

# Signature Healthcare Plan



**WEA**  
WORLDWIDE EXPATRIATE ASSOCIATION

# Plan Highlights



- **Two areas of coverage to choose from: Worldwide and Worldwide Excluding the US.**
- **Three different plans.**
- **Five deductibles to choose from.**
- **In and Outpatient Benefits.**
- **International Emergency Medical Evacuation.**
- **Organ Transplants.**
- **Optional Maternity Benefits.**
- **Oncology.**
- **Term Life and AD&D optional Coverage.**

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# About us



As the world changes, so do the needs of the global citizen. Every country has its own issues when addressing medical situations. Having a resource that can help guide you through your troubles is a major consideration when deciding who will be providing your medical coverage.

WEA has been supplying quality insurance products since 1965. Our years of experience have allowed us to design and administer programs to meet the needs of worldwide citizens.

Our wide variety of products allow us to provide coverage to all categories of expatriates and key local nationals. These include:

- **Foreign Service Workers**
- **International Educators**
- **Government Contractors**
- **Executives**
- **Sales Staff**
- **Missionaries**
- **Retirees**
- **Domestic Staff**
- **Key Local Nationals**
- **Marine Crew**

*WEA has been  
supplying quality  
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since 1965*

The WEA Healthcare Plans are tailored products that provide comprehensive protection worldwide. These products are designed to meet the needs of both local and international healthcare demands, supported by our unique service proposal and a dedicated claims and customer service staff.

Our combined staff naturally understands the medical infrastructure of each region and offer our members and their families with an easy to use claims experience including direct billing facilities in many instances for both in-patient and out-patient care.

# About the Signature Plan



WEA's Signature Healthcare Plan has been designed for individuals of all nationalities; however US Citizens must schedule their departure or reside abroad on their requested effective date. When applying as a Family, the first two dependent children under 10 years of age will be covered free of charge only if both parents are included on the application.

WEA's Signature Healthcare Plan offers three different coverage options to choose from: Care, Select and Elite. Any of the coverage options can be purchased to include benefits inside the United States. If the US is not a country where you require medical attention, the same plan is available without this feature.

Maternity benefits are available as a standard benefit on the "Elite Option" plan only. If you require maternity benefits on our "Care" or "Select" Options, an optional rider may be purchased. The cost of the maternity rider is available on the application included on this brochure.

*3 plans to choose  
from, 5 deductible  
options and  
2 areas of coverage  
are available*

## **Term Life and AD&D**

When applying for WEA's Signature Healthcare Plan, policyholders under the age of 66 also qualify for Term Life and AD&D coverage. The applicant can choose from 5 different coverage amounts and the rates are available on the application. Only the main policy holder is eligible to apply for this benefit.

# Signature Healthcare Plan Schedule of Benefits

WEA's Signature Healthcare Plan offers three different coverage options to choose from. Any of the coverage options can be purchased to include benefits inside the United States. If the US is not a country where you require medical attention, the same plan is available without this feature.

Maternity benefits are available as a standard feature on the "Elite" Option plan only. If you require maternity benefits on "Care" and "Select" Options, an optional rider may be purchased. The cost of the maternity rider is available on the application included on this brochure.

Benefits	Plan Options		
	Care	Select	Elite
Coverage Area	Two options: Worldwide Coverage or Worldwide Excluding the US		
Annual Maximum Benefit Lifetime	1,000,000	3,000,000	5,000,000
Deductible	\$250, \$500, \$1,000, \$2,500 and \$5,000		
Family Deductible	3 times the individual Deductible	2 times the individual Deductible	2 times the individual Deductible
Coinsurance (Applied only when in the US)	20% up to \$1,000 per year.	20% up to \$1,000 per year.	10% up to \$500 per year.
Inpatient Benefits			
Hospitalization	\$600 per day, up to 240 consecutive days	100% Private Room	100% Private Room
Intensive Care Unit (ICU)	\$1,500 per day, up to 180 consecutive days	100%	100%
Surgery	100%	100%	100%
Transplant	\$250,000 per Transplant	\$1,000,000 Lifetime	\$2,000,000 Lifetime

\* This is a summary of benefits, for complete benefit information please refer to your Policy Wording.

# Plan Options

Benefits	Plan Options		
	Care	Select	Elite
<b>Outpatient Benefits</b>			
Doctor Visits	\$70 per Visit, up to 25 visits per period of coverage	100%	100%
Outpatient Surgery	\$500 per event	100%	100%
Outpatient Medication (RX)	100%	100%	100%
Complementary Medicine	N/A	Acupuncture, Aroma, Herbal, Magnetic, Massage and Vitamin Therapy (Please refer to the policy terms and conditions for specific benefits).	
Laboratory Tests	\$300 per Exam	100%	100%
X Rays, MRI and CT scans	\$250 per Exam	100%	100%
Emergency Room	100%	100%	100%
Local Ambulance	\$1,500 per Event	100%	100%
Mental and Nervous	Included with Outpatient Doctor Visits	\$10,000 per period of coverage, up to \$50,000 lifetime	100% up to \$50,000 lifetime
Radiation Treatment	100%	100%	100%
Home Nursing	30 days per covered Event	100%	100%
Hospice Care	30 days per covered Event	100%	100%
Prosthetic Devices	100%	100%	100%
Physical Therapy	\$40 per Visit, 30 visits per period of coverage	\$50 per Visit	\$50 per Visit
<b>Wellness (Available after 12 months of continuous coverage)</b>			
Child Wellness	N/A	\$200 per period of coverage, not subject to deductible or coinsurance	\$400 per period of coverage, not subject to deductible or coinsurance
Adult Wellness	N/A	\$250 per period of coverage, not subject to deductible or coinsurance	\$500 per period of coverage, not subject to deductible or coinsurance

\* This is a summary of benefits, for complete benefit information please refer to your Policy Wording.

