

# **VANBREDA INTERNATIONAL UN POLICY FOR SHORT TERM STAFF**

**Version 01/01/2013**












# CONTENT

This document contains a general description of the medical cover provided by the United Nations to short term staff members. Should you have any questions about an item that is not listed below or want additional information, please contact Vanbreda International or consult your personal webpages which are accessible through [www.vanbreda-international.com](http://www.vanbreda-international.com).

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# OUR SERVICES

## 24/7 Availability

You can reach us anytime, anywhere in your preferred language. If you want to know how to submit a claim or have any other questions, or in case of emergency, you can contact us by phone, e-mail, fax or postal service. Our contact details are also mentioned on your personal webpages.

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	Vanbreda International NV P.O. Box 69 2140 Antwerpen Belgium	Vanbreda International P.O. Box 10612 50718 Kuala Lumpur Malaysia	Vanbreda International P.O. Box 260790 33126 Miami, FL USA

## Your personal webpages – Access to online information and services

All information regarding your plan is gathered on your personal webpages. Basically, everything you need to know is easily available in one place that is accessible at any time from anywhere in the world. Here you can also access our online services: you can search our worldwide medical service provider network for a particular provider, download fillable forms, consult our health library, etc.

**Tip:** We master all major languages in-house, so there is no need for you to translate any of the documents you wish to send us.

### How to access your personal website

Go to [www.vanbreda-international.com](http://www.vanbreda-international.com) and click on "Plan members". After your first claim with Vanbreda International, you will receive a personal reference number, which you need to login.

#### ■ I don't have a personal reference number yet

Fill in the dummy personal reference number 159/UNTEMP and 01/01/2000 on the next screen.

#### ■ I have a personal reference number

Fill in your personal reference number 159/xxxxxx and your date of birth. In case you opted for our settlement details online service, you will have to enter your password instead.

### **Access to quality health care at preferential rates**

Wherever you are, you have access to our worldwide network of medical service providers. We make sure you benefit from health care services at preferential rates. To find a provider that best suits your needs, search our provider list by location, type of facility and/or specialty on your personal webpages.

### **Free choice of medical service provider**

You have free choice of medical service provider anywhere in the world. However, consulting a provider from our network can be beneficial to you, as we have negotiated advantageous rates with most of our providers. Your out-of-pocket expenses will be lower.

### **Let us pay your medical bills**

By mentioning to the care provider that you are insured with Vanbreda International for medical expenses, you do not have to advance your medical expenses first and submit a claim for reimbursement afterwards. You will only have to pay the out-of-pocket expenses. Please make sure to always contact us as soon as possible and preferably in advance. If not possible, ask the hospital or health service provider to contact us.

### **Prior notification: no surprises by notifying us in advance**

By contacting us before a planned admission, you will benefit from our direct payment service and prenegotiated prices. This means less out-of-pocket expenses and no unpleasant surprises when you receive your medical bill.

### **Information on chronic diseases and possibility to contact our medical consultant**

We help raise awareness about the risk of developing serious or chronic diseases like diabetes, cardiovascular disorders or cancer. If you would like personal advice, feel free to contact our medical consultant through your personal webpages.

### **Swift processing of your medical claims**

As we have claims processing offices in three time zones, we can quickly process your queries and handle your claims. Thanks to our high-quality services, we have a customer satisfaction rate of 98%.

