



Currents / Advantages

**your**  
HEALTH COVERED

**MARINE  
SURE** /

Watertight protection from Integra Global







We're a different breed of health plan provider. Smaller, more flexible. Intelligent and personal. We create tailored insurance plans for marine professionals, expats, and for others with unique insurance needs.





## **Built around you**

Unusual lives require a different sort of health insurance. If you're a marine professional, you need a provider that understands your needs.

That's where we come in.

We're a specialist team, focused on flexible, tailored health cover for people with unique insurance needs. That's never going to make us a global household name – but then, that's never been our goal. We're more interested in helping people like you.

### **Return to fitness**

If you're signed off ship for medical treatment and cannot return to vessel to rejoin at the next port of call or return to your country of residence.

### **Long-term convalescence in home country**

If you undergo a long period of convalescence, we provide you with home country cover for up to 12 months. Allowing you to get back to full health.

### **Companion travel cover**

If you're admitted to hospital outside of your home country for five days or more. We will pay for another member of crew, a friend or family member to accompany you to and from the vessel and their overnight accommodation.

**At Integra Global, you're an individual – not a number. And your insurance is built around you.**

### Convenience, meet choice

Most providers force you to select between convenience and choice. Off-the-peg plans often give you limited flexibility – and building your own can be bewildering.

We've worked hard to balance the two. Our plans are ready to go, but easy to tailor. And if you have questions, we're always just a phone call

### Comprehensive means comprehensive

When we say comprehensive, we mean it.

Our standard plans offer all the benefits you'd expect – and many you might not. Routine check ups, mental health appointments and prescription costs are all included. Plus evacuation and repatriation and return to fitness. We cover preventative care, too, so there's no need to wait before seeking treatment.

Of course, you may not want all this. Which is why we also offer plans that just cover the essentials. That way, you never end up paying for things you know you won't use.

### **Designed to be flexible**

As well as a choice of plans, you can customise each one. For example, you can set your deductible – the amount you contribute when you use your insurance – at a level that suits you.

A high deductible gives you great coverage with a low premium: it's a good option if you think you're unlikely to use your insurance. A low deductible increases your premium, but means you never have to worry about the cost of your care.

### **Feel at home wherever you are**

Unsurprisingly, we're proud of our signature benefit: peerless worldwide care.

We offer direct settlement with hospitals around the globe. And we have convenient direct billing networks in many countries, providing instant, cashless access to outpatient services such as doctor visits, exams, lab fees and prescriptions drugs.

**The result is simple: you feel safe and secure, whenever and wherever you travel.**

## A helping hand

Good health is about more than check ups and prescriptions. It's about looking after yourself every day, in the way that's right for you. That's what our Crew Assistance Programme is all about.

It's a comprehensive well-being programme that gives you and your family free, confidential support, 24 hours a day. You can talk to someone about any issues you're experiencing, from work related issues to dealing with close quarter living. It's totally confidential: we have no knowledge of which services you use, or how much you use them, so it will never affect your premiums.

We believe good health insurance should reward you for taking care of yourself. That's why all our plans include the Crew Assistance Programme as standard.



### Truly global care

As a marine professional, you need quick, reliable access to your care wherever you are.

We work with a leading provider of assistance services, to ensure you're always protected. Everything from vaccinations and travel advice to emergency medical evacuation is included, so you can travel without worrying about your healthcare.

What's more, we make getting treatment abroad as simple as possible. We offer direct settlement with hospitals around the globe. And we have convenient direct billing networks in many countries, providing instant, cashless access to outpatient services such as doctor visits, exams, lab fees and prescription drugs.

In other words, our international care is comprehensive, and convenient – just what you'd expect from an expat specialist.

**Your care, everywhere**

As a marine professional, you need quick, reliable access to care all over the world. That's why our plans include the latest digital health tools.

We use Medelinked, a leading digital health records service, to make accessing your records online from anywhere in the world safe and convenient. You can share your records with trusted health partners, and instantly check your insurance information, so you get the right care as quickly as possible.

The IntegraHealth app makes things even easier. With it, you can check your Medelinked records, and contact us at any time for help and advice. It integrates directly with Apple Health, building up a better picture of your health over time. And it allows you to submit claims directly, which means less paperwork and quicker settlement.

It's not just about convenience. With these tools, health providers have more information, so they can always give you the best possible care, wherever you are.

## Plans for individuals

You never quite know what's around the corner.  
That's why we offer comprehensive, integrated  
policies, with everything you need built in.

Whether you choose Currents or Advantages, you'll benefit from prompt, reliable, high quality care wherever you are.

### Currents

Our Currents plan has been thoughtfully designed to provide comprehensive yet affordable care.



### Advantages

With Advantages, you'll benefit from the very best care, wherever you are – from a private room during any hospital stay, to free regular checkups, and much more.



TABLE OF BENEFITS

	INTERNATIONAL	
	Currents	Advantages
Annual maximum plan benefit	\$1,500,000	\$2,000,000
Annual maximum plan benefit	€1,250,000	€1,500,000
Annual maximum plan benefit	£1,000,000	£1,250,000
HOSPITALISATION BENEFITS		
Accommodation	Semi-private room	Private room
Inpatient treatment, daypatient, operating theatre and recovery room, prescribed medicines, drugs and dressing for inpatient or daypatient treatment	100% 90% US/Canada	100%
Intensive care unit	100% 90% US/Canada	100%
Inpatient ancillary services including physical and occupational therapy as daypatient or inpatient	100% 90% US/Canada	100%
Surgeons' and anaesthetists' fees	100% 90% US/Canada	100%
Inpatient consultation by specialist	100% 90% US/Canada	100%
Emergency room	100% 90% US/Canada	100%
Pathology, radiology, and diagnostic tests	100% 90% US/Canada	100%
MRI, CT and PET scans	100% 90% US/Canada	100%
Private duty nursing (Lifetime maximum)	\$7,500 €6,000 £5,000	\$15,000 €12,500 £10,000
Skilled nursing facility (Lifetime maximum)	\$7,500 €6,000 £5,000	\$15,000 €12,500 £10,000
Home health care (Lifetime maximum)	\$7,500 €6,000 £5,000	\$15,000 €12,500 £10,000
Hospice care services (Lifetime maximum)	\$10,000 €8,000 £6,500	\$20,000 €15,000 £13,000
Emergency dental treatment (as a result of accident)	100% 90% US/Canada	100%
Cancer treatment	100% 90% US/Canada	100%

