



New Horizon 5000 Brochure

wellaway.com

WellAway

2025
Plan ID: NH5000-25-01

Why choose Wellaway?

WellAway is a truly international private medical insurance company with health plans for today's global citizen.

You are always our priority. Our cultural diversity allows members to be serviced with the utmost consideration for their expatriate lifestyle. With worldwide coverage and access to the UnitedHealthcare Global network of over 1.2M+ providers in the U.S., we aim to provide stability and security for individuals, families and groups on the forefront of health insurance globalization.



- ✓ **Emergency Medical Assistance**
- ✓ **Multi-Lingual Customer Service**
- ✓ **Telemedicine Services**
- ✓ **Competitive Prices**
- ✓ **Customizable Group Plans**

24/7 ConciergeCare

Professional customer support

WellAway provides white glove customer service and expertise in international medical insurance with innovative benefits and resources. Our 24/7 multi-lingual ConciergeCare services are designed with you in mind. Let us help with setting up appointments, go in-depth with explanation of benefits or find a provider that's right for you.

- Provider search assistance
- Disease management
- 24/7 emergency medical assistance & evacuation
- Appointment setting with best-in-class providers
- White glove customer service
- Multi-lingual



Our Health Partner: Teladoc

Access to your doctor 24/7 (USA only)



Teladoc Health transforms how people access healthcare globally. Providing a new kind of healthcare experience, one with better convenience, outcomes and value.

- Talk to a doctor anytime, when you are in the USA.
- Receive quality care via phone, video or mobile app.
- Prompt treatment. Talk to your doctor in minutes.
- A network of doctors that can treat every member of the family.
- Prescriptions sent to pharmacy of choice if medically necessary.
- Teladoc is less expensive than the ER or urgent care.

Get The Care You Need

Teladoc doctors can treat many medical conditions, including:

- Cold & flu symptoms
- Allergies
- Pink Eye
- Respiratory infection
- Sinus problems
- Skin problems
- And more!



Talk to a doctor any time! [Teladoc.com](https://www.teladoc.com) 1-800-TELADOC (835-2362)



Our Health Partner: UnitedHealthcare Global

Networks that deliver greater accountability and value.



With nearly 1.2M+ providers across the country, we have networks designed to help you better control costs and meet the unique healthcare needs of our members.



643
Centers of
Excellence



1,800+
Convenience
Care Centers



6,500+
Hospitals



111K+
UnitedHealth Premium®
Care Physicians
(Those meeting UnitedHealth Premium
Quality and Cost Efficiency Criteria)



1.2M+
Doctors and Health
Professionals

New Horizon 5000

ACA-compliant coverage specifically for US-bound expatriates with international coverage for up to 179 days.

The New Horizon is an all-encompassing health & lifestyle product designed to meet the needs of US-bound expatriates. Our comprehensive health product has USA-compliant coverage and support tools that allow members to rest assured that they are abiding by the United States' health insurance mandates. All plans meet the minimum essential coverage required by the Affordable Care Act, including unlimited annual maximums.

Our members are comforted knowing that home is always with them in all matters relating to their health and well-being. The New Horizon provides health benefits, wellness tools and access to medical services designed for the expatriate lifestyle. Feel empowered with WellAway's assistance in finding the right medical provider in your area from our expansive network of healthcare professionals or allowing you to request second medical opinions for complex diagnoses. We are committed to developing a complete support system for foreign nationals.

Coverage Highlights

**Annual Limit:
UNLIMITED**

For US-bound expatriates seeking health and wellness solutions to maintain their expat lifestyles.

- Fully accredited plan for coverage in the USA, meeting all Minimum Essential Coverage requirements as mandated by the Affordable Care Act.
- Deductible: \$5,000 individual, \$10,000 family
Annual Out-of-Pocket Maximum: \$7,000 individual, \$14,000 family
- Provider Access within the U.S.: as an exclusive member, you are covered at 100% of Usual, Reasonable and Customary charges when receiving care by Premium Care Physicians and at In-Network Facilities with UnitedHealthcare Global.
- Worldwide coverage available for up to 179 days per benefit period. Provider Access outside of the U.S.: An open-access network allows our members the flexibility to see a variety of doctors. Contact us and we will help you find the best doctor at the fairest price.
- Our plans are flexible to meet your needs. Dental & vision coverage are available.
- Unmarried dependent children are covered up to age 26.
- 24/7 multi-lingual ConciergeCare service included at no extra cost.

New Horizon 5000 Summary of Benefits

All benefits are subject to Usual, Reasonable and Customary Charges. Our ConciergeCare team will help you locate the most appropriate Provider for you and assist you in scheduling an appointment.

