



ESSENTIAL

MEDICAL EXPENSES CORE PLAN
(USD/EUR/GBP)

ESSENTIAL up to 100 000		
Hospitalization	Accommodation costs	100 %
	Intensive care (including operating room)	100 %
	Medical imaging	100 %
	Diagnostic and laboratory tests	100 %
	Medicines and drugs	100 %
	Blood and plasma	100 %
	Surgical appliances	100 %
	Rental of medical aids	100 %
	Physician fees	100 %
	Nursing care	100 %
Outpatient Surgery	Day care treatment	100 %
Cancer treatment		100 %
Organ transplant		100 %
Dental treatment after accident		100 %
Vision treatment after accident		100 %
Local ambulance benefit		80 %
Labour and maternity (after 10 months waiting period, except for insured person previously insured without interruption)	Pregnancy	
	Prenatal and post-natal treatment	100 %
	Childbirth	up to 3 000
	Complications of Pregnancy	

MEDICAL EXPENSES OUT-PATIENT
(USD/EUR/GBP)

ESSENTIAL up to 100 000

Outpatient benefit	Physician and specialist consultations	80% up to 3 000
	Prescribed Medicines and Drugs	
	Medical imaging	
	Diagnostic and laboratory tests	
	Prescribed medical aids and surgical appliances	
	Mandatory vaccination	
	Check up with medical reasons and prescriptions	
Mental and behavioral disorders per insured person and per policy period	Outpatient treatment (after 18 months waiting period) per insured person / once during policy period	80 % up to 10 sessions linked to an accident during work period
Cancer treatment		80 %
Leisure sports		Covered except air sports, motor sports, competition
Professional water sports linked to the job (license)		Covered

ASSISTANCE
REAL EXPENSES UP TO (USD/EUR/GBP)

	PLUS Option
Home repatriation	12500
Medical évacuation from the ship to the coast	12500
Medical evacuation	5000
Visit to an ill or hospitalised insured person abroad	2000
Repatriation of the Mortal Remains and funeral cost	12500
Emergency return (granted only once for the same relative) Amount per 12 consecutive months	1500
Ticket for the Return of the Insured Person or for a Colleague	2500
Personal belongings - deductible of 75 per event	3500
Medical advice over the phone	INCLUDED
Second opinion benefits	INCLUDED
Country guides	INCLUDED

OPTIONAL BENEFITS
REAL EXPENSES UP TO (USD/EUR/GBP)

Loss of Life (after accident or illness or natural death)	% annual salary or lump sum up to 1 000 000
Permanent Total/Partial Disability (after accident or illness)	% annual salary or lump sum up to 1 000 000
Temporary Total Disability (after accident or illness)	up to 100 % annual salary

The healthcare plan can be extended after the insured's 65th birthday and at the latest until the last day of his/her 70th birthday insured person.

Unless otherwise described, these limits are applicable per insured person and per year.

Insured persons are: employees, spouses, dependents (children, adults after 18 years)

These benefits are available whatever the period (on duty, on leave, vacation...)

This plan have has been designed by WYCC and the insurance company for the memberships of WCA. The general terms and conditions are defined on the AIG General Conditions.

Our brochures are the subject of the greatest attention. Nevertheless, there might be printing, date or price errors, etc. Should this eventuality happen, the final rates and amounts of cover applicable would be those confirmed at the subscription in the insurance certificate and appendices.

For a CREW quotation
contact your local/broker manager

or

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Protect you everywhere all along your life