# YOUR COVERAGE

## 1. In general

Benefits	Description
Overall maximum	Reimbursement of medical and hospital treatment costs for emergency procedures shall be limited to a maximum of 30,000 USD per insured person per short term appointment including extensions. There is a 100 USD deductible for medical expenses per short term appointment including extensions.
Aim	<p>The plan reimburses medical treatment resulting from a non service incurred emergency, i.e. a sudden, unexpected, unusual specific event in case of an accidental injury and a sudden, unexpected sickness.</p> <p>Examples:</p> <ul style="list-style-type: none"> <li>- a severe cold or fever is covered</li> <li>- Injury while descending a flight, an accident on the pavement outside of the meeting venue is covered if it is not considered service incurred.</li> </ul> <p>The plan only reimburses treatment, supplies or other services that are widely and generally accepted as medically necessary and appropriate for the condition being treated, and when such treatment, supplies or other services are prescribed by a licensed, qualified medical professional. Vanbreda International has the fiduciary duty and discretionary authority to determine, on behalf of the United Nations, what constitutes a covered service or plan benefit under the programme.</p>
Reasonable and customary	<p>Only reasonable and customary expenses are covered. This means that only fees and prices which are commonly charged for the treatment or purchase in question can be considered for reimbursement, taking into account the geographical area where the treatment is given or the item is purchased.</p> <p>The treatment or purchase must also be reasonable and customary from a medical point of view. This means, for example, that the number of treatment sessions/days of admission/dosage of medication should be medically justified.</p> <p>Any excesses in this regard will be limited to the reasonable and customary level.</p>
Eligibility	<p>Coverage under this policy is for the entire period of validity of the short term contract, including any extensions without break in service.</p> <p>The insured person after being separated from the Policyholder's service will remain covered under the present</p>

	contract, for a period not exceeding 12 months after the date of separation, for reimbursement of medical expenses for hospitalization resulting from a covered accident incurred during the insured period.
Coordination of benefits	<p>The UN insurance programme does not reimburse the cost of services that have been, or are expected to be reimbursed under another insurance, social security or similar arrangement. For those members covered by two or more plans, the United Nations insurance programme coordinates benefits to ensure that the member receives as much coverage as possible but not in excess of expenses incurred.</p> <p>Members covered under the UN insurance programme are expected to advise Vanbreda International when a claim can also be made against another insurer.</p>
Currency of reimbursement	By default, claims will be reimbursed in USD or EUR.
Validity of prescriptions	One year (even for prescriptions mentioning 'permanent use')
Claim submission deadline	All claims must reach Vanbreda International within one year from the date on which the first expenses were incurred.
Outpatient treatment/outpatient surgery/day case	Treatment given on an outpatient basis, where the date of admission is the same as the date of discharge.
Inpatient treatment/hospitalisation	Treatment given on an inpatient basis, where the date of admission differs from the date of discharge.
Insurance year	An insurance year is equal to a calendar year.
Prior notification	Prior notification to Vanbreda International is highly recommended.

## 2. Summary of benefits

### 2.1. In the hospital



#### GENERAL RULE

All treatments and medicines must be prescribed by a qualified and registered medical doctor. The items below are reimbursed at 80%, unless indicated otherwise in the remarks.

Item	Remarks
<b>Prior approval from Vanbreda International's medical consultant is recommended.</b>	
Bed and board (Worldwide)	<ul style="list-style-type: none"> <li>semi-private room or ward: 80% up to the price for a semi-private room. 100% in case of an admission in general ward accomodation in public hospitals.</li> </ul>
Doctor's fees (surgeon, treating physician, assistant, anaesthetist, midwife)	80% in case of an admission in a semi-private room, 100% in case of an admission in a general ward.
Other hospital expenses (e.g. use of operating theatre and equipment, lab, x-rays, medication for use during the hospital admission)	80% in case of an admission in a semi-private room, 100% in case of an admission in a general ward.
Accompanying person	Not covered
Outpatient surgery (operating theatre required)	80%
Chemotherapy, radiotherapy, haemodialysis, etc	Not covered / Not applicable
<b>Specific admissions/surgeries</b>	
Admission related to alcohol and drug abuse	Not covered
Fertility treatment / In Vitro Fertilisation / Cryopreservation of stem cells/umbilical cord	
Optical care admissions / corrective eye surgery to change the dioptre/LASIK	Not covered
Rehabilitation/convalence after surgery	Prior approval is required. Coverage is in accordance with the benefits for hospitalisations.
Home for the elderly/nursing home /	Not covered

Item	Remarks
Institution for the disabled	
Cures	Not covered
Cosmetic surgery	Not covered
Reconstructive surgery	Prior approval is required.

