

Your well-being,
your peace of mind

International health insurance

Choosing the expat life
takes imagination.

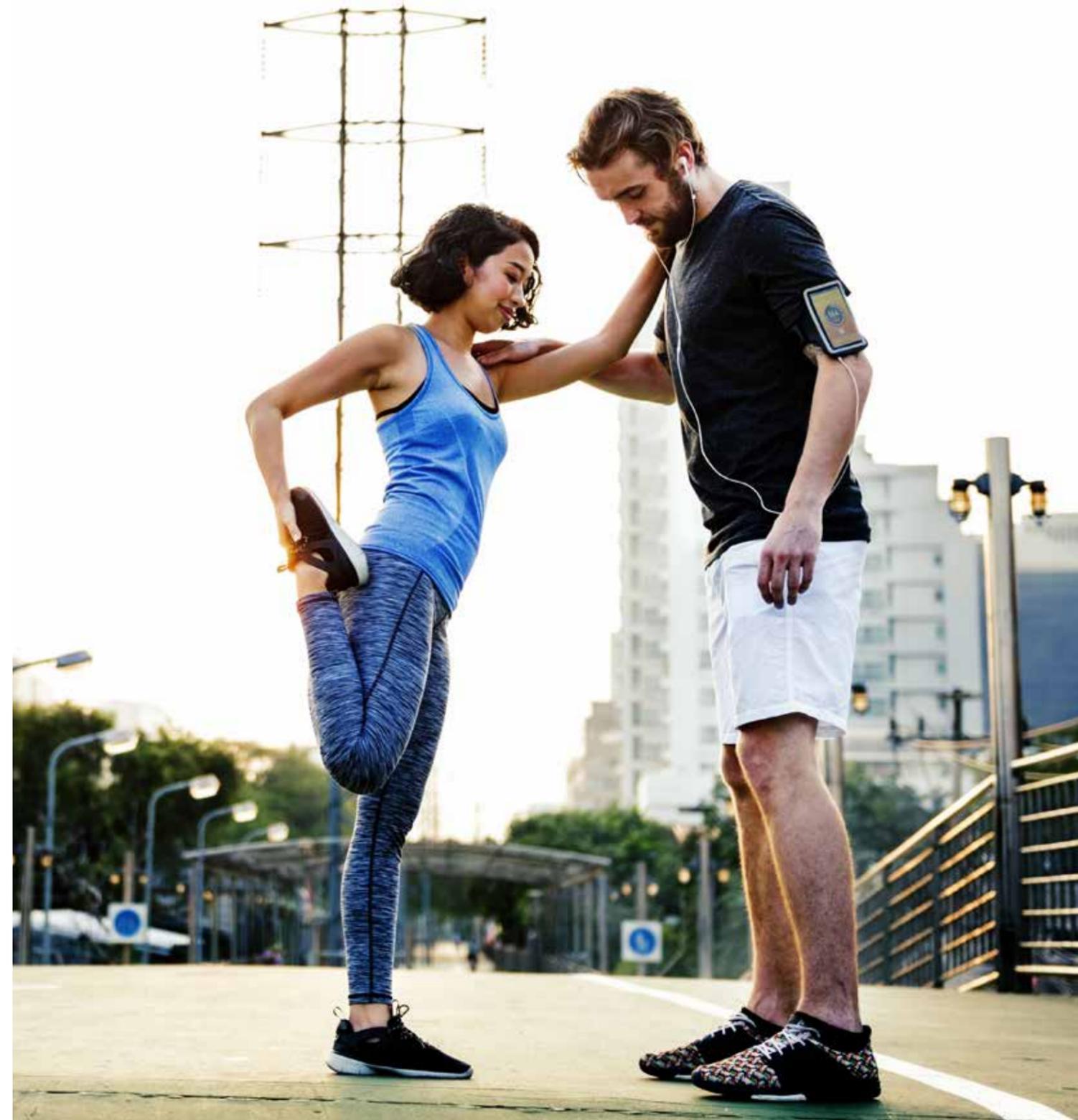
Securing the lifestyle
takes a plan.

