# **INTERNATIONAL HEALTH INSURANCE**

**Insurance Product Information Document** 

R&Q Quest Insurance Limited on behalf of the WellAway Segregated Account.

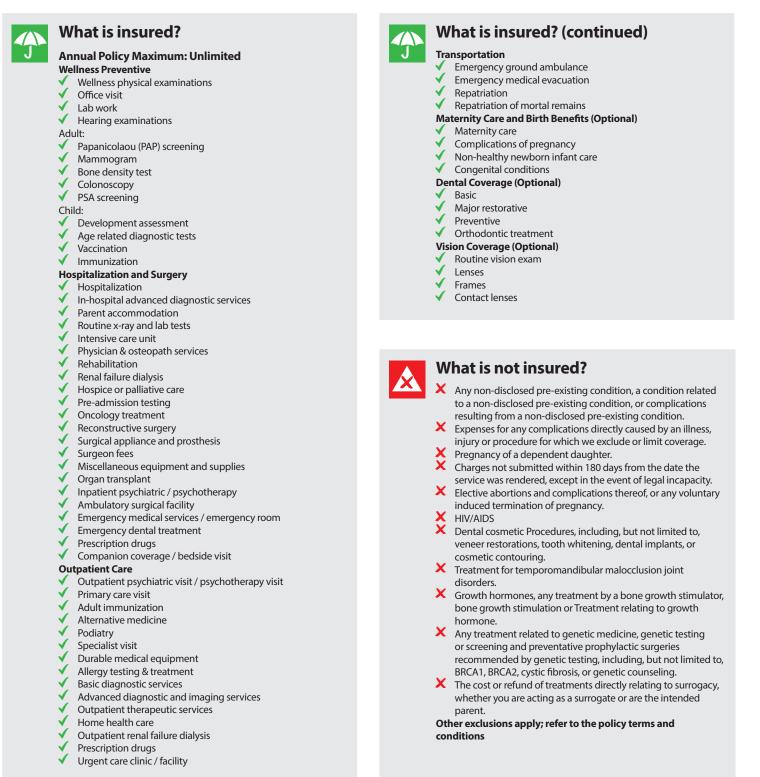
Product: ORBE Plan: Platinum

Additional information can be found in the Schedule of Benefits available at wellaway.com. If you decide to purchase a WellAway product, you will be provided with a member package that contains a complete description of benefits, conditions, limitations and exclusions of coverage. Please take the time to familiarize yourself with the policy terms and conditions. If you are not satisfied, you may cancel your policy within ten (10) days after the policy effective date.

WellAwa

## What is this type of insurance?

ORBE is an international private medical insurance plan that keeps you covered while providing stability and security where ever you are around the world. ORBE provides multiple deductible options: \$0, \$500, \$1,000, \$2,000, \$5,000 USD.





#### Are there any restrictions on cover?

- Certain benefits are limited per person per policy year
- Cover is subject to meeting eligibility criteria
- All medical services, treatments, and procedures must be medically necessary
- All benefits are subject to Usual, Reasonable and Customary Fees
- Not using a Select Provider for all of your medical services, treatments, and procedures will increase your costs
- Reconstructive surgery is only covered for accidents which occur while covered under the policy and performed within the specified time frame
- We may agree to include certain pre-existing conditions with an allowable maximum benefit
- If you do not obtain pre-authorization we will reduce the amount we reimburse by 45%. 1
  - **Maternity Care & Birth Benefits (Optional)**
  - 10 month waiting period
  - Maternity care

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- up to \$15,000
- **Complications of pregnancy**
- up to \$50,000
- Non-healthy newborn infant care
- up to \$50,000
- **Congenital Conditions**
- up to \$150,000

Other restrictions apply; refer to the policy terms and conditions



#### Where am I covered?

- Zone 1 Worldwide (including the USA)
- Zone 2 Worldwide (excluding: USA, Bahamas, Bermuda, Brazil, Canada, China, Hong Kong, Japan, Panama, Singapore, Switzerland, and United Kingdom)



#### What are my obligations?

- · You must pay your premium on or before the due date
- · You must submit a complete application form and disclose all requested information and medical history
- · You must obtain pre-authorization prior to receiving certain services as indicated in the Summary of Benefits
- You must promptly notify us if you move to a different country
- · You must notify us if you have other insurance coverage
- · You must notify us in writing within 30 days in the event of death of the policyholder or a dependent
- · You must file a claim within 180 days from the date of service



#### When and how do I pay?

You may pay by credit card or debit card. You may select to pay your premium on a monthly, quarterly, semi-annually or annual basis.



#### When does the cover start and end?

The ORBE product is designed for a 12-month commitment each policy year. Your coverage begins on the date shown on your Certificate of Coverage. Coverage will end:

- if the premium is not paid .
- if you are no longer eligible for coverage
- if the plan is terminated by the insurer on the anniversary date
- if the policy terms and conditions are not observed

ORBE is a continuous coverage plan. Your policy will automatically renew unless you choose not to continue and notify us prior to the anniversary date or if we terminate the policy for one of the reasons stated above.



### How do I cancel the contract?

You may cancel the policy within 10 days after you receive it, if you are not satisfied. Otherwise, you may only cancel your policy on your anniversary date. You must provide us with written notice thirty (30) days prior to your anniversary date.

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This material is provided for informational purposes only and is subject to change. The information contained in this document does not and will not affect, modify or supersede in any way the policy terms and conditions.