morganprice international



Evolution Health

Flexible health plans for flexible lives

Global thinking, personal care

morgan-price.com



CONTENTS

New times call for new thinking **Page 4**

About us **Page 6**

You are in safe hands **Page 8**

What we offer **Page 9**

Our areas of coverage **Page 10**

Treating customers fairly **Page 12**

What our customers are saying **Page 13**

Claiming on a Morgan Price plan **Page 14**

Underwriting **Page 15**

Plan summary **Page 17**

Applying for cover **Page 18**

Q&A **Page 19**

Jargon Buster **Page 20**



NEW TIMES CALL FOR NEW THINKING

As Morgan Price has evolved, so has the environment in which we and our clients now live and work.



Evolution Health from Morgan Price has been designed to meet the ever changing needs of our clients, expatriates generally, and the conditions in the countries in which our clients live.

Our plans are designed in graduating levels with the following core elements always being included:

- cancer cover
- medical emergency benefits
- in-patient and day-patient benefits
- evacuation and repatriation benefits
- chronic conditions
- emergency dental treatment
- Blood Care Foundation

You can then select the level of cover that adds other benefits important to you, such as out-patient cover, dental or maternity. We have also included cover for treatment in your home country on all levels (excluding USA nationals) – something which many "expatriate" plans don't cover.

The plan has been designed to cover a very wide range of client requirements from basic level products for clients who live in countries where there is a good state system or who are on a limited budget, to more comprehensive levels of cover for those clients who really want to provide themselves with first class private cover for virtually any eventuality.

Evolution Health has also been designed to be simple. The levels of cover increase from Standard to Elite. The rates are the same whether you pay in €/$/£ with the benefits associated with each currency being shown similarly (for example the overall maximum on the Elite level of cover will be £2,000,000 or $2,000,000 or €2,000,000).

We really believe that with our combination of levels, currencies and annual excess options, there should be a level of cover under Evolution Health to suit any potential client.

ABOUT US

We can provide a solution that gives you peace of mind, wherever you are

Living and working overseas can be exciting and have many benefits, but you may find that access to high quality healthcare for you and your family is not one of them.

You may be living in a strange country, where the traditions and ways of life could be unfamiliar to you. Simple things like shopping can be testing, so obtaining medical treatment for you or your family can be very troublesome.

Healthcare arrangements vary from country to country, and even where there are established state schemes, entitlement to such care for the expatriate worker may be restricted or even non-existent. More importantly, in certain parts of Asia and the world, the standard of healthcare you might expect may not be accessible.

Whatever the situation, if you are not entitled to it free of charge, the cost of paying for even the most basic of care could be very high, and that is if you can find the right hospital or doctor in the first place.

The answer for many people is international health insurance.

We are here to assist with difficult choices

Morgan Price understands that not all products suit every need, and with many years experience in the field of health insurance, our staff take great care and pride in selecting the right products for our clients.

Different conditions in different countries or regions of the world also make choosing the right product difficult. With experienced staff to hand who have lived and worked as expatriates, and with access to a growing network of expert local agents in the major expatriate destinations around the world, Morgan Price offers a truly global perspective on the provision of health insurance, providing a service like no other.

Morgan Price provides cover for individuals, families, company groups and associations.

Our name says it all

Morgan Price was set up to provide top quality international health insurance to expatriates all over the world. That is all we do, and as specialists, with many years experience in this field, we are totally committed to and focused on you, our client.

Whether it be medical, travel, accident or any other type of health related insurance, we pride ourselves on being able to provide a solution to your requirements.

Morgan Price International Healthcare Ltd is regulated in the UK by the FCA under license number 313738. It is also a member of the Association of International Medical Insurance Providers.

YOU ARE IN SAFE HANDS



When you choose a policy, one of the main things you want is reassurance that you can count on it wherever you are in the world, at any time. With products from Morgan Price, you can have that guarantee.

Our products are underwritten by leading international and domestic insurance companies, and the insurer of your plan will be shown on your certificate of insurance.