One that means you'll never have to let the unexpected stop you from following your dream. You know that the expat journey follows the road less taken. But it's a path you need not take alone.

William Russell is your partner for international insurance in Hong Kong. We started out in 1992 as a family-run business, and we now support customers like you in more than 160 countries worldwide. We offer a range of plans that you can take with you as you move, renewing easily each year. The secret to our continued success is that international insurance is the only thing we do. We are a boutique insurance provider, fully independent, and free from the demands of shareholders or investors. Our only obligation is to you.

We know your challenges, understand your needs, and share your vision. Our customers trust us to deliver straightforward and affordable plans, covering their health and well-being wherever they are. They count on us to step into action when the unexpected happens.

Find out how our plans can secure your plans at william-russell.com.hk.



The insurer behind our health plans

Our plans are insured by Sompo Insurance (Hong Kong) Co., Ltd., a member of SOMPO Holdings – one of the largest globally competitive insurance groups, listed on the Tokyo Stock Exchange. Having its origins in 1888, Sompo's shareholding company – Sompo Japan Nipponkoa Insurance Inc. – is the oldest fire insurance company in Japan and one of Japan's largest Property & Casualty (P&C) insurance companies in terms of premiums written on a stand-alone basis, with an A+ rating from Standard & Poor's.



You're covered, wherever life takes you.

To get the most out of living abroad, of course you know the importance of adapting. But you should never have to accept low quality or poor service when it comes to your healthcare. Talk to us about our range of health plans, which are designed to suit a range of budgets and lifestyles in Hong Kong.

Our plans allow you to take your cover with you when you move to another country or take a temporary trip home, provided you're within your chosen area of cover. Should you need emergency medical treatment, we will evacuate you to the nearest suitable medical facility if none is available locally.

Stay in control.

As an expat, you've seized the opportunity to broaden the choices for you and your family. You can improve your well-being through the diet you choose, the fitness plan you follow, and the activities you pursue.

When short or long-term illness enters the picture, it's the loss of independence that can affect us most. With our health plans, you stay in control. You're free to receive treatment at any hospital, clinic or medical facility within your plan's area of cover.

This means access to the best doctors and healthcare professionals, and the freedom to choose the hospital you want to use. If you want to return home for your medical treatment, our plans allow you to do just that, provided your home country is within your area of cover.

We also give you the option of selecting your area of cover to help manage your premiums. Healthcare costs are significantly higher in the USA, so we have made cover there optional, meaning that you don't have to pay for cover you don't need.

We're not afraid to talk about cancer treatment.

With us, you're covered in full.

1 in 2 people in the UK born after 1960 will be diagnosed with some form of cancer during their lifetime.* With our health plans, you're covered in full for cancer treatment. Selected plans offer a HK\$38,750 cash benefit upon diagnosis of cancer too.

The Elite health plans cover the cost of genome testing of cancerous cells up to HK\$46,500, giving you a cancer care plan personalised for you. The plans cover all aspects of your treatment, including benefits toward the costs of wigs, counselling, and specialist cancer dietitians.

We all face the risk of developing cancer at some point in our lives, whoever or wherever we are. Our plans will help you stand up to one of modern life's biggest challenges.

*Source: Cancer Research UK, <http://www.cancerresearchuk.org/health-professional/cancer-statistics/risk#heading-Zero> Accessed January 2018



Focus on your treatment, not payment.

If you or one of your family falls ill while you're living overseas, there's only one priority: a swift and successful recovery. Your William Russell health plan covers you for private hospital accommodation, road ambulances, doctors' fees, diagnostic tests, surgery, nursing care, and much more.

We don't think you should have to deal with a pile of paperwork and bills when, really, you want to focus on your treatment and recovery. That's why we always aim to settle your bills directly with the hospital.

If you receive treatment that doesn't require hospital admission, we take care of that too. Just pay at the point of service, email the bills to us, and we will refund the cost of treatment back to you. You can also apply for our direct billing services at no extra cost, giving you cashless access to care at selected medical facilities in Hong Kong.