Important Points You Should Know

- The UnitedHealth Premium® program has a wide network of providers which have been evaluated based on cost and quality of health care. The program evaluates physicians in various specialties using evidence-based medicine and national standardized measures to help you locate quality and cost-efficient providers. It's easy to find a UnitedHealth Premium Care Physician when you visit <https://www.wellaway.com/provider-search/> and click on UnitedHealthcare. Click **Find a Doctor** and look for the blue hearts.
- When Premium Care Physicians and/or In-Network Facilities with UnitedHealthcare Global are not available within a 50-mile radius of your local residence, claims will be reimbursed at the applicable Premium Care Physician and/or In-Network Facility amount as specified under your Summary of Benefits.
- Benefits are shown per person, per benefit period.

USA Benefits

- Maximum amounts apply to certain services.
- All benefits are subject to Usual, Reasonable and Customary charges based on the geographic location where services are rendered.
- Pre-authorization is required for certain services. Please refer to the terms and conditions of the policy.
- You have access to special claims and administrative services within the USA.
- We provide you with access to more than 1.2M+ providers with UnitedHealthcare Global.

Worldwide Benefits (Available for up to 179 days per benefit period)

- Maximum amounts apply to certain services.
- All benefits are subject to Usual, Reasonable and Customary Fees based on the geographic location where services are rendered.
- Pre-authorization is required for certain services. Please refer to the terms and conditions of the policy.
- Guarantee of Payment available upon hospital discretion to accept payment from WellAway.

Summary of Benefits

This Summary of Benefits is part of your Policy, which specifies detailed information about your benefits. Review your Summary of Benefits carefully as it contains your share of the expenses (which include Deductible, Coinsurance and Copayment amounts) for the Covered Services you receive.

Cost Share Features	In-Network (INN)	Out-of-Network (OON)	Worldwide
Policy Year Deductibles - Embedded			
Individual Deductible (The amount you pay)	\$5,000	\$10,000	No Deductible
Family Deductible (The amount your family pays)	\$10,000	\$20,000	No Deductible
Coinsurance (This Summary of Benefits states the percentage of the Allowed Amount you pay for Covered Services)	30%	50%	No Coinsurance
Out-of-Pocket Maximums - Embedded			
Individual Out-of-Pocket Maximum	\$7,000	\$14,000	\$0
Family Out-of-Pocket Maximum	\$14,000	\$28,000	\$0

The amounts incurred for In-Network Services will only be applied to the amounts listed in the In-Network column and amounts incurred for Out-of-Network Services will only be applied to the amounts listed in the Out-of-Network column. This includes the Deductible and Out-of-Pocket Maximum amounts.

What **applies** to the Out-of-Pocket Maximum?

- Deductible
- Coinsurance
- All Copayments (excluding Pharmacy)

What **does not apply** to Out-of-Pocket Maximum?

- Non-covered charges
- Charges in excess of the Allowed Amount
- Benefit penalties
- Premium payments

Medical Health Benefits

Payment for In-Network Covered Services is based on our **Allowed Amount** and may be less than the amount the Provider bills for such Services. Certain benefits indicated in this Summary of Benefits table require that you utilize an In-Network Provider.

Your Cost Share for Covered Services will vary based on In-Network Services or Out-of-Network Services. In-Network Premium Care or Select Providers will provide you with the least Out-of-Pocket costs. Non-Premium Care or Select Providers, while In-Network, may be subject to excess or differentials in addition to your Cost Share amounts. You should always verify a Provider's participation status before you receive Health Care Services. To verify a Provider's specialty or participation status, you may contact our ConciergeCare Team or access the most recent provider directory at the [provider directory online](#).

Any Copayments listed in this Summary of Benefits table below apply per visit. Certain benefits are subject to a benefit maximum amount as stated on Page 10 of this Summary of Benefits table.

Preventive Services	In-Network (INN)	Out-of-Network (OON)	Worldwide
Adult Wellness Services (at all locations)	No Charge	Not Covered	Your plan pays 100% of UCR
Child Wellness Services (at all locations)	No Charge	Not Covered	Your plan pays 100% of UCR
Mammograms	No Charge	Not Covered	Your plan pays 100% of UCR
Routine Colonoscopies Ages 45+ (every 10 years)	No Charge	Not Covered	Your plan pays 100% of UCR

