



## WHY CHOOSE INSURED NOMADS

# Sophisticated Solutions to Simplify Wellness, Safety & Security for You

Our unique solution of insurance and non-insurance membership benefits was designed by our team of global citizens to protect you and help you thrive.

This commitment is strengthened by strong partnerships and backed by AWP Health & Life S.A. (Allianz Partners). Allianz holds a financial strength rating of A+ by AM Best, Aa3 by Moody's, and AA by S&P.

	Others	 insured nomads
Outpatient, maternity, and dental/optical as optional benefits	few	✓
Infertility treatment benefit included	very few	✓
Psychiatry benefit included	very few	✓
Mastercard® connected ID card and instant reimbursement	✗	✓
24/7 crisis response, emergency assistance, and real-time alerts	✗	✓
Mental health counseling in over 60 languages and diverse cultures	✗	✓
GPS-enabled SOS/panic button response	✗	✓
Cybersecurity and online privacy protection	✗	✓
Airport lounge access through PriorityPass <sup>SM</sup>	✗	✓

**Please note:**

Ratings and rankings reflect the rating agency's assessment of the financial strength and claims-paying ability of Allianz. Because the dates are updated only when there's a change in the rating, the dates above reflect the most recent ratings we have received. They are subject to change at any time.

Benefit limits vary according to the plan chosen, and restrictions, exclusions, and limitations apply. The materials provided are a summarization and not intended to be comprehensive. For full details, check the respective master policies or contact us.

The INC membership features are non-insurance benefits. Any travel or medical assistance service provided is not a guarantee of any insurance benefit.

Mastercard® is a registered trademark of Mastercard International Corporation.

# Unified and Amplified Health & Security Coverage

## Insurance Policy

Emergency, cross-border medical, transportation, and lost checked luggage when and where you need it. It covers you for things like...