Well-being matters. Treatment isn't the only option.

Today's expats are health-conscious and proactive about lifestyle choices, and we have created modern plans to match. You'll find that our plans emphasise prevention as much as cure.

Our Elite plans provide several well-being benefits, from complementary medicines to preventive check-ups, examinations, vaccines, and screenings. You can also choose to boost your well-being benefit with a higher annual limit.

We offer a digital well-being service with access to articles and features on healthy expat living. You can find this and other interesting information at william-russell.com/blogs.



Our plans, designed for you.

Customise our health plans with a range of optional benefits and add-ons.



Medevac Plus

Medical evacuation is covered as standard on our health plans, but Medevac Plus extends the range of circumstances under which you'll be evacuated.



USA cover

Given the high cost of medical treatment in the USA, we have made cover there optional so you don't pay for cover you don't need.



Higher well-being benefit limits

Boost your annual benefit limits on certain benefits such as dental care and well-being.



Dental care options

We have a range of dental care options for the Silver and Gold plans, so you don't have to pay for cover you don't need. (Basic dental care is covered as standard on the Gold plan).



Optical cover

On business plans, you can add cover of up to HK\$1,550 for annual optical tests, lenses, and contact lenses.

Our health plans, benefits, and optional add-ons

The plans and prices shown here are illustrative of our rates for individuals, and are available to expats and their families in Hong Kong. For full information, please refer to the relevant plan agreement.

Cover is also available for businesses with three employees or more. To discuss a plan for your business, please call our team on 852-3702-6161.

Please note that pre-existing medical conditions and related conditions are not covered by our plans, unless you have told us about them and we have agreed to cover them.

How can we help you?
Call us on 852-3702-6161
or visit william-russell.com.hk.

Elite Bronze	Elite Silver	Elite Gold
Example price: US\$118.82 per month*	Example price: US\$217.62 per month*	Example price: US\$356.66 per month*

*Based on a 34-year-old with our standard HK\$2,000 per annum excess, the standard area of cover, and full medical underwriting, paying his or her premiums on a monthly basis.

- HK\$11,625,000 annual limit
- Worldwide cover (excl. USA)
- In-patient care
- Post-hospital out-patient treatment only
- Full medevac cover (Medevac Plus available)
- Cancer care
- Kidney dialysis

*Based on a 34-year-old with our standard HK\$2,000 per annum excess, the standard area of cover, and full medical underwriting, paying his or her premiums on a monthly basis.

- HK\$19,375,000 annual limit
- Worldwide cover (excl. USA)
- In-patient care
- Out-patient treatment
- Full medevac cover (Medevac Plus available)
- Cancer care
- Kidney dialysis
- HK\$2,325 well-being cover (6-month waiting period)
- HK\$1,550 well-child benefit (12-month waiting period)
- HK\$116,250 complications of pregnancy cover (10-month waiting period)
- Option to add Dental Basic (6-month waiting period)*
- Option to add Dental Plus care (12-month waiting period)*
- Option to extend well-being cover to HK\$3,875 (6-month waiting period)*

*Based on a 34-year-old with our standard HK\$2,000 per annum excess, the standard area of cover, and full medical underwriting, paying his or her premiums on a monthly basis.

- HK\$38,750,000 annual limit
- Worldwide cover (excl. USA)
- In-patient care
- Out-patient treatment
- Full medevac cover (Medevac Plus available)
- Cancer care
- Cash benefit of HK\$38,750 upon diagnosis of cancer
- Kidney dialysis
- HK\$5,813 well-being cover (6-month waiting period)
- HK\$3,100 well-child benefit (12-month waiting period)
- HK\$116,250 routine maternity care and childbirth cover (10-month waiting period) per pregnancy
- Full complications of pregnancy cover (10-month waiting period)
- HK\$11,625 basic dental cover (6-month waiting period)
- Option to add Dental Plus (12-month waiting period)*
- Option to extend well-being cover to HK\$10,075 (6-month waiting period)*

*Not included in the price shown

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