Benefits	Plan Options		
	Care	Select	Elite
<b>Dental and Vision Benefits</b>			
Emergency Dental due to Accident	\$1,000 per period of coverage	100%	100%
Non-Emergency Dental	N/A	N/A	\$750 per period of coverage. \$50 deductible and co-pay applied
Emergency Dental due to Sudden Unexpected Pain	N/A	\$100 per period of coverage	Included in the Non-Emergency dental benefits.
Vision	N/A	N/A	Exams \$100 Materials \$150 (Benefit available after 24 months of coverage and every 2 years)
<b>Maternity Benefits</b>			
Benefit Available after 12 months of coverage	\$5,000 normal delivery, \$7,500 c-section. \$50,000 lifetime Maximum (if optional maternity rider is purchased)		100%
<b>Pre-Existing Conditions</b>			
Coverage Available after 24 months of coverage	\$5,000 per period of coverage, \$50,000 lifetime Maximum		100% (No waiting period applied)
<b>Additional Benefits</b>			
Emergency Medical Evacuation	\$50,000 per period of Coverage	100%	100%
Return of Mortal Remains	\$25,000	\$25,000	\$50,000

\* This is a summary of benefits, for complete benefit information please refer to your Policy Wording.

# Worldwide Support and Service



## Centralized Claims Management

We understand the importance of providing consistent, one-stop service to the insured and their families wherever and whenever possible. Uniquely, we are able to provide as standard, claims support and reimbursement through our central claims office located in Ft. Lauderdale, FL, ensuring all claims are handled quickly and efficiently by highly experienced teams of multi-lingual specialists who understand the need for effective claims management.

This unique infrastructure also enables us to liaise with clinics and hospitals on a regular basis and negotiate access to quality healthcare worldwide.

In addition, the WEA's Signature Healthcare Plans offers the most cutting edge internet access for claims submission, tracking, and status information. Members are provided a secure online login, with direct access to their personalized WEA's International "Member Portfolio".

## Emergency Medical Assistance

With WEA's Signature Healthcare Plan, members and their families have access to our global emergency assistance service network, 24 hours a day, every day.

Having easy access to information is paramount; when joining a plan, each member receives their own membership card in which we detail their name, plan description plus our 24 hour toll free numbers.

WEA's Evacuation Assistance Service is managed by an experienced emergency assistance organization.



# Medical Network



Benefits shown on this brochure apply when treatment is received within our medical network. Using doctors and facilities within our medical network avoids the need to make any out of pocket expenses other than your deductible and any applicable coinsurance.

## **Searching for a Provider within the US.**

Upon enrollment you will receive access to your own "Member Portfolio". Among other useful features, you can search for a provider by clicking on the "Network Search" tab. You can refine your search by City, State, Area Code or Medical Specialty. This will allow you to find the nearest facility or specialist. You can log-in to your personal "Member Portfolio" from our home page: [www.weadirect.com](http://www.weadirect.com)

## *User friendly Hospital & Doctor Search Engine*

## **International Providers**

When receiving treatment while outside the US, you can choose the Medical Facility or Specialist that best fits your needs. For your peace of mind we have also developed direct billing relationships with different providers around the world. This will avoid any out-of-pocket expenses other than your deductible and any applicable co-insurance.

# Claims Service



## **WEA International Direct-Pay Network**

We offer a direct billing service for covered in-patient treatment charges through our extensive network of approved healthcare clinics and hospitals across the world. This cashless service provides members and their families with direct access to a wide choice of medical centers across any region simply by presenting their unique membership card when seeking treatment. We are continually expanding our participating facilities, and will work to include your local provider preferences. Please contact WEA for more information.

## *24-hour Assistance Service*

## **In-Patient & Day-Patient Treatment**

To help remove some of the worry and stress that many people feel when they require either in-patient or day-patient medical care, we ask that any planned treatment is pre-certified through our 24-hour assistance service, enabling our medical directors and claims staff to coordinate payment for your care.

This enables WEA to settle all eligible charges directly with your hospital and physician, removing the need for the insured member to make any pre-payments other than their deductible and any co-insurance applicable.

## **Out-Patient Treatment**

Where our Provider Network service is not available, anyone requiring medical treatment will need to simply submit any paid claims online, or via email or fax through our centralized service center for reimbursement. All claims information will be available via secure access on your WEA's Member Portfolio.

Simply login at : [www.weadirect.com](http://www.weadirect.com)

# Online Assistance and Support



For many people, the power of the internet is already well known and has become a useful tool to find information about any number of topics. At WEA, we have created a comprehensive web site designed to not only provide an insight into our organization, but perhaps most importantly to better our products, benefits and policy wording. You can also submit claims and request pre-certification of services.

With WEA's "Member Portfolio" web site continually evolving, we are regularly adding new tools, including useful links to other sites geared towards the expatriate community from around the world, ranging from daily newspapers and business news to education and travel plus much more.

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Available Resources:

- **Product Information download**
- **Policy Wording download**
- **Benefit Schedule download**
- **ID cards**
- **Certificates of Coverage**
- **Office Contact details**
- **Emergency Medical Assistance**
- **Medical Network Search Engine**
- **Real time online claims submission**
- **Real time online pre-certifications**
- **Personal and Secure Message Board**
- **Personal Document Library**



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