



GLOBAL HEALTHCARE AND ASSISTANCE

# expacare

We know the world of healthcare



International healthcare for over 30 years

# *Our mission*

Our mission is to provide International Private Medical Insurance and 24 hour assistance to individuals and corporate clients of all sizes wherever you are in the world in a caring, professional, compassionate, open and honest way.



# Welcome

## Welcome to the world of Expacare

Expacare has been trading for 30 years, making us one of the world's longest established global health insurance providers. During that time, the international healthcare market has changed considerably but Expacare has remained a constant, continuing to provide our clients with the level of cover you both need and deserve.

Our services and our products have been fine-tuned through years of hard work and by really listening to what our members need. This means that you receive the healthcare plan you need at a price you can afford, and with the peace of mind that working with an established insurance provider can bring. No wonder we've been providing insurance cover to some of our members for over 30 years.

Read on to find out about our extensive range of International Healthcare Plans and what you, our members, can expect from our team.



Beverly Cook  
CEO, Expacare



# *Our commitment to you*

## **ALWAYS RELIABLE**

We support individuals, families and companies across all continents. To be covered by one of our policies you are relying on us to make sure you have an insurance solution that is right for you as well as a service to suit your way of life. As a global organisation and part of the JLT Group (who are one of the largest employee benefits companies in the world) we have the strength and stability of resources behind us to ensure we can truly deliver.

## **DEDICATED SUPPORT AROUND THE CLOCK AND AROUND THE GLOBE**

From South Africa to the UAE, Indonesia to Lebanon and Hong Kong to Canada, Expacare is always available. We understand our members' international lifestyle choices and that they need us to be available around the clock, so we operate 24/7, 365 days a year.

## **ALWAYS KNOWLEDGEABLE**

The majority of our staff are long-standing members of the team so they truly understand our business as well as being professionals in their own field. They are knowledgeable, friendly and above all, invested in what we do. In short, our staff care about our members.

Our claims teams speak over 30 languages meaning we can support a variety of cultures and language from around the world which makes claiming that much easier.

## **WIDE-RANGING COVER FOR EVERY NEED**

Our International Private Medical Insurance (IPMI) plans keep developing to ensure that we are always innovating and remaining competitive. It's why we can offer a scheme specifically for business start-ups and flexible plans for individuals and groups.



# Cities can at times be overwhelming, especially when you are ill. Expacare support gives you peace of mind.

## **PRIDE IN PERSONAL SERVICE**

None of our members ever feel like just a number; that is why you receive a named contact at Expacare so that you can access truly individual support.

We're driven by this personal approach to insurance provision, and believe you should never underestimate the reassurance gained from quality healthcare insurance and a friendly voice on the end of the phone - particularly in times of crisis.

High service standards are at the heart of everything we do and we wouldn't still be here after 30 years if they weren't. We are not in for the quick wins. We are in it to establish long term relationships with our members, driven by quality service and underpinned by a wide range of products designed for the needs of today.

## **CLIENTS' NEEDS ARE CONSTANTLY EVOLVING, SO WE ALWAYS KEEP OUR FINGER ON THE PULSE**

We understand that no two members are the same so our series of products have been developed to cater for all your International healthcare needs. Whether your requirements are for an individual, group or corporate solution, it is important to us that you are given the most suitable policy for your particular needs.

We are members of the Association of International Medical Insurance Providers (AIMIP), meaning we keep on top of industry developments and make sure we are consistently leading the improvements in our field and are operating to the highest standards.





# *Our products*



With over 30 years experience of providing International Private Medical Insurance we have developed a range of products that will give you peace of mind.



# Providing the healthcare to suit your needs when and where you need it.

## OUR PLANS

Expacare has worked very hard in modernising our International Private Medical Insurance (IPMI) plans to meet the demands of today's world and understand the IPMI needs of our clients.

Our product range includes:

- A series of products to cater for all client types from individuals through to large organisations and corporates
- Tailor-made service available for companies with more than 30 employees
- Plans available – Supercare, Essentialcare, Extensivecare and Ultracare

## QUALITY AND DEPTH

We're not looking to always be the cheapest in the market; we're looking to be the best. Our prices reflect the quality and depth of the insurance cover and personal service we provide and these prices have remained stable, so you can be confident about the long term affordability of your plan.