## 2.2. Ambulance and transportation expenses



### GENERAL RULE

All treatments and medicines must be prescribed by a qualified and registered medical doctor. The items below are reimbursed at 80%, unless indicated otherwise in the remarks.

Item	Remarks
General transportation costs	Not covered
Ambulance	Transportation between the place where you are injured by an accident or stricken by sickness and the first hospital where treatment is given.
Repatriation	Not covered
Evacuation	Not covered



### 2.3. At the General Practitioner's



#### GENERAL RULE

All treatments and medicines must be prescribed by a qualified and registered medical doctor. The items below are reimbursed at 80% unless indicated otherwise in the remarks.

Item	Remarks
Consultation	80%
Annual subscription fees	Not covered
Minor surgical intervention in a doctor's office	80%
Vaccination Routine physical exam	Not covered

### 2.4. At the specialist's



#### GENERAL RULE

All treatments and medicines must be prescribed by a qualified and registered medical doctor. The items below are reimbursed at 80% unless indicated otherwise in the remarks.

Item	Remarks
Consultation	80%
Treatment	80%
Second opinion	80%
Outpatient mental health care	Not covered
Immunotherapy	Not covered
Check-ups (mammography, Pap smear etc)	Not covered If diagnostic (in case of an illness or suspicion of an illness): covered at 80%
Hearing test	Not covered

Item	Remarks
Eye test to determine the dioptré by an ophthalmologist, optometrist or optician	Not covered

## 2.5. At the licensed qualified medical service provider's (other than doctor)



### GENERAL RULE

All treatments and medicines must be prescribed by a qualified and registered medical doctor. The items below are reimbursed at 80% unless indicated otherwise in the remarks.

Item	Remarks
<b>A doctor's prescription is required for care given by a person holding a paramedical degree (e.g. nurse, physiotherapist).</b>	
Medical act (e.g. dressing wounds, giving injections) and supervision by a nurse	80%
Nursing assistance for activities of daily living (e.g. dressing, feeding, supervision)	Not covered
Physiotherapy	<p>Covered if given to improve or restore physical functions that have been lost or are debilitated as a result of an illness, accident or congenital disorder. Therapy aimed at preventing deterioration of bodily functions is not reimbursable.</p> <p>The doctor's prescription should mention the number of sessions required.</p> <p>The invoice should mention:</p> <ul style="list-style-type: none"> <li>• the medical service provider's medical degree;</li> <li>• the date(s) of treatment;</li> <li>• the type of treatment given.</li> </ul>
Psychological treatment given by a <ul style="list-style-type: none"> <li>• psychiatrist;</li> <li>• licensed psychologist;</li> <li>• licensed psychoanalyst;</li> <li>• licensed psychiatric social worker;</li> <li>• neurologist.</li> </ul>	Not covered
Custodial care / Hospice care	Not covered

## 2.6. At the dentist's / optician's

### GENERAL RULE

As a general rule, not covered. Dental is covered if the care is needed due to a covered accident or to an emergency.

All treatments and medicines must be prescribed by a qualified and registered medical doctor. The items below are reimbursed at 80%, unless indicated otherwise in the remarks.

Item	Remarks
General cover for ordinary dental care	Not covered, except that required pursuant to a covered accident or to an emergency, up to 900 USD per short term appointment including extensions.
Optical care	Not covered

## 2.7. At the pharmacist's

### GENERAL RULE

All treatments and medicines must be prescribed by a qualified and registered medical doctor. The items below are reimbursed at 80% unless indicated otherwise in the remarks.