Office Services	In-Network (INN)	Out-of-Network (OON)	Worldwide
Office Visits rendered by Primary Care Physicians	\$100 Copayment	Deductible then you pay 50% Coinsurance	Your plan pays 100% of UCR
Specialist Physicians and other health care professionals licensed to perform such Services	\$150 Copayment	Deductible then you pay 50% Coinsurance	Your plan pays 100% of UCR
Allergy Injections rendered by Primary Care Physicians	\$100 Copayment	\$100 copayment then you pay 50% Coinsurance	Your plan pays 100% of UCR
Specialist Physicians and other health care professionals licensed to perform such Services	\$150 Copayment	\$150 copayment then you pay 50% Coinsurance	Your plan pays 100% of UCR
Advanced Imaging Services (CT/CAT Scans, MRAs, MRIs, PET Scans and nuclear medicine)	\$250 Copayment	Deductible then you pay 50% Coinsurance	Your plan pays 100% of UCR
Specialist Physicians and other health care professionals licensed to perform such Services	\$250 Copayment	Deductible then you pay 50% Coinsurance	Your plan pays 100% of UCR
Outpatient Physical Therapy and Spinal Manipulation Primary Care Physicians	\$100 Copayment	\$100 copayment then you pay 50% Coinsurance	Your plan pays 100% of UCR
Specialist Physicians and other health care professionals licensed to perform such Services	\$150 Copayment	\$150 copayment then you pay 50% Coinsurance	Your plan pays 100% of UCR

Virtual Health	In-Network (INN)	Out-of-Network (OON)	Worldwide
Virtual Visits General Medicine	No Charge	Not Covered	Not available

Medical Pharmacy	In-Network (INN)	Out-of-Network (OON)	Worldwide
Prescription Drugs administered in a Physician's office Generic Medications only	\$30 Copayment per Drug, per visit	Not Covered	Not Covered

Important: The Cost Share for Medical Pharmacy Services applies to the Generic Prescription Drug only and is in addition to the office Services Cost Share. You can only get up to a One Month Supply of a Covered Prescription Drug. Medical Pharmacy does not include immunizations, allergy injections or Services covered through the EHIM PBM Mediation Program. Please refer to your Policy for a description of your EHIM PBM Medication Program.

Outpatient Diagnostic Services	In-Network (INN)	Out-of-Network (OON)	Worldwide
Independent Clinical Lab (Preferred Lab Quest Diagnostics)	\$100 Copayment	Deductible then you pay 50% Coinsurance	Your plan pays 100% of UCR
Independent Diagnostic Testing Center Advanced Imaging Services (CT/CAT Scans, MRAs, MRIs, PET Scans and nuclear medicine)	\$250 Copayment	Deductible then you pay 50% Coinsurance	Your plan pays 100% of UCR
All other diagnostic Services (e.g., X-rays)	\$200 Copayment	Deductible then you pay 50% Coinsurance	Your plan pays 100% of UCR
Outpatient Hospital Facility Advanced Imaging Services (CT/CAT Scans, MRAs, MRIs, PET Scans and nuclear medicine)	\$500 Copayment	Deductible then you pay 50% Coinsurance	Your plan pays 100% of UCR
All other diagnostic Services (e.g., X-rays)	\$300 Copayment	Deductible then you pay 50% Coinsurance	Your plan pays 100% of UCR

Emergency and Urgent Care Services	In-Network (INN)	Out-of-Network (OON)	Worldwide
Ambulance Services	You pay 30% Coinsurance		Your plan pays 100% of UCR
Urgent Care	\$60 Copayment	Not Covered	Your plan pays 100% of UCR
Emergency Room Visits Facility If you use the Hospital Emergency room for a non-emergency service, the Services will not be covered.	Deductible then you pay 30% Coinsurance	Deductible then you pay 30% Coinsurance	Your plan pays 100% of UCR
Physician Services	Deductible then you pay 30% Coinsurance	Deductible then you pay 30% Coinsurance	Your plan pays 100% of UCR

Hospital and Surgical Services	In-Network (INN)	Out-of-Network (OON)	Worldwide
Ambulatory Surgical Center Facility	\$400 Copayment	Deductible then you pay 50% Coinsurance	Your plan pays 100% of UCR
Physician Services	You pay 30% Coinsurance	Deductible then you pay 50% Coinsurance	Your plan pays 100% of UCR
Inpatient Hospital Facility	Deductible then you pay 30% Coinsurance	Deductible then you pay 50% Coinsurance	Your plan pays 100% of UCR
Physician Services	Deductible then you pay 30% Coinsurance	Deductible then you pay 50% Coinsurance	Your plan pays 100% of UCR
Outpatient Hospital Facility	Deductible then you pay 30% Coinsurance	Deductible then you pay 50% Coinsurance	Your plan pays 100% of UCR
Physician Services	Deductible then you pay 30% Coinsurance	Deductible then you pay 50% Coinsurance	Your plan pays 100% of UCR

