

Summary of Covered Services

Hospital and Out-of-Hospital

Summary of Benefits Payable

Plan Feature	Description		World-wide Plan	Regional Plan
Hospital expenses	Hospital treatment	Eligible expenses for doctors' and specialists' fees, hospital fees for treatment received during hospitalization such as operating room charges, diagnostic tests, extra nursing care, and medical and surgical supplies	100%	100% of hospital expenses and in-patient doctors' fees incurred within the territorial scope of Regional Plan; 80% of covered emergency expenses in high-cost countries with a maximum payment by the patient of \$4,000. Once this amount has been reached, all expenses will be covered at 100%
	Hospital room	USA, Canada Bed, board and general nursery	Semi-private room: 100% Private room: 80% Maximum per day: \$1000 Intensive care unit per day: \$2000	80% of covered emergency expenses in high-cost countries with a maximum payment by the patient of \$4,000. Once this amount has been reached, all expenses will be covered at 100%
		UK Bed, board and general nursery	Semi-private room: 100% Private room: 80% Maximum per day: \$1000 Intensive care unit per day: \$2000	Semi-private room: 100% Private room: 80% Maximum per day: \$1000 Intensive care unit per day: \$2000
		Europe (except UK), Australia, Israel, Japan Bed, board and general nursery	Semi-private room: 100% Private room: 80% Maximum per day: \$600 Intensive care unit per day: \$1200	Europe and Australia only Semi-private room: 100% Private room: 80% Maximum per day: \$600 Intensive care unit per day: \$1200 Israel and Japan 80% of covered emergency expenses in high-cost countries with a maximum payment by the patient of \$4,000. Once this amount has been reached, all expenses will be covered at 100%
		Other countries Bed, board and general nursery	Semi-private room: 100% Private room: 80% Maximum per day: \$200 Intensive care unit per day: \$400	Semi-private room: 100% Private room: 80% Maximum per day: \$200 Intensive care unit per day: \$400
		Egypt Bed, board and general nursery	100% private room charge	100% private room charge
	Accommodation for parent	Hospital accommodation for one parent accompanying a child under 12 years of age	100%	100%
	Day surgery	Surgery requiring the use of a conventional operating theater and performed on an in-and-out same-day basis without overnight stay	100%	80% coverage in high-cost countries for emergency; 100% elsewhere
	Direct billing in the USA	In order to enable a direct settlement of hospital bills, the insured person is required to inform Vanbreda of any planned surgery or hospitalization in the USA. Pre-notification is mandatory and has to be given to Vanbreda at least 14 days beforehand	The normal reimbursement calculated will be reduced by 25% where pre-notification has not been given to Vanbreda	In case of hospitalization as a result of a medical emergency, the insured person will have to inform Vanbreda before leaving the hospital
	Direct billing in Egypt	Direct billing operates only for in-patient treatment (at least 24-hour in-patient hospital stay) or day surgery (in-and-out same-day) with eight Egyptian hospitals under special agreement with Vanbreda (see list of participating Egyptian hospitals included in this folder)	Included	Included
Out-of-hospital expenses	General practitioner and specialist fees	General practitioners' and specialists' fees for out-patient treatment	100%	80% coverage in high-cost countries for emergencies; 100% elsewhere

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Out-of-hospital expenses	Direct billing out-patient	Direct settlement of out-patient care is possible only for expensive out-patient treatment	Vanbreda can only pay the part of expenses which is covered by the Group Insurance Contract; non-covered expenses must be paid by the insured to the medical provider	Vanbreda can only pay the part of expenses which is covered by the Group Insurance Contract; non-covered expenses must be paid by the insured to the medical provider
	Prescription drugs	Drugs supplied by AUC Clinic	100%	100%
		Drugs supplied elsewhere	80%	80%
	Analysis and imagery	Laboratory tests, x-rays, C.T.s, electrocardiogram, etc., when medically necessary	80%	80%
	Physiotherapy/chiropractic	Physiotherapy by a qualified physiotherapist or chiropractic services given by a licensed chiropractor	100% maximum 50 visits per person, per year	100% maximum 50 visits per person, per year
Acupuncture	Eligible expenses for acupuncture	90% maximum \$500 per person, per year	90% maximum \$500 per person, per year	
Mental and nervous disorders	In-patient psychiatric care	In-patient psychiatric treatment is covered as a bed-patient as any other hospital coverage. No coverage for alcohol and drug abuse.	100% maximum, 180 days hospital stay per person, per year; room rate caps will be applied	100% maximum, 180 days hospital stay per person, per year; room rate caps will be applied 100% maximum 30 visits per person, per year
	Out-patient psychiatric care	Out-patient psychiatric treatment given by a psychiatrist (qualified medical doctor)	100% maximum 30 visits per person, per year	80% maximum, 30 visits per person per year
Wellness benefits	Annual tests	One bilateral mammogram, one pap smear or one prostate exam: maximum once a year as of age 35 without specific diagnosis.	100% maximum \$400 per person, per year	100% maximum, \$400 per person per year
		In case of medical justification more tests can be considered for reimbursement and no maximum amount applies	100% no maximum	100% no maximum
Maternity	Maternity including pregnancy	Pregnancy related treatment; childbirth (normal or caesarian) are covered as any other medical condition	Normal rates applicable to hospital and out-of-hospital expenses	Normal rates applicable to hospital and out-of-hospital expenses
Well baby care	Examination and immunization	Examination	100%	100%
		Immunization at AUC Clinic till age 5	100%	100%
		Immunization elsewhere till age 5	80%	80%
Emergency dental restoration		Covers dental treatment resulting from an accident to sound, natural teeth	80%	80%
Ambulance		Professional ambulance service used to transport the insured person from the place where the insured person is injured by an accident or stricken by disease to the first hospital where treatment can be provided	90%	90%
Hospice care		Eligible hospice charges for services received in a medical care unit devoted to the care of patients with progressive diseases where curative treatment is no longer possible	90% of first \$10,000 of costs; full coverage with no maximum	90% of first \$10,000 of costs; full coverage with no maximum
Emergency medical air-transportation	These benefits are provided by AUC through the Healix Company	This coverage is valid when the local medical facilities are insufficient and there is a lack of medically qualified personnel. Evacuation will take place upon the advice of Healix International Assistance doctors, provided that transport is possible in accordance with the health status of the patient. Such evacuation may take place by air ambulance, regular airline or any other suitable means of transport	Full coverage	Full coverage
Repatriation of mortal remains		In case of death by whatsoever cause, mortal remains are repatriated to the country of principal residence	Full coverage	Full coverage

 THE AMERICAN UNIVERSITY IN CAIRO

Vanbreda Health Insurance Plan

Summary Chart

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