Item	Remarks
<p>General cover of prescribed pharmaceutical products</p> <ul style="list-style-type: none"> <li>containing active medical components; and</li> <li>generally medically recognised and fully approved by the relevant legislation in force; and</li> <li>required as a result of illness, accident or maternity.</li> </ul>	<p>For claiming purposes, please provide us with the following documents together with your Claim form:</p> <ul style="list-style-type: none"> <li>doctor's prescription stating: <ul style="list-style-type: none"> <li>the name of the patient;</li> <li>the diagnosis;</li> <li>the name of the medication;</li> <li>the dosage;</li> </ul> </li> <li>the official original invoice clearly mentioning: <ul style="list-style-type: none"> <li>the date of purchase;</li> <li>the name(s) of the medication;</li> <li>the price paid for each product.</li> </ul> </li> </ul>
Over-the-counter (OTC) drugs	<p>OTC drugs are only covered in case they are an essential part of a treatment and when the following conditions are met:</p> <ul style="list-style-type: none"> <li>the medication must be generally medically</li> </ul>

Item	Remarks
	<p>accepted as medicine (containing enough active pharmaceutical components). This means that there has to be enough scientific proof of its effectiveness in the peer reviewed medical literature.</p> <ul style="list-style-type: none"> <li>the medication needs to be prescribed by a doctor for a well specified diagnosis and this diagnosis needs to be mentioned on the prescription.</li> </ul> <p>The following products are never reimbursable:</p> <ul style="list-style-type: none"> <li>cosmetics such as creams/lotions to remove wrinkles, Retin A products (unless for diagnosed severe acne), body washes/soaps, moisturizers/barrier creams, skin cleansers;</li> <li>non-mediated eye drops, hypo tears, eye lubricants</li> </ul>
Food/nutritional supplements	Not covered
Vitamins and minerals	<p>Not covered, unless when the vitamin/mineral in question is taken to cure an existing deficit.</p> <p>Please send the results of the relevant laboratory test so that our medical consultant can ascertain whether this is the case.</p>

## 2.8. At the specialised supplier's office

### GENERAL RULE

The plan covers purchase and rental of orthopaedic appliances at 80%, if considered medically necessary by Vanbreda International's medical consultant.

Item	Remarks
Orthopaedic devices in general	Prior approval is required. Please provide us with a medical prescription indicating the diagnosis and the device prescribed and a Cost estimate. Coverage is 80 %
Hearing aids	Not covered.

## 2.9. In the laboratory/medical imaging facility

### GENERAL RULE

All treatments and medicines must be prescribed by a qualified and registered medical doctor. The items below are reimbursed at 80%, unless indicated otherwise in the remarks.

Item	Remarks
Medical Imaging ( X- Rays, Magnetic Resonance Imagine (MRI), Ultrasound, Electrocardiogram (ECG)	Covered
Mammography for diagnostic purposes	Covered
Laboratory tests	Covered
Amniocentesis	Covered

### 3. Exclusions

- Medical expenses related to a service incurred sickness or accident;
- Spa cures, rejuvenation cures or cosmetic treatment (cosmetic surgery is covered, however, where it is necessary as the result of an accident for which coverage is provided);
- Consequences of sickness or accidents resulting directly from alcoholic intoxication and/or from the use of drugs, which have not been medically prescribed;
- Consequence of sickness or accidents resulting from voluntary and intentional action on the part of the insured person;
- The consequences of injuries resulting from motor-vehicle racing or dangerous competitions;
- Consequences of insurrections or riots if, by taking part, the insured person has broken the applicable laws; the consequences of brawls, except in cases of self-defence;
- Expenses for, or in connection with, travel or transportation, whether by ambulance or otherwise, except that charges for professional ambulance service used to transport the insured participant between the place where he or she is injured by an accident or stricken by disease and the first treating hospital are covered;
- The direct or indirect results of explosions, heat release or irradiations produced by transmutation of the atomic nucleus or by radioactivity or resulting from radiations produced by the artificial acceleration of nuclear particles;
- The insurance is suspended in time of war for insured persons who are mobilized or who volunteer for military service;
- Aircraft accidents are only covered if the insured person is on board an aircraft with a valid certificate of airworthiness, piloted by a person in possession of a valid licence for the type of aircraft in question; the pilot himself may be the insured person.

## 4. Access to forms

On your personal webpages you can download the Claim form and the Cost estimate form mentioned in this document in the section My Pages. You can access your personal webpages as follows:

### How to access your personal website

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