As a Morgan Price client, you will have access to our multi-lingual assistance helpline 24 hours a day, 7 days a week, and we will make all the arrangements to have you treated, and in most cases, will settle any bills directly with the treatment provider.

What's more, for out-patient claims which you pay yourself, we offer prompt reimbursement directly to your bank account.

Morgan Price aims to provide insurance to meet needs worldwide. In certain areas of the world, this means providing a locally licensed provision.

In addition to our UK office in Norfolk, we have an additional office based in London, along with offices in Dubai and Hong Kong.

Currently, we have a locally licensed plan in the U.A.E. and offer insurance to companies in this region with our partner Watania using a claims provider that can meet the direct billing requirements locally required by our clients. Gulfhealth is available at **www.gulfhealth.ae**

WHAT WE OFFER

We pride ourselves on our customer service. Since 1999, we have been providing first class attention to our growing numbers of clients around the world. We are pleased to say that many of our clients from the early days are still with us today. Our Evolution Health Plans are insured by leading insurance companies and a UK based Financial Conduct Authority regulated insurance company. The staff at our underwriters have many years of international health insurance experience between them and fully understand our business and the needs of our clients.

With Morgan Price Evolution Health plans you will enjoy the following benefits:



Wide ranging cover

We cover in-patient and day-patient hospital treatment costs, as well as a wide range of comprehensive out-patient benefits. In addition, there is cover available for routine dental treatment and routine maternity costs. All our plans include evacuation benefits as standard in case you need emergency in-patient treatment which cannot be given to you at your point of need.



Emergency assistance

All of our plans include access to our 24 hour multi-lingual assistance helpline, 365 days a year. We will provide the hospital with verification of your policy details and if necessary, a treatment guarantee. We will also pay the provider directly for any in-patient treatment costs incurred.



Flexible plans

Our plans have 5 levels of benefits and are split into 4 geographical areas to assist with your choice of the most appropriate cover for your circumstances.



Health checks

We have included cover for annual health checks on our more comprehensive plans as we feel prevention is as important as treatment.



Treatment anywhere

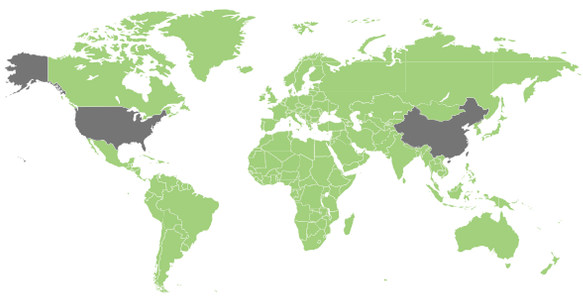
Freedom to choose which facility you use for your treatment within your area of cover.

OUR AREAS OF COVERAGE



Area 1 - Europe

Albania
Andorra
Austria
Belarus
Belgium
Bosnia
Herzegovina
Bulgaria
Channel Islands
Croatia
Czech Republic
Denmark
Estonia
Finland
France
Germany
Gibraltar
Great Britain
Greece
Greenland
Hungary
Iceland
Ireland
Mediterranean islands
Isle of Man
Italy
Latvia
Liechtenstein
Lithuania
Luxembourg
Macedonia
Madeira
Malta
Moldova
Monaco
Montenegro
Netherlands
Norway
Poland
Portugal
Romania
Russia (west of Urals)
Serbia
Slovakia
Slovenia
Spain
Sweden
Switzerland
Turkey
Ukraine
Vatican State

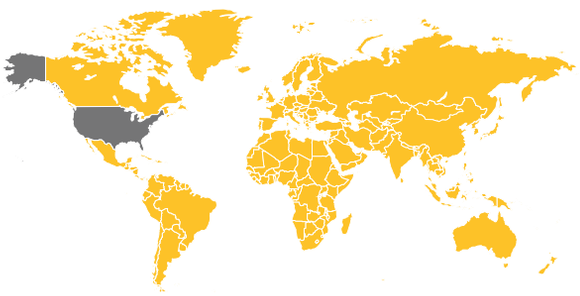


Area 2 - Worldwide excluding the USA, China, Hong Kong and Singapore

All countries worldwide with the exception of North America, China, Hong Kong and Singapore.