lost luggage  
in Barcelona

urgent care visits  
in Indonesia

emergency  
pet transport  
in Costa Rica

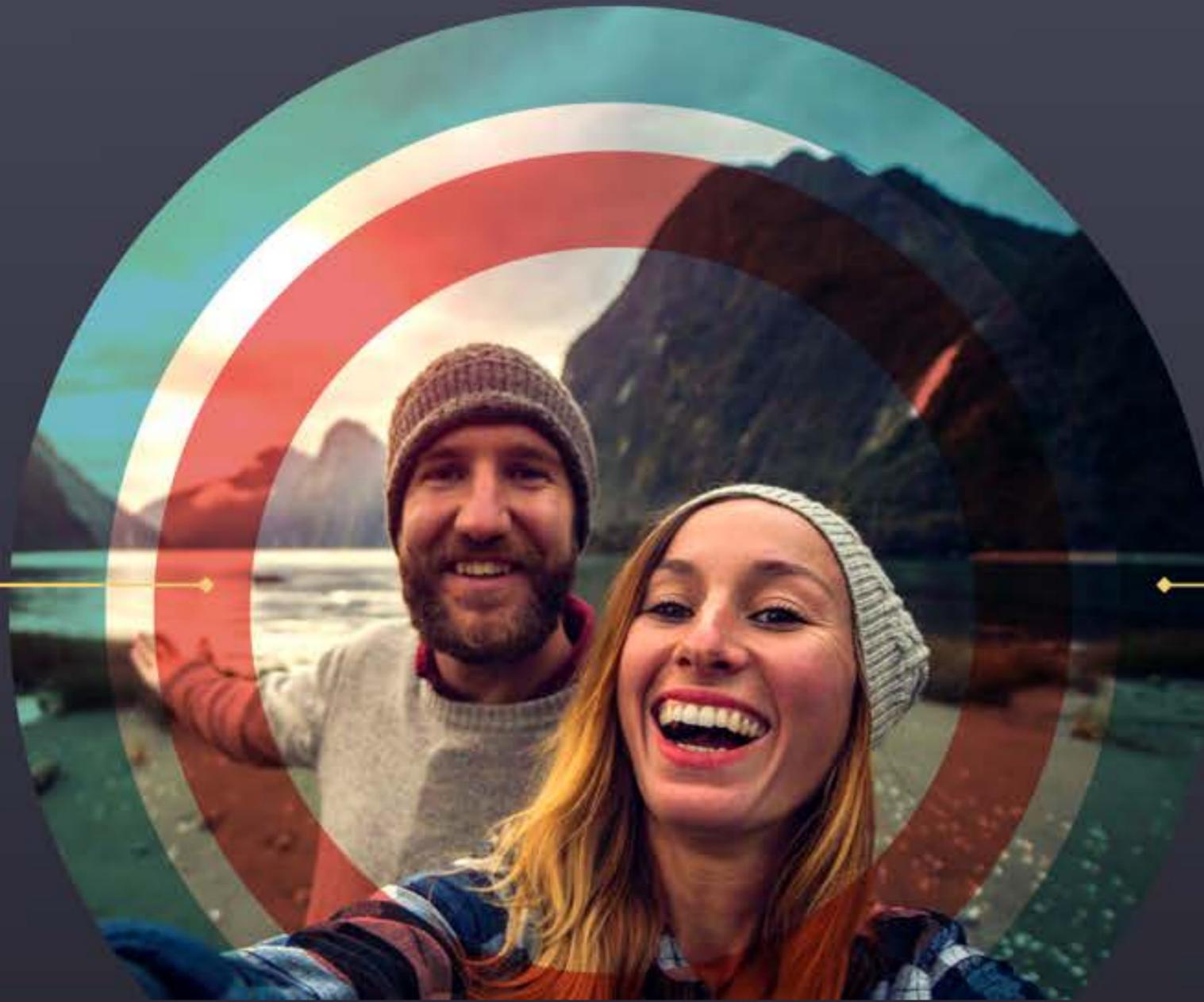
## INC Membership

Tech-enabled, global solutions for health, security, and safety - that you can start using now. It protects you with...

secure online banking access  
in Mombasa

airport lounge access  
in Chiang Mai

panic button with immediate  
assistance from security  
experts, and mental health  
support sessions  
in Timbuktu



# International Health Insurance

## CONNECT PLANS

→ **Annual maximum limit:**  
Three plans to choose from.

## BEST FOR YOU IF YOU

- Are moving to a new country.
- Travel for more than six months of the year.
- Want access to routine care.
- Want the option to choose where and how your care is delivered.

### Connect

\$500,000 in annual medical maximum limit



### ConnectOne

\$1,000,000 in annual medical maximum limit



### ConnectThree

\$3,000,000 in annual medical maximum limit



### Deductible

\$0, \$500, \$1,000, \$3,000, or \$5,000

### Copays on outpatient

0%, 10%, 20%, or 30%

### Payment frequency

Annual, semi-annual, quarterly, or monthly

### Direct pay to over 1 million providers

Fintech integration of digital payment card powered by Mastercard

### Optional benefits

Outpatient, maternity, and optical/dental

### Underwriting

Full medical underwriting (FMU)

INPATIENT BENEFITS (Pre-approval required)	Connect	ConnectOne	ConnectThree
<b>Hospital Accommodation</b>	Semi-private room	Standard private room	Standard private room
<b>Intensive Care</b>	100%	100%	100%
<b>Prescription drugs and materials</b> (Inpatient and daycare treatment only. Prescription drugs are those which legally can only be purchased when you have a doctor's prescription)	100%	100%	100%
<b>Surgical fees, including anaesthesia and theatre charges</b>	100%	100%	100%
<b>Physician and therapist fees</b> (Inpatient and daycare treatment only)	100%	100%	100%
<b>Surgical appliances and materials</b>	100%	100%	100%
<b>Diagnostic tests</b> (Inpatient and daycare treatment only)	100%	100%	100%
<b>Psychiatry and psychotherapy</b> (Inpatient and daycare treatment only)	100%, max 60 days	100%, max 60 days	100%, max 60 days
<b>Organ Transplant</b>	\$250,000	\$500,000	\$1,000,000
<b>Accommodation costs for one parent staying in hospital with an insured child under 18</b>	\$100 per night, max 15 nights per year	\$200 per night, max 30 nights per year	\$200 per night, max 30 nights per year
<b>Daycare treatment</b>	100%	100%	100%
<b>Kidney dialysis</b>	100%	100%	100%
<b>Outpatient surgery</b>	100%	100%	100%
<b>Nursing at home or in a convalescent home</b> (Immediately after or instead of hospitalisation)	\$100 per day, max 15 days	\$150 per day, max 15 days	\$200 per day, max 15 days
<b>Rehabilitation treatment</b> (Inpatient, daycare and out-patient treatment; must commence within 14 days of discharge after the acute medical and/or surgical treatment ceases)	\$100 per day, max 20 days	\$150 per day, max 20 days	\$200 per day, max 20 days

\*Please reference the Global Health Insurance Policy Wording for a full understanding of the benefits. The materials provided are a summarization and not intended to be comprehensive.

