global presence in 61 countries around the world. The team work to detect all types of fraud in all corners of the globe by utilising advanced detection approaches and using proactive data analysis. As a steering member of the Health insurance Counter Fraud Group, they help drive improvements in data sharing and are dedicated in working to stay ahead when dealing with the risks that fraud presents.

A global provider network

With access to AXA Global healthcare's network, you can be sure you're getting access to healthcare, no matter where you live. AXA Global healthcare's network has been carefully selected to ensure that members can receive diagnosis and treatment as quickly as possible and with direct settlement facilities; you won't have to pay for your treatment directly removing the worry of being out of pocket.

Being on the ground delivering local health insurance across the globe, AXA is able to negotiate with providers and build their global network of quality accredited hospitals and clinics. This means we can provide consistent care in every setting, while keeping the costs under control.

We're always looking ahead on your behalf – helping keep your premiums sustainable without jeopardizing the quality of health cover we provide.

Dealing with providers charges

We will only reimburse medical providers where their charges are reasonable and customary in accordance with standard and generally accepted medical procedures in a geographic area - based on what providers in the area usually charge for the same or similar medical service. If a claim is deemed by us to be inappropriate, we reserve the right to reduce the amount payable by us.

Cyprus – 'Reasonable and customary' in Cyprus are considered to be the charges for medical treatment which do not exceed the general limit of fees that would be charged by other doctors and/or hospitals of similar specializations for similar treatments to those concerning the claim. We therefore encourage you before any scheduled hospital treatment is undertaken, to ask for the estimated cost and then inform us accordingly so that we can let you know whether this amount is within the reasonable and customary charges.

UK and international – 'Reasonable and customary' is based on the average of the negotiated, discounted costs within our network in the area in which treatment is received. Where no network exists or in respect of independent medical practitioners and other healthcare professionals 'reasonable and customary' is defined as the average cost of the treatment for that country or region according to our records.

“Access to more than
1.1 million medical
providers worldwide”

More than a health insurance policy



International Emergency Medical Assistance

Should you require medical evacuation or repatriation, you have access, 24 hours a day, 365 days a year to AXA's service anywhere in the world. In case of a medical emergency and if you can't get the treatment you need locally, we will arrange to take you to the nearest place where the treatment is available.



Support when your health condition is complicated

Getting the right diagnosis is essential if you're to receive the right treatment and care. Sometimes, when you've received an unexpected diagnosis, you'll want to know that every option has been explored before making any big decisions. We work with AXA and their independent medical experts who can provide a full review of your diagnosis and treatment plan, giving you extra reassurance when you need it most, wherever you are in the world.

When you use the second opinion service you'll be put in touch with independent health consultants, who offer a reassessment of your initial diagnosis – and much more.



Health at Hand

As a member you'll have access to AXA's medical information helpline, Health at Hand - available 24 hours a day, 365 days a year. If you have a health concern, it's good to be able to speak to someone as soon as you can. With Health at Hand, you have access to nurses, counsellors, midwives* and pharmacists* – and it's included on all of our plans.

With this service, AXA's experienced medical experts are available at the end of the phone ready to offer confidential information on any health queries – whether you're worrying about vaccinations and other health precautions before travelling, general health, family health or simply need support and reassurance. They can also send free fact sheets and leaflets on a wide range of medical issues, conditions and treatments.

**Please note: pharmacists and midwives are from 8am to 8pm Monday to Friday, until 4pm on Saturday, and until 12pm on Sunday (UK time). All calls are made in complete confidence.*



Direct settlement Cyprus and abroad

We have a team of professionals based in Cyprus taking care of your needs, and if you need treatment outside of Cyprus, we work together with AXA - Global Healthcare to support you in finding a suitable medical provider and arrange in-patient direct billing wherever possible.



AXA Global healthcare's network

Wherever you are, we want to make it easy for you to find medical providers to cater for your healthcare needs. Finding treatment when you've been diagnosed with a medical condition can be overwhelming and stressful, and if you're not in your own country it can add even more uncertainty. With AXA's online medical provider search tool, you will easily be able to locate hospitals and clinics from AXA Global healthcare's network.

Your questions answered

Will I be covered for any illnesses I've had in the past?

In the majority of cases you will not be covered for illnesses you've had in the past. However, please give us full details of any past medical conditions so we can make a fair decision on your cover.

Do I have access to any preventative treatment?

Health insurance policies do not usually cover preventative treatment. As a member of Premiere, Value Plus with Comprehensive cover or SmartStart, you will have access to a health screening once a year, which will give you peace of mind when it comes to you and your family's health. Please refer to your plan options in detail.

Is long term treatment of cancer covered?

Due to the nature of cancer, we provide full cover including long term treatment.

Am I covered for pregnancy and childbirth?

Yes, please refer to the Table of Benefits for full benefit details.

Is Optical or Dental cover included?

Not as standard, but can be purchased as part of the optional upgrade pack under the Premiere plan.

Are there any age limits in purchasing or maintaining a plan?

No there are no age limits, either on joining or renewing.

Can you cover my children too?

Yes, you can include any unmarried children under the age of 21 on your policy for an additional premium. When they reach 21 they will be required to take out their own policy.

Can I have cover if I am a student?

Yes, we have developed a special plan for students 'Student Care' to provide cover whether studying in Cyprus or abroad up to the age of 28 years old.

How often can I claim?