Please note that if you are resident in the Caribbean, this area of cover will not offer evacuation to the USA. If you require this benefit, please purchase Area 4 – Worldwide cover. If you wish to be able to have any treatment in China, Hong Kong or Singapore you will need to purchase Area 3 cover – Worldwide excluding USA*

***Please note**, if you are a resident in Asia, you are unable to purchase this plan. We have an alternative plan called Evolution Health (Asia Pacific). Please contact us for further information.



Area 3 - Worldwide excluding the USA

All countries worldwide with the exception of the United States of America.

Please note that if you are resident in the Caribbean, this area of cover will not offer evacuation to the USA. If you require this benefit, please purchase Area 4 – Worldwide cover*



Area 4 - Worldwide

All countries worldwide.

US citizens are limited to 90 days cover in their home country. Please check your policy for full details.

TREATING CUSTOMERS FAIRLY



Our clients are central to everything that we do and as such, we are committed to treating customers in a fair, honest and transparent manner.

This means that we will:

- Deal with our clients in an open and honest way, and give them as much information as possible at all stages of their interaction with us, even if we have done something wrong
- Provide products that fulfill the needs of our clients
- Provide clear documentation and communication so clients know what they have bought and how to use it
- Where our products or service fall short of the standards a client expects, work hard to put them right
- Pay valid claims in a timely manner, and not decline claims on an unfair technicality
- Advise our clients when a product no longer meets their needs and what their options are, even if this means recommending a competitor

WHAT OUR CUSTOMERS ARE SAYING

"I want to take the opportunity to thank you and your entire team for the quick and good service concerning my request for approval of treatment costs. Due to your staff, I got a quick confirmation for cost coverage of necessary investigation in Bangkok Hospital, and to my surprise, the reimbursement of my bill from my first visit in hospital was already in my account within 5 days. Great"

"You can tell the insurer that the Island Hospital, Penang were very very impressed with their professional attitude and their prompt payments. The Island Hospital doctors and accounts department staff told me that it is by far the best experience they have ever had with an overseas insurer and it was a pleasure to deal with them"

"I can confirm I have been very happy with the Morgan Price service. Unfortunately, I have had to claim a lot over the last year and the service has been excellent. I would be more than happy to renew with Morgan Price"

"Thank you for your assistance. Having never dealt with this kind of situation before it is a little challenging. I am very impressed with the way it had been handled by Morgan Price and cannot thank you enough for your prompt replies and support"

CLAIMING ON A MORGAN PRICE PLAN

Our claims process is continually updated to make it user friendly, and easy for our clients to obtain treatment and to reclaim their expenses if they have to pay themselves. It's as simple as this:

Scan the claim form and receipts

Email them to us

We will process the claim and refund the money to you by bank transfer

What could be simpler?

For the larger, more expensive claims, we will usually be involved from the initial consultation and will generally be able to arrange to pay the hospital directly.

Full details of our simple claims process will be within your policy pack when you take out the cover.



UNDERWRITING

At Morgan Price, we like to ensure your choices are clear when taking up an insurance plan with us and as such, below are details of the types of underwriting we can offer you:

FMU - Full Medical Underwriting

This type of application process requires you to declare on a form details about your medical history. We ask you to answer fully a list of yes/no questions and then provide any additional information on any questions you have answered yes to.

We will then review your answers and advise if we need to place an exclusion on the policy or if we need to apply any terms to your policy. From the outset of your plan, it will be clear what you are and are not covered for.

At claims stage, it is not normally necessary for detailed investigations into pre-existing conditions so the claims process is normally faster than under a Moratorium plan.

Moratorium

This type of application process has an age limit of 54 and does not require you to declare any medical history. We ask you some basic questions but you are taking up this type of plan knowing that the policy has a 2 year moratorium. This means any pre-existing conditions you had in the 5 years leading up to your policy start date will not be covered by the policy until a period of 2 consecutive years has elapsed. During this time, you should have not had any symptoms, and received no treatment, medication, tests or advice in respect of the condition. If you require regular medical check-ups for a condition, this condition will never be covered by this type of plan. If you take daily medication for a condition, it will never be covered on this type of plan.