INPATIENT BENEFITS (Pre-approval required)	Connect	ConnectOne	ConnectThree
<b>CT and MRI scans</b> <i>(Inpatient and outpatient treatment)</i>	100%	100%	100%
<b>PET and CT-PET scans</b> <i>(Inpatient and outpatient treatment)</i>	100%	100%	100%
<b>Oncology</b> <i>(Inpatient, daycare and outpatient treatment)</i>	100% wigs: \$250	100% wigs: \$250	100% wigs: \$250
<b>Inpatient cash benefit (per night)</b> <i>(Where treatment has been received free of charge)</i>	\$100 per night, max 15 nights	\$150 per night, max 20 nights	\$200 per night, max 25 nights
<b>Emergency outpatient treatment</b> <i>(Only treatment commencing within 24 hours of the emergency event will be covered. Where these benefit amounts are reached, any additional costs may be reimbursed within the terms of any separate Outpatient Plan)</i>	\$500	\$750	\$1,000
<b>Emergency inpatient dental treatment</b> <i>(Only treatment commencing within 24 hours of the emergency event will be covered)</i>	100%	100%	100%
<b>Emergency outpatient dental treatment</b> <i>(Only treatment commencing within 24 hours of the emergency event will be covered. Where these benefit amounts are reached, any additional costs may be reimbursed within the terms of any separate Dental Plan)</i>	N/A	N/A	\$1,000
<b>Palliative Care</b> <i>Limit per lifetime</i>	\$10,000	\$25,000	\$50,000
<b>Long term Care</b>	Max 90 days per lifetime	Max 90 days per lifetime	Max 90 days per lifetime
<b>HIV/AIDS</b>	\$50,000	\$50,000	\$50,000
<b>Second Medical Opinion</b> <i>Subject to TPA capacity</i>	N/A	N/A	N/A
<b>Telemedicine</b> <i>Subject to Provider capacity</i>	Included	Included	Included

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<b>INPATIENT BENEFITS (Pre-approval required)</b>	<b>Connect</b>	<b>ConnectOne</b>	<b>ConnectThree</b>
<b>Pre-operative tests</b> <i>(Covered when they are needed in the 72 hours before in-patient or day-care treatment)</i>	100%	100%	100%
<b>Post-hospitalisation treatment</b> <i>(Covered when it is needed in the 90 days following discharge from inpatient or daycare treatment for the same acute medical condition)</i>	100%	100%	100%
<b>Fitness assessment</b> <i>(For policyholder and their partner)</i>	\$70	\$70	\$70
<b>Drug and alcohol addiction treatment</b> <i>(For dependent children)</i>	\$300	\$750	\$1,500

<b>Mandatory Assistance and Repatriation Package</b>	<b>ConnectOne</b>	<b>ConnectThree</b>	<b>ConnectThree</b>
<b>Local ambulance</b>	\$1,000	\$3,000	100%
<b>Emergency treatment outside area of cover</b> <i>(For trips of a maximum period of 42 days)</i>	\$10,000 max 42 days	100% max 42 days	100% max 42 days
<b>Medical evacuation</b>	100%	100%	100%
<b>Expenses for one person accompanying an evacuated person</b>	\$1,500	\$2,500	\$4,000
<b>Travel costs of insured family members in the event of an evacuation</b>	\$1,500	\$2,500	\$4,000
<b>Repatriation of mortal remains</b>	\$10,000	\$10,000	\$10,000
<b>Travel costs of insured family members in the event of the repatriation of mortal remains</b>	\$2,500	\$2,500	\$2,500