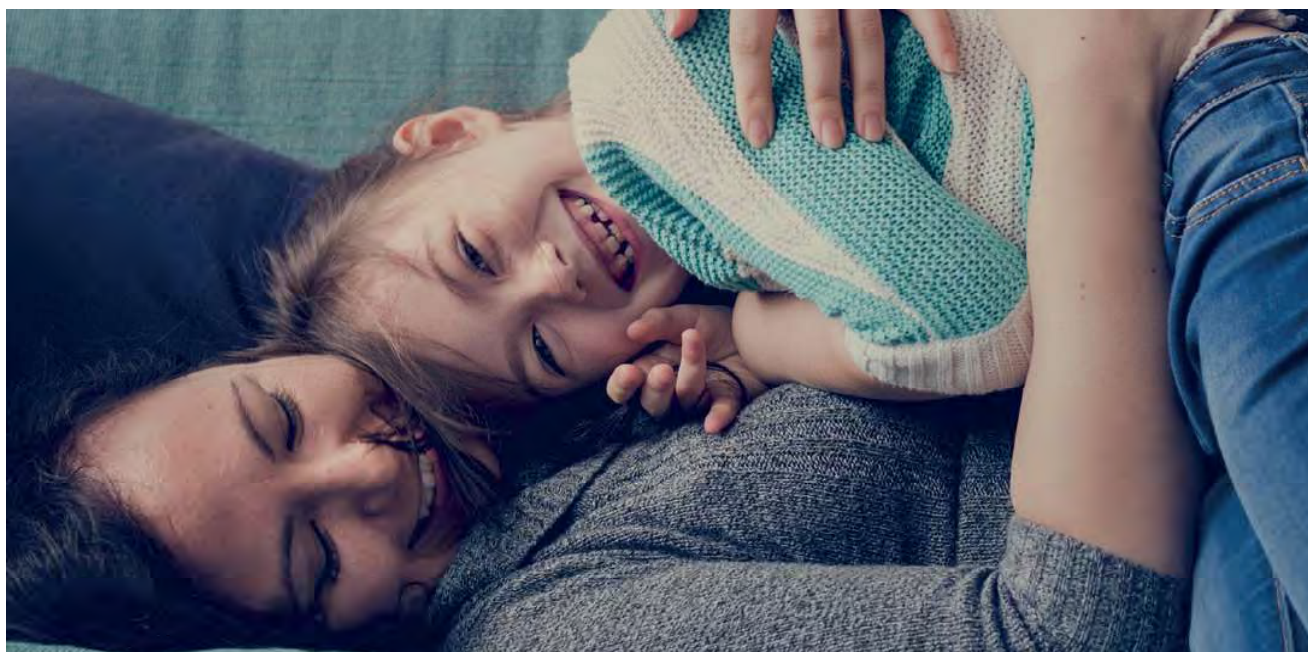
You can claim as many times in a year as you like, although benefit limits may apply.

How can I be sure that I'm covered before I go ahead with treatment?

Just ring the Accident and Health Team at Universal Life with the details of your proposed treatment. They'll confirm your cover before you incur any treatment costs.

Do I have to pay the hospital if I am admitted?

If you contact us at least 10 days before admission, we may be able to make direct settlement arrangements for you.





Rates

Comprehensive Option												
Premiere					Value Plus				SmartStart			
	Area 1		Area 2		Area 1		Area 2		Area 1		Area 2	
Age	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly
Up to 34	€1,975	€181	€1,025	€94	€1,276	€117	€807	€74	€691	€59	€457	€39
35 - 44	€2,160	€198	€1,135	€104	€1,375	€126	€873	€80	€866	€74	€550	€47
45 - 54	€2,509	€230	€1,331	€122	€1,625	€149	€1,036	€95	€1,206	€103	€761	€65
55 - 59	€3,055	€280	€1,647	€151	€1,975	€181	€1,276	€117	€1,475	€126	€937	€80
60 - 64	€3,862	€354	€2,127	€195	€2,498	€229	€1,636	€150	€1,873	€160	€1,218	€104
65 - 69	€5,455	€500	€2,880	€264	€3,524	€323	€2,302	€211	€2,704	€231	€1,721	€147
70+	€7,680	€704	€4,004	€367	€4,964	€455	€3,076	€282	€3,899	€333	€2,330	€199
Child Rate	€1,200	€110	€687	€63	€796	€73	€578	€53	€398	€34	€304	€26

Student Care				
	Area 1		Area 2	
Excess	Annual	Monthly	Annual	Monthly
No excess	€1,080	€99	€545	€50
€85 excess	€949	€87	€469	€43
€170 excess	€851	€78	€415	€38



Standard Option								
Premiere					Value Plus			
	Area 1		Area 2		Area 1		Area 2	
Age	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly
Up to 34	€1,211	€111	€567	€52	€742	€68	€382	€35
35 - 44	€1,309	€120	€644	€59	€818	€75	€425	€39
45 - 54	€1,527	€140	€753	€69	€938	€86	€502	€46
55 - 59	€1,865	€171	€916	€84	€1,167	€107	€611	€56
60 - 64	€2,356	€216	€1,211	€111	€1,669	€153	€840	€77
65 - 69	€3,327	€305	€1,702	€156	€2,684	€246	€1,495	€137
70+	€4,680	€429	€2,367	€217	€4,091	€375	€2,247	€206
Child Rate	€731	€67	€349	€32	€469	€43	€251	€23

Excess options are available under the standard option, please contact us for more details.

Student Care				
	Area 1		Area 2	
Excess	Annual	Monthly	Annual	Monthly
No excess	€884	€81	€436	€40
€85 excess	€764	€70	€371	€34
€170 excess	€676	€62	€338	€31

Optional Upgrade Pack for Premier Comprehensive			
Annual	€400 per member	Monthly	€37 per member

Insured by



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