



Pristine
Brochure

wellaway.com

WellAway^o

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 coverage in over 180 Countries and a 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



💰 **ConciergeCare services are at no extra cost to you.**

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://teladoc.com) 1-800-TELADOC (835-2362)



Our Health Partner: UnitedHealthcare Global

Networks that deliver greater accountability and value.



With nearly 1,100,000 providers across the country, we have networks designed to help you better control costs and meet the unique health care 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

Our network strategy is built on:



Delivering Value

- Affordability
- Quality
- Connectivity



Transforming Health Care Delivery

- Affordability
- Quality
- Connectivity

*As of Q4 2017

Pristine Short Term Plan

The perfect option for expatriates needing a temporary solution for health insurance coverage. Short-term health benefits coupled with true international coverage.

WellAway's Pristine product is the perfect option for expatriates needing a temporary solution for health insurance. Our short term product offers practical coverage in the event of an accident or illness, with additional features including worldwide coverage and a high annual limit of \$2 million USD. This product is designed to keep out-of-pocket expenses low, and provides several deductible options, from \$500 USD up to \$5,000 USD, giving you control over your premium. Pristine also includes coverage for comprehensive inpatient diagnostic testing and emergency evacuation and repatriation.

By choosing one of WellAway's products, you can be confident that it includes all the benefits we are known for, such as white glove ConciergeCare services as well as a robust expatriate support system that spans the globe.

Coverage Highlights

Annual Limit:
\$2,000,000

For global citizens seeking short-term health and wellness solutions to match their expatriate lifestyles.

- Benefit length: 3-11 months
Deductible options to choose from: \$500, \$1,000, \$2,500 & \$5,000
- Instant proof of coverage.
- 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.
- 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.
- 24/7 multi-lingual ConciergeCare service included at no extra cost.
- Medical evacuation and repatriation coverage included with your plan.

Our short-term option is ideal for:

- Bridging open enrollment plans.
- Young adults turning 26 that are no longer eligible to be on a parent's insurance.
- Recent graduates.
- Anticipating retirement.
- Persons between jobs or waiting for benefits to begin with a new employer.
- Traveling around the world. (including the USA)

Pristine Summary of Benefits

All benefits are subject to Usual, Reasonable and Customary Fees. 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

Deductible Options

Pristine features deductible options of: \$500, \$1,000, \$2,500 & \$5,000

A deductible is the first part of the allowable charges you pay for covered services per benefit period before your plan starts to pay as listed in the Summary of Benefits table.

USA Benefits

- 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.
- 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

- 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.
- 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.

Cost Share

Benefit Length	3 - 11 months
Annual Limit	\$2,000,000
Deductible The amount you owe for covered services before your health plan begins to pay.	\$500 / \$1,000 / \$2,500 / \$5,000
Coinsurance Your share of costs on a covered service.	20%
WellAway's share of costs on a covered service, after deductible and any applicable co-payment in-network. Your share of costs or coinsurance is 45% for an out-of-network provider.	80%
Out-of-pocket maximum (OOP) The maximum you will pay each policy period. Coinsurance and co-payments are included in reaching your OOP. Your deductible is in addition to your OOP.	\$1,000 + deductible

Pharmacy

Inpatient prescription drugs	80% after deductible
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Telemedicine

Teladoc® consultations (Only available in the USA) (for illnesses including cold & flu symptoms, allergies, pink eye, respiratory infection, sinus problems and skin problems)	\$10 co-payment Limited to 6 consults per year
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Urgent Care Center Services

Urgent care clinic / facility	\$50 co-payment, no deductible applies
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Inpatient

Room & board (semi-private room)	80% after deductible
Operating and recovery rooms	80% after deductible
Inpatient physician / specialist visit (1 per day per specialty)	80% after deductible
Inpatient surgeon fees	80% after deductible
Inpatient assistant surgeon (20% of approved fees*)	80% after deductible
Inpatient anesthesiologist (30% of approved fees*)	80% after deductible
Inpatient medication	80% after deductible
Surgical dressings and supplies	80% after deductible
Laboratory testing	80% after deductible
Diagnostic x-ray examinations MRI, CT scans, and PET scans	80% after deductible
Respiratory therapy Rendered by a physician or registered respiratory therapist	80% after deductible
Inpatient oncology/cancer treatment	80% after deductible
Inpatient dialysis (2 weeks for renal dialysis)	80% after deductible
Extended care facility (7 days)	80% after deductible

Emergency

Emergency ground ambulance	80% after deductible
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* Approved fees mean the amount approved to be paid by insurance company to the principle surgeon, after deductible and coinsurance.

Outpatient

Physician and specialist visit (1 per day per specialty)	80% after deductible
Outpatient surgery (Pre-authorization required)	80% after deductible
Outpatient assistant surgeon (20% of approved fees*)	80% after deductible
Outpatient anesthesiologist (30% of approved fees*)	80% after deductible
Diagnostic testing (Pre-authorization required)	80% after deductible
Physical therapy	\$50 co-payment per visit (maximum 20 visits), no deductible applies
Emergency room	80% after deductible
Durable medical equipment and prosthesis	80% after deductible

Evacuation and Repatriation

Emergency medical evacuation (Pre-authorization required) Transfer to the nearest medical facility if the treatment needed is not available locally.	Paid in full up to \$50,000 (limit per covered person, per benefit period)
Medical repatriation (Pre-authorization required) Members can return to their country of origin to be treated as long as they are physically and medically stable.	Cost of transportation (economy-class flight) \$50,000 lifetime maximum
Repatriation of mortal remains (Pre-authorization required)	Paid in full \$25,000 maximum lifetime

* Approved fees mean the amount approved to be paid by insurance company to the principle surgeon, after deductible and coinsurance.

WellAway[®]

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

 UnitedHealthcare[®]

 TELADOC[®]

 payerfusion[®]

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