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OUTPATIENT BENEFITS <i>(Optional Module)</i>	Outpatient A	Outpatient B	Outpatient C
<b>Maximum Annual Limit</b>	\$3,000	\$5,000	\$8,000
<b>Medical Practitioner Fees</b>	\$300	\$1,000	100%
<b>Prescription drugs</b> <i>(Prescription drugs are those which legally can only be purchased when you have a doctor's prescription)</i>	\$200	\$1,000	100%
<b>Specialist fees</b>	80%	90%	100%
<b>Diagnostic tests</b>	100%	100%	100%
<b>Vaccinations</b>	100%	100%	100%
<b>Chiropractic treatment, osteopathy, homeopathy, Chinese herbal medicine, acupuncture and podiatry</b> <i>(Max. 12 sessions per condition for chiropractic treatment and max. 12 sessions per condition for osteopathic treatment, subject to the benefit limit)</i>	\$300	\$1,000	\$2,500
<b>Prescribed physiotherapy</b> <i>(Initially limited to 12 sessions per condition; limit also applies to prescribed and non-prescribed physiotherapy sessions, where combined)</i>	\$500	\$1,000	\$2,000
<b>Non-prescribed physiotherapy</b>	5 visits	5 visits	5 visits
<b>Prescribed speech therapy and occupational therapy</b>	\$500	\$1,000	100%
<b>Health and wellbeing checks including screening for the early detection of illness or disease</b>	N/A	N/A	\$750
<b>Cancer screening</b>	N/A	100%	100%
<b>Psychiatry and psychotherapy - 6-month waiting period applies</b> <i>(Referral from doctor required for psychotherapy)</i>	N/A	10 visits	20 visits
<b>Prescribed medical aids</b> <i>Any device that is prescribed and medically necessary to enable you to carry out everyday activities, but not including medical aids that form part of palliative care or long-term care</i>	N/A	\$1,000	\$3,000
<b>Hormone Replacement Therapy</b> <i>(Cover is provided for medical practitioner fees, specialists fees as well as prescription drug expenses)</i>	100%	100%	100%
<b>Child hearing exam</b> <i>(For members aged 16 or younger)</i>	N/A	\$70	\$70
<b>Child home nursing</b> <i>(Following in-patient treatment of 5 days or more. For member aged 16 and younger)</i>	N/A	\$100 per day max 7 days	\$100 per day max 7 days
<b>Child speech and language therapy</b> <i>(For the treatment of dyslexia and dyspraxia. For members aged 16 or younger)</i>	N/A	N/A	\$100
<b>First-aid course</b> <i>(For parents who have a child as a dependant)</i>	N/A	N/A	\$70

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<b>DENTAL/OPTICAL BENEFITS</b> <i>(Optional)</i> <i>10 month WP applies.</i> <i>Only available to purchase if both Inpatient and Outpatient are selected.</i>	Dental/Optical A	Dental/Optical B
<b>Maximum annual limit</b>	\$2,000	\$5,000
<b>Dental Treatment</b>	80%	100%
<b>Dental Surgery</b>	80%	100%
<b>Periodontics</b>	80%	80%
<b>Orthodontic treatment and dental prostheses</b>	50%	65%
<b>Laser eye treatment</b>	\$1,000	\$1,500
<b>Prescribed glasses and contact lenses including eye examination</b>	\$150	\$300



<b>MATERNITY</b> <i>(Optional)</i> <i>12 month waiting period applies.</i> <i>Only available to purchase if both Inpatient and Outpatient are selected, and for ConnectOne or ConnectThree plans. *Pre-approval required.</i>	Maternity A	Maternity B
<b>Routine maternity*</b> <i>(in-patient and out-patient treatment)</i>	\$5,000	\$10,000
<b>Complications of pregnancy and childbirth*</b>	\$10,000 per pregnancy	\$15,000
<b>Home delivery*</b>	\$1,000	\$1,500
<b>Infertility treatment</b>	\$5,000	\$7,500
<b>Pregnancy Yoga or Pilates</b>	\$50	\$50
<b>Breastfeeding consultation</b>	\$50	\$50
<b>Post natal counselling</b>	\$50	\$50
<b>Family expenses during childbirth</b>	N/A	\$100



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## WHAT IS INC?

### → Our **toolbox** for the Insured Nomads Community

Value-added non-insurance benefits your team will use.

Even if you never file a claim.