## KEY BENEFITS

We believe the key benefits of our plans speak for themselves. They have been carefully drafted over the years and are continually reviewed to meet the competing and ever-changing needs of those we cover and include:

- Overall policy limit of up to £1,000,000
- Full refund for in-patient hospital services with options for out-patient treatment, depending on the cover chosen
- Cover for cancer and chronic conditions including palliative care included as standard on all plans
- Emergency medical evacuation included as standard on all plans
- Options for maternity, dental and wellness cover
- Cover and premiums available in Sterling
- Complete flexibility to choose where treatment is received and by whom
- Plans available for individuals and groups
- Option to remove the excess





# *Our client service*

## **HOW OUR MEDICAL ASSISTANCE WORKS**

Expacare's medical assistance must not only offer value-add services for both brokers and members; they must also have a deep understanding of - and experience in - the international healthcare field. This is why we have chosen to work with CEGA, one of the world's leading providers of travel risk management, medical assistance, air ambulance and claims management services.

As Expacare's worldwide medical advice and assistance partner, we work closely together to proactively and reactively ensure the medical wellbeing of policyholders all year round.

CEGA ([www.cegagroup.com](http://www.cegagroup.com)) have over 40 years experience providing clients with Claims Assistance and offer a 24 / 365 service. They are a UK based company

with over 400 staff providing their services on our members' behalf. Staff are multi-lingual and highly trained to deliver advice and re-assurance in a timely and friendly manner.

CEGA have recently won the ITIJ Award for "Assistance / Claims Handler of the Year" for the second time and has been a previous Winner of the Insurance Fraud Awards as well as being nominated in the British Insurance Awards.

Their services cover the globe from East Timor to Angola and Beijing to the Maldives and with their own flight crew and air ambulance, they offer full medical reassurance. CEGA work with many leading financial institutions and Insurers so are well equipped to maintain the high standards of service delivery that our members expect.





With emergency evacuation included on all policies, our clients can rely on us to provide practical help when it is needed.



### **YOUR HEALTHCARE, YOUR CHOICE OF PROVISION**

Expacare do not believe that it is in the interest of the insured members to restrict where treatment is delivered. Expacare's policies allow total flexibility to choose where you are treated and by whom. Of course, if you are not familiar with the area in which you are located, you are only a phone call or email away from someone who will be able to direct you to the nearest medical facility should this information be required.

### **YOU CAN CHOOSE THE DOCTOR**

By the time any diagnosis has been made, we believe that you will have already developed a relationship with your treating doctor whom you trust. At this stage, we therefore believe that it is important to your recovery that you continue to receive treatment from the same doctor if this is what you want.

### **YOU CAN CHOOSE THE FACILITY**

Expacare policies give our clients the option to choose where you receive your healthcare (subject to policy terms & conditions) so that you are in the best environment to recover. If there is a facility preference you are able to exercise this option.

### **DEDICATED CLAIMS TEAM**

No matter the time of day or night, or what time of the year an emergency arises, Expacare is always there. Having to make any claim can be stressful but is even more so when a person's health and wellbeing is involved. Our claims team understand how this can feel and work hard to put you at ease every step of the way.

Dedicated claims along with our prompt administration, means you can enjoy as seamless a process as possible, right when it really matters. After all, no client wants the distraction of paperwork at what can be a difficult time.

To help expedite claims we also offer scan claims facilities ensuring that you can get documentation to us quickly and safely.

# We care

## HOW WE CAN SUPPORT YOU

- Global expertise and infrastructure, with a medical ethos that puts our customer at the heart of every decision
- Team on standby to help even in the most complex and challenging situations
- Medical evacuations from any country in the world
- A long standing company that cares about our members
- Friendly experienced staff
- 24/7 365 help available
- Online claims tracking and input
- Excellent Customer Service
- Flexible products
- Cost Containment options on all schemes
- Easy access to worldwide medical facilities and information

## OUR BUSINESS IS BUILT ON LONG-TERM RELATIONSHIPS

As an Expacare member you can rest assured that we too have been away from home, in unfamiliar surroundings, without a sound knowledge of the local language or customs, which is why we work hard to ensure that when you make that call for our help, we are responsive, sympathetic, knowledgeable and professional.





**International healthcare you can rely  
on from a team you can trust**



## International healthcare you can rely on from a team you can trust

- Flexible plans for Individuals, Families and Companies
- Global expertise and infrastructure with over 30 years experience
- Clients can choose where they are treated and who treats them
  - Emergency evacuation included on all plans
  - Emergency assistance available 24/7



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