

# IFS Global Health

A global healthcare solution for  
Standard Chartered Bank Customers

*Issued and underwritten by AVIVA Ltd. for Standard Chartered Bank Customers*



Dear Valued Customer,

We are pleased to introduce you to an International Health Cover, offered by AVIVA Ltd. This is a medical insurance plan that provides comprehensive pre to post hospital care for you and your family through high quality, world-class healthcare.

Understanding your specific needs, AVIVA Ltd. offers this unique insurance plan only for Standard Chartered Bank customers.

We are confident that you will find the insurance scheme very attractive and beneficial to your international medical needs.

Sanjay Wijemanne

General Manager – Premium and Branch Banking  
Standard Chartered Bank

# One Solution for all your needs.

IFS Global Health is a medical insurance plan that provides comprehensive pre- to post- hospital care for you and your family. There are very few restrictions on how money is spent for medical treatment and services and you are assured of high quality, world-class healthcare anywhere in the world.

IFS Global Health allows you to choose where, when and by whom you are treated, depending on the plan you select. If appropriate medical treatment is not available where you are, prior arrangements can be made for you to receive suitable treatment elsewhere, as soon as possible.

Whether you are at home or traveling on business or leisure, IFS Global Health covers all your medical needs. Aviva will help to expedite your treatment and to arrange for payment guarantees or direct settlement with the hospitals involved. Emergency assistance and evacuation is only a telephone call away using our 24-hour hotline. With IFS Global Health, all you need to do is to get back on your feet again - without any financial worries.

## IFS Global Health Benefits

### > Generous Global Cover

We offer one of the most generous international health insurance plans available with up to US\$ 1 million cover per year and no deductible, co-insurance or lifetime limits. This gives you and your family global access to first class medical care - wherever you are.

> **Elective Treatment**

You and your family have the flexibility to choose where, when and by whom you are treated, except in the USA or Canada.

> **Home Country Treatment**

You and your family can elect to receive treatment in your home country, or anywhere in the world except USA and Canada.

> **Chronic Care - Full Coverage**

We offer full coverage for chronic illnesses. For example, diabetes or kidney conditions which originate after you or your family are insured with Aviva. This is an important feature to consider when comparing the benefits of IFS Global Health with other local and international plans.

> **Pre-existing Conditions**

Pre-existing conditions will be considered subject to satisfactory declaration and medicals.

> **Global Payment Guarantee**

We provide global payment guarantees so that you do not have to pay hospitals or make suitable credit card deposits directly to hospitals or emergency medical evacuation services.

> **Transportability**

You and your family enjoy continued cover even if you are relocated, subject to prior declaration and additional underwriting. This is an important consideration for on-going family care, when comparing the benefits of IFS Global Health with a local plan and underwriting applicable to the region of relocation.

For dependents who are located outside Sri Lanka, AVIVA will determine a loading which will be applied to members based overseas.

> **24-Hour Dedicated Help-line**

We provide a help-line that you can call upon for assistance at anytime, day or night. The highly trained multi-lingual medical staff will guide and assist you in times of crisis.

## Emergency Assistance Services

### International Payment Guarantees

If you contact the Emergency Assistance Centre in advance with the relevant information, Aviva will provide you with global payment guarantees so you do not have to pay the hospital and/or emergency medical evacuation services directly.

### Emergency Medical Advice & Assistance

The Emergency Assistance Centre will provide medical advice, evaluation, referral and hospital admission assistance over the telephone.

### Emergency Evacuation Services and Repatriation

In extreme emergencies, air or surface evacuation to the nearest suitable hospital (where medically appropriate) can be arranged. In the event of death, Aviva can arrange for either repatriation of the body or a local burial.

To provide you with these life-saving services, Aviva has teamed up with International SOS Pte Ltd, a specialist medical assistance organisation based in Singapore. With an extensive Global Network of Alarm Centres, you can call upon us for assistance at anytime, day or night. The highly-trained, multi-lingual staff and co-ordinator doctors will guide you in times of crisis.

To give you complete peace of mind, Aviva provides you valuable emergency assistance via a 24-hour hotline specially dedicated to IFS Global Health customers.

## IFS Global Health Premium Rates

### Important Notes:

This is only product information provided by Aviva Ltd. You should seek advice from a qualified adviser if in doubt. Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs.

This policy is governed by and shall be construed in accordance with the law of Singapore.

# IFS Global Health Benefits Summary

(All figures are in US\$)	Classic \$ 1,000,000
Annual Limits per insured person	
<b>CORE BENEFITS</b>	
<b>(1) HOSPITAL &amp; RELATED SERVICES</b>	
In-Hospital accommodation, surgery, treatment, facilities & Services	In full
Cancer treatment (in-patient and out-patient)	In full
Kidney dialysis (in-patient and out-patient)	In full
Physiotherapy treatment	In full
Psychiatric treatment (after 10 months of coverage)	\$ 10,000
Day surgery	In full
Casualty ward accident and emergency services	In full
Hospital accommodation for accompanying parent of insured child	In full
Local ambulance services	In full
Accident dental treatment	In full
Home nursing care following discharge from hospital (up to max 26 weeks per policy year)	In full
Daily hospital cash per night for non-paying patient (max 30 days per disability)	\$ 150
<b>(2) ORGAN TRANSPLANTATION</b>	
Operation costs for kidney, heart, liver, lung and bone marrow transplants (excluding costs of obtaining donor organs)	In full
<b>(3) EMERGENCY MEDICAL EVACUATION AND REPATRIATION</b>	
Medical evacuation and repatriation	In full
Repatriation of mortal remains	In full
Compassionate travel (approval on application)	In full
Elective Evacuation (Per Annum for the insured on economy class)	\$ 1,200
<b>(4) PET, MRI &amp; CT SCANS (prescribed by a doctor)</b>	
Will be covered as an out-patient on reimbursement basis (Per Annum)	\$ 2,500

# Annual Premium

The premium payable is based on the age of each insured person's last birthday at the date of underwriting approval and will increase when the insured person enters the next age band.

## Annual Premium

Core Benefits 1 - 4	Worldwide exclude USA & Canada
0 - 64 years	US \$ 950
65 - 85 years	On application subject to a full medical

## Who is eligible to apply?

- (a) Standard Chartered Bank Customers
- (b) Dependant children who are from 15 days old (or the day of discharge from hospital after birth, whichever is later) can also apply for coverage together with at least 1 parent.

Terms and conditions are explained in the booklet.  
Claims to be handled by AVIVA Ltd.



# **INSURANCE HOTLINES**

**5 642 932**

**077 350 11 70**





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**077 350 11 70**

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