At the point that you make a claim on your policy, it will be checked that it is not for a pre-existing condition. These checks can take time so the claims process on a Moratorium plan is usually longer than on a FMU plan.

MHD - Medical History Disregarded

This can be applied to groups with more than 10 employees.

We will not ask you to declare each members medical history. We will only ask you to declare any known ongoing medical conditions that exceed $5,000.

This is a simple application process for group schemes.

Most expatriates understand the importance of needing health insurance as costs for treatment anywhere in the world can vary. Buying health insurance protects you from the sudden requirement to fund a major operation as well as day to day sickness treatment.

$11000	**$26000**	**€15000**	**€44100**
A hernia in Indonesia (in-patient)	Gallstones in Singapore	Atrial Fibrillation in Germany	A road traffic accident in Thailand

EVOLUTION HEALTH PLAN SUMMARY

	Standard	Standard Plus	Comprehensive	Premium	Elite
Annual limit (£/$/€)	500,000	750,000	1,000,000	1,500,000	2,000,000
In-patient and day-patient treatment	✓	✓	✓	✓	✓
Evacuation and repatriation	✓	✓	✓	✓	✓
Treatment for cancer	✓	✓	✓	✓	✓
Cash benefits	✓	✓	✓	✓	✓
Home country cover excluding USA	✓	✓	✓	✓	✓
Treatment for acute episodes of chronic conditions	✓	✓	✓	✓	✓
Out-patient services*	✓	✓	✓	✓	✓
Routine maintenance for chronic conditions	✓	✓	✓	✓	✓
Emergency treatment outside area of cover	✓	✓	✓	✓	✓
Diagnostic tests, x-rays and pathology	✗	✓	✓	✓	✓
Organ transplants	✗	✓	✓	✓	✓
Routine health checks	✗	✓	✓	✓	✓
Dental	✗	✗	✓	✓	✓
Routine maternity	✗	✗	✗	✓	✓
Infertility treatment	✗	✗	✗	✓	✓

*for Standard plans, this is limited to services received within 6 weeks of an in-patient hospital stay.

APPLYING FOR COVER WITH MORGAN PRICE IS EASY

How to apply

Simply complete the application form enclosed with this brochure. Email, post or fax the completed application form directly to us at Morgan Price or via your insurance advisor (if you use one).

How to pay

You may pay your premiums annually by bank transfer or credit/debit card. Alternatively, we can offer semi-annual, quarterly or monthly installments by credit/debit card only.

Premiums are quoted in US Dollars, Sterling and Euros to give added flexibility.

Your documents

Once we have received your application and premium we will send you an email confirmation which will include your policy number and the 24 hour assistance number. Your actual documents will be posted to you within 14 days of receipt of premium.

Money back guarantee

Your Morgan Price plan comes with a money back guarantee. If you are not entirely happy with your policy when you receive it, simply return the documents to us within the first 14 days and we will cancel your cover and refund your premium from inception, provided you have not made a claim.

Require further information or need help?

Please phone us or if you would prefer, you can email to arrange for one of our advisors to call you.

+44 1379 646 730 | info@morgan-price.com

Q&A

What are your opening hours for support?

For emergency claims and assistance, there is a 24 hour assistance helpline.

For non-emergency claims and pre-authorisation, the claims team is available from 9am – 5.30pm (UK time), Monday – Friday.

For sales, administration and queries on your policy, the opening hours are 9am – 5.30pm (UK time), Monday – Friday.

How will I receive my documents?

Once we have received your proposal form and premium, we will send you by email a confirmation, which will include your policy number and the 24 hour assistance number. Your actual documents will be emailed to you within 14 days of receipt of the premium payment.

What if I change my mind?

Your Morgan Price plan comes with a money back guarantee.

If you are not entirely happy with your policy when you receive it, simply return the documents to us within the first 14 days and we will cancel your cover and refund your premium from inception, provided you have not made a claim.

What isn't covered by your plans?