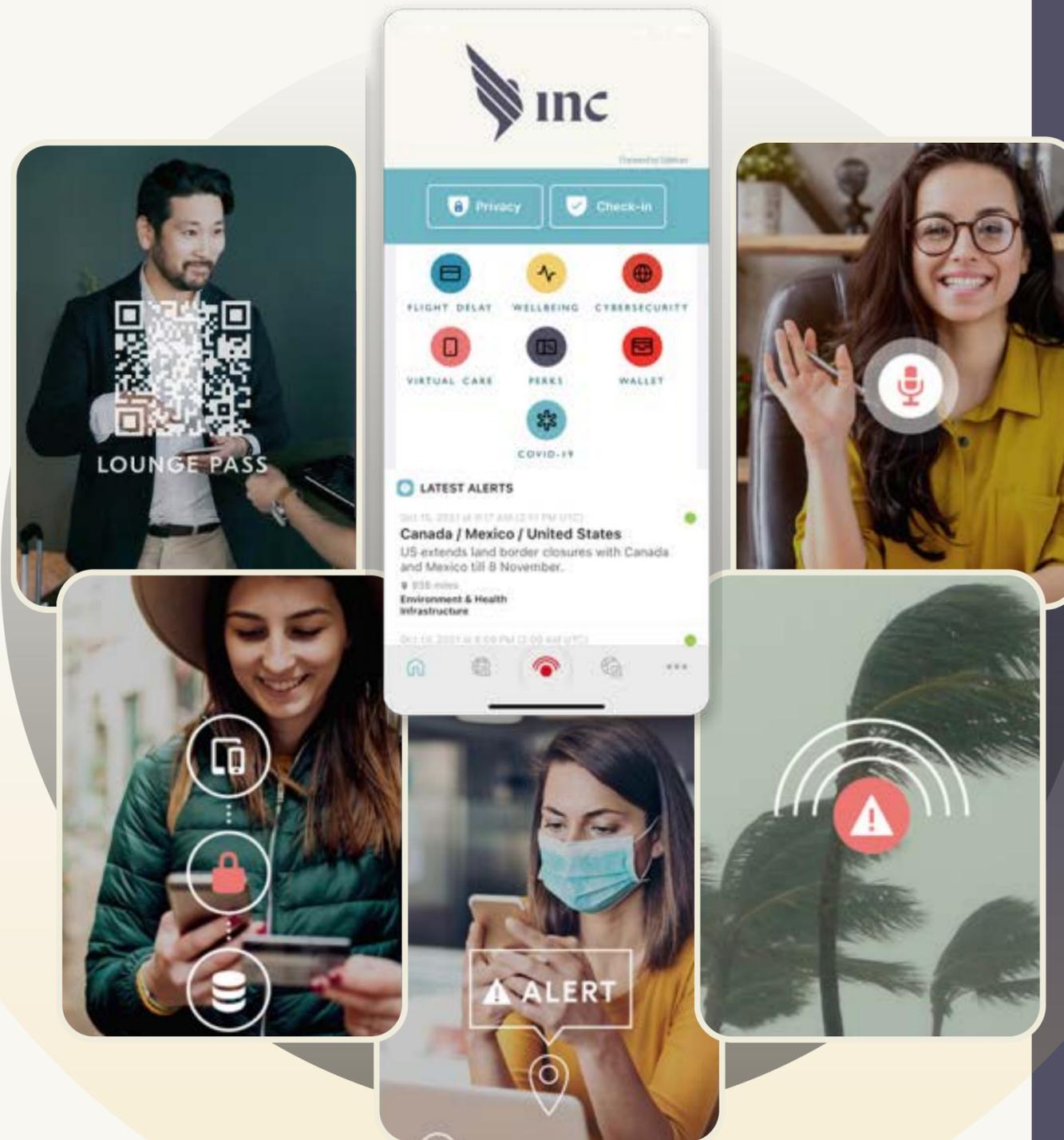
#### HOW DOES IT WORK?

Simple. Download the INC app. And register using your member ID.

#### HOW DO I GET IT?

It's provided to you for 12 months. No additional cost.

When you purchase an insurance policy or [contact us](#) for prices for INC only. Restrictions may apply.



## What are the inc Tools?

### Health

- Mental health support by video, phone and chat with a select group of experts from different nations and in 45+ languages

### Security

- CARE (Crisis Assistance Response & Evacuation) with 24/7 global tracking and monitoring, panic button with live callback, immediate assistance from security experts
- Cybersecurity and privacy tools
- Country intelligence, security advice, and safety alerts

### Comfort

- Airport lounge access
- Taxation information
- Other perks & discounts

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[LEARN MORE](#)



Contact us to learn more about our plans and get a quote at [insurednomads.com](https://insurednomads.com)

We are also available via chat through our website, Telegram, WhatsApp, and Facebook Messenger.

Coverage may not be available in all jurisdictions.  
Add the app: INC by Insured Nomads.



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Providers are independent contractors and are not entities or agents of Insured Nomads. Provider participation may change without notice. Insured Nomads does not provide care or guarantee access to health services. Not all health services are covered.

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We recommend that you review your (product) policy documents in detail for a comprehensive description of benefits, conditions of coverage, and any limitations and exclusions. Information and plan features are subject to change. For more information about Insure Nomads plans, refer to [InsuredNomads.com](https://InsuredNomads.com)

If coverage provided by any insurance policy or administrative services agreement violates or will violate any US, UN, or EU economic or trade sanctions, the coverage is immediately considered invalid. For example, Insured Nomads companies cannot make payments for healthcare or other claims or services if it violates a financial sanction regulation. This includes sanctions related a blocked person or a country under sanction by the United States, unless permitted under a valid written Office of Foreign Asset Control (OFAC) license. For more information on OFAC, visit [www.treasury.gov/resource-center/sanctions/Pages/default.aspx](https://www.treasury.gov/resource-center/sanctions/Pages/default.aspx).