Behavioral Health Services	In-Network (INN)	Out-of-Network (OON)	Worldwide
Inpatient Hospital, Psychiatric or Substance Abuse Facility Services	Deductible then you pay 30% Coinsurance	Deductible then you pay 50% Coinsurance	Your plan pays 100% of UCR
Outpatient Hospital, Psychiatric or Substance Abuse Facility	Deductible then you pay 30% Coinsurance	Deductible then you pay 50% Coinsurance	Your plan pays 100% of UCR
Outpatient Physician and other health care professionals licensed to perform such Services rendered at Primary Care Physician Office	\$100 Copayment	Deductible then you pay 50% Coinsurance	Your plan pays 100% of UCR
Specialist Office	\$150 Copayment	Deductible then you pay 50% Coinsurance	Your plan pays 100% of UCR
Primary Care Physician at all other locations	\$100 Copayment	Deductible then you pay 50% Coinsurance	Your plan pays 100% of UCR
Specialist at all other locations	\$150 Copayment	Deductible then you pay 50% Coinsurance	Your plan pays 100% of UCR

Maternity Care	In-Network (INN)	Out-of-Network (OON)	Worldwide
Prenatal and postnatal physician consultations	\$150 Copayment (initial visit only)	Deductible then you pay 50% Coinsurance	Your plan pays 100% of UCR
Labor and delivery	Deductible then you pay 30% Coinsurance	Deductible then you pay 50% Coinsurance	Your plan pays 100% of UCR
Complications of Pregnancy	Deductible then you pay 30% Coinsurance	Deductible then you pay 50% Coinsurance	Your plan pays 100% of UCR
Birthing center	\$400 Copayment	Deductible then you pay 50% Coinsurance	Your plan pays 100% of UCR
Newborn care	Deductible then you pay 30% Coinsurance	Deductible then you pay 50% Coinsurance	Your plan pays 100% of UCR
Infertility treatment	Not covered	Not covered	Not covered
Sterilization	Deductible then you pay 30% Coinsurance	Deductible then you pay 50% Coinsurance	Your plan pays 100% of UCR

Other Services	In-Network (INN)	Out-of-Network (OON)	Worldwide
Dialysis Center	\$400 Copayment	Deductible then you pay 50% Coinsurance	Your plan pays 100% of UCR
Durable Medical Equipment (motorized wheelchair – medical necessity must be established and 50% Coinsurance will apply)	Deductible then you pay 30% Coinsurance	Deductible then you pay 50% Coinsurance	Your plan pays 100% of UCR
Enteral Formula	\$60 Copayment	Deductible then you pay 50% Coinsurance	Your plan pays 100% of UCR
Home Health Care	Deductible then you pay 30% Coinsurance	Deductible then you pay 50% Coinsurance	Your plan pays 100% of UCR
Outpatient Habilitative / Rehabilitative	\$100 Copayment	Deductible then you pay 50% Coinsurance	Your plan pays 100% of UCR
Prosthetic and Orthotic Devices	Deductible then you pay 30% Coinsurance	Deductible then you pay 50% Coinsurance	Your plan pays 100% of UCR
Skilled Nursing Facility	Deductible then you pay 30% Coinsurance	Deductible then you pay 50% Coinsurance	Your plan pays 100% of UCR
Hospice	Deductible then you pay 30% Coinsurance	Deductible then you pay 50% Coinsurance	Your plan pays 100% of UCR

Benefit Maximums

All benefit maximums apply per person and are based on the Benefit Period.

Allergy Injections	\$1,000
Dialysis Center	\$10,000
Durable Medical Equipment	\$1,000
Home Health Care	\$15,000
Inpatient Habilitative Days	45
Inpatient Rehabilitative Days	45
Outpatient Habilitative Therapies Visits	20
Outpatient Rehabilitative Therapies Visits	20
Physical Therapy Visits	40
Spinal Manipulation Visits	15
Prosthetic and Orthotic Devices	\$1,500
Skilled Nursing Facility	\$15,000
Hospice Days	60

Medication Program

EHIM PBM Medication Program

Prescription Drug coverage is subject to our selected pharmacy management (PBM) administered by **EHIM and based on the pharmacy formulary** as explained in your Policy. If you use an Out-of-Network Pharmacy for these Services you will be responsible for the full charge, except for Emergency Services.

For a list of In-Network Pharmacies, you may contact our ConciergeCare Team or access the [EHIM provider directory online](#).