Whilst we try to ensure that our policies are as comprehensive as possible, we cannot provide cover for everything. The following is a list of the major exclusions from our policies:

- Pre-existing conditions (unless declared and accepted by us). Generally we do not pay for treatment for any condition that you experienced or had treatment or advice for prior to the start of your cover with us. However, we may pay for such a condition, provided that you have no further treatment, advice, medication, tests or symptoms for that condition in a consecutive 2 year period immediately after the date that your cover starts with us.

- We will pay for cancer treatment if it is diagnosed after your start date with us.

For a complete list of the exclusions to our policies please refer to the Policy wording under Exclusions.

How do I pay for my plan?

You may pay your premiums monthly, quarterly, semi-annually or annually using credit or debit cards, or annually by bank transfer. Premiums are quoted in Sterling, Dollars and Euros to give added flexibility.

Do your plans include health checks?

We have included cover for routine health checks on all but the entry level plan (after 12 months membership) as we feel the prevention is just as important as treatment.

What is The Blood Care Foundation?

An issue that can arise for expatriates and travellers alike, is not just the access to appropriate medical care, but in the event of an accident or life threatening illness, the access to safe screened blood supplies. In an effort to continually develop our service to clients, Morgan Price has teamed up with The Blood Care Foundation to ensure that supplies of screened blood of your type can be available wherever you may be in the world, where the local supplies are unavailable or unreliable.

The Blood Care Foundation is a charitable, not for profit organisation, registered in the United Kingdom. The Foundation operates a Blood Care Programme, which is designed to provide screened blood, in an emergency, to Morgan Price International Healthcare plan members in any part of the world.

The programme is designed to alleviate the shortages of blood, which occur in many parts of the developing world. These shortages have numerous causes. Amongst the most important are cultural taboos, financial constraints, and a high incidence of transfusion transmitted diseases in the donor pool, including diseases such as HIV I and II, hepatitis B and C and Malaria. The provision of blood cover by the Foundation, particularly to expatriate communities, business travellers and their spouses and to holiday-makers, ensures that the local supplies of blood remain available to the inhabitants of that particular country and are not depleted by travellers/expatriates, etc.

Should an emergency occur, a relative or associate of the member contacts one the of Foundation's alarm centres. The Duty Medical Officer (DMO) in the alarm centre will then contact the treating physician to identify the transfusion requirements. If a transfusion is required, the DMO will arrange for the provision of resuscitation fluids from a local Regional Supply Point where available, and for a courier to take blood to the patient.

The Foundation operates a global network of blood banks, enabling it to provide blood to almost any location in the world within 12 – 18 hours, subject to the availability of scheduled air services. The couriers are anaesthetists or paramedics, trained in cardio-pulmonary resuscitation, and are capable of establishing a transfusion, even in the shocked patient transfusion. Membership of the Blood Care Foundation is provided FREE to all Morgan Price Health Plan policy holders.

JARGON BUSTER

Chronic
A medical condition which has 2 or more of the following characteristics:

- It has no known recognised cure
- It continues indefinitely
- It has come back
- It is permanent
- Requires palliative treatment
- Requires long-term monitoring, consultations, check-ups, examinations or tests
- You need to be rehabilitated or specially trained to cope with it

Co-insurance
A percentage of the claim you have to pay.

Day-patient
Treatment required in a hospital when an overnight stay is not required.

Evacuation
This is when the treatment of a client cannot be met in a local facility, and Morgan Price confirms that the client will need to be moved to the nearest medical facility that can provide the required treatment. Morgan Price has to authorise and arrange this evacuation.

Excess
An excess is an amount you have to pay towards any claim in a policy year. The excess is per person, per annum.

In-patient
Treatment required when staying overnight in a hospital.

Out-patient
This is treatment received not in a hospital, but in a doctors' surgery or for a consultant appointment.

Underwriting
This is how we look at a policy and decide the terms we can offer on a policy and the rating required.

We offer a solution for health insurance worldwide. Our plans range from basic up to comprehensive cover with all solutions offering cover for evacuation and repatriation and cancer.

United Kingdom · United Arab Emirates · Hong Kong

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