Cost Share Tier	Retail Pharmacy (for <u>each</u> One-Month Supply*)	Mail Order Pharmacy (up to a Three-Month Supply)
Tier 1: Preventive Care Generic Prescription Drugs and Supplies Please refer to the Medication Program section of the Policy for contraceptive coverage.	No Charge	Not Covered
Tier 2: Condition Care Generic Prescription Drugs and Supplies	\$10 Copayment	Not Covered
Tier 3: All Other Generic Prescription Drugs and Supplies	\$40 Copayment	Not Covered
Tier 4: Condition Care Brand Name Prescription Drugs and Supplies	\$60 Copayment	Not Covered
Tier 5: Preferred Brand Name Prescription Drugs, and Supplies	\$80 Copayment	Not Covered
Tier 6: Non-Preferred Brand Name Prescription Drugs and Supplies	50% Coinsurance	Not Covered
Tier 7: Specialty Generic and Brand Name Prescription Drugs, and Supplies **	50% Coinsurance	Not Covered

Other Important Information affecting the amount you will pay:

* You can get up to a One Month Supply of a Covered Prescription Drug or Covered Prescription Supply.

** Preauthorization required on Prescription Drugs over \$400

Evacuation & Repatriation

Medical Evacuation	Paid in full up to \$75,000 limit per covered person, per benefit period
Repatriation of Mortal Remains	Paid in full up to \$25,000 lifetime limit per covered person

Pediatric Dental Services

**In-Network/
Out-of-Network
and Worldwide**

Preventive Dental Services

- Oral Exam - *Once every 6 months in a Benefit Period*
- Cleaning and fluoride treatments - *Once every 6 months in a Benefit Period*
- Sealants – *Once per unrestored permanent molar every 36 months*
- Space maintainers to replace prematurely lost teeth.
- X-ray (bitewing – two films) – *Once every six months in a Benefit Period*

Your plan pays
100% of UCR

Basic Dental Services

- Anesthesia – general anesthesia and intravenous sedation is covered only when rendered in connection with a covered surgical procedure.
- Endodontics – minor (such as pulpal therapy)
- Extractions (removal of teeth-except extractions for orthodontics)
- Palliative care (treatment to relieve pain or to keep an Accidental Dental Injury or dental Condition, such as an abscess from getting worse).
- Periodontics – minor (such as deep cleaning)
- Prosthodontics – minor (such as repair and relining of bridges, crowns and dentures)
- Fillings, including silver amalgam, silicate, acrylic, plastic, composite (except gold)

Deductible then you pay
30% Coinsurance of
UCR

Major Dental Services

- Endodontics – major (such as root canal treatment)
- Periodontics – surgical (such as gingivectomy)
- Prosthodontics – major (such as crowns and dentures - *limited to once every 60 months*).
- Implants and orthodontia Services may be covered, when Medically Necessary, and with prior coverage authorization.

Deductible then you pay
30% Coinsurance of
UCR

Pediatric Vision Benefits

Pediatric Vision Services are covered **only** when by rendered by an Optometrist. Pediatric Vision Services rendered by an Ophthalmologist are subject to applicable **Cost Share amounts** in your medical plan. Pediatric Vision Benefits are not covered when rendered by Out-of-Network Providers, except for Emergency Services. Pediatric Vision Benefits end on the last day of the calendar month of the Covered Person's 19th birthday.

Covered Service

**In-Network/
Out-of-Network
and Worldwide**

Eye exam - one every 12 months

- including dilation (when professionally indicated)

Your plan pays
100% of UCR

Lenses one pair per member every 12 months (provided there were no benefits paid for contact lenses during the same benefit period).

Your plan pays
100% of UCR

Frames one every 12 months from the Pediatric Frame Selection*

Your plan pays
100% of UCR

* If you choose a frame that is not in the Pediatric Frame Selection you will be responsible for the difference in cost between the price of the frame selected and those available in the Pediatric Frame Selection. Any such amounts will not apply to any Deductibles or Out-of-Pocket maximums.

Contact Lenses (instead of eye glasses) once every 12 months from the Pediatric Contact Lens Selection** including the evaluation, fitting and follow-up care (provided there were no benefits paid for contact lenses during the same benefit period).

Your plan pays
100% of UCR

** If you do not select contact lenses from the Pediatric Contact Lens Selection you will be responsible for the difference in cost between the contact lenses selected and those available in the Pediatric Contact Lens Selection. Any such amounts will not apply to any Deductibles or Out-of-Pocket maximums.

WellAway[®]

Keeping You Well, While You're Away.[®]



WellAway Limited

c/o Compass Administration
Services Ltd.
PO Box HM 2879
Hamilton HM LX
Bermuda

Phone: +1 441-296-0651

info@wellaway.com
wellaway.com



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