TABLE OF BENEFITS

INTERNATIONAL

	Currents	Advantages
Child accompaniment	100%	100%

*If the insured person is a child under 16 who requires hospitalisation, we will pay for necessary overnight accommodation for one parent in the same hospital, or when no such accommodation is available, for necessary bed and breakfast accommodation in a nearby hotel. Pre-approval is necessary.*

MANAGED TRANSPLANT PROGRAMME

Organ transplants maximum lifetime	\$500,000 €400,000 £300,000	\$500,000 €400,000 £300,000
Tissue transplants (as part of the overall organ max.)	\$250,000 €200,000 £150,000	\$250,000 €200,000 £150,000

*Transplant must be pre-certified and approved by us. Failure to comply will result in treatment not being covered by your policy.*

OUTPATIENT BENEFITS

Surgery as outpatient	100% 90% US/Canada	100%
Physician office visits and specialist fees	90%	100%
Diagnostic and therapeutic services (as outpatient, per visit)	90%	100%
Physical therapy (as outpatient, per visit)	90% \$75 €60 £50 policy year max 30 visits	100% \$75 €60 £50 policy year max 50 visits
Occupational therapy (as outpatient, per visit)	90% \$75 €60 £50 policy year max 30 visits	100% \$75 €60 £50 policy year max 50 visits
Chiropractic services Policy year maximum for chiropractic services <i>Referral letter required from medical physician</i>	90% \$750 €600 £500	100% \$1,500 €1,250 £1,000
Complementary Medicine Including TCM, bonesetting, acupuncture, herbal medicine, homeopathy and osteopathy	N/A	100% \$1,500 €1,250 £1,000

PRESCRIPTION PROGRAMME

In US (no deductible applies)	90% generic 80% brand	100% generic 90% brand
All other countries (deductible applies)	90%	100%

TABLE OF BENEFITS

	INTERNATIONAL	
	Currents	Advantages
<b>MATERNITY AND NEWBORN COVER</b>		
Pregnancy, normal delivery	90% \$2,000 €1,500 £1,300	100% \$10,000 €7,500 £6,500
Complicated pregnancy and Cesarean section (non-elective)	90% \$4,000 €3,000 £2,600	100% \$12,000 €9,000 £8,000
<i>Routine nursery, included under maternity benefits as any other treatment including room and board, physician charges and circumcision for males prior to discharge.</i>		
Newborn cover	\$25,000 €20,000 £15,000	\$30,000 €22,500 £22,000
<i>Included in newborn cover are premature births, congenital conditions and birth anomalies. Newborn cover is only available for a covered pregnancy. A 12-month waiting period applies for all maternity benefits and newborn care benefits.</i>		
<b>WELLNESS AND ROUTINE SERVICES</b>		
ADULTS Per policy year	\$500 €400 £300	\$750 €600 £500
Routine physical exams in connection with overall health and wellbeing	90%	100%
Pap smear	90%	100%
Mammograms: ages 35-39 one baseline exam; ages 40-49 one exam every one or two years for asymptomatic women, but no sooner than two years after baseline; age 50 and over one exam annually; any age whenever prescribed by a physician	90%	100%
Prostate cancer screening: one test per policy year for males age 50 or over	90%	100%
Immunizations and vaccinations	90%	100%
<b>CHILD(REN)</b>		
Maximum per policy year: birth to age 12 months	\$300 €275 £225	\$500 €400 £300
Maximum per policy year: 13 months and over	\$200 €150 £125	\$300 €275 £225
Routine medical exams and immunizations and vaccinations	100%	100%
Child preventive care services	100%	100%
Hearing tests	100%	100%
<i>Six-month waiting period applies to all wellness benefits, but waits are waived for policies that are paid annually. Overall wellness benefit maximums apply to all routine and wellness benefits for adults and children.</i>		
<b>VISION CARE COVER</b>		
Maximum per 24-month period Six-month waiting period applies to Vision Care Cover but waits are waived for policies that are paid annually.	100% \$300 €275 £225	100% \$300 €275 £225



TABLE OF BENEFITS

	INTERNATIONAL	
	Currents	Advantages
<b>EMERGENCY EVACUATION, REPATRIATION AND AMBULANCE SERVICES</b>		
Medical evacuation and assistance	100%	100%
24/7 Emergency medical assistance hotline	YES	YES
Repatriation of mortal remains	100%	100%
Family emergency travel	N/A	100% \$5,000 €3,500 £3,000
Repatriation accompaniment	100% \$2,500 €1,750 £1,500	100% \$5,000 €3,500 £3,000
Repatriation family accompaniment	N/A	100% \$3,000 €2,250 £2,000
<b>MARINESURE SPECIALCARE BENEFITS – RETURN TO FITNESS</b>		
Rejoin vessel or return to country of residence due to medical treatment received onshore. Maximum benefit for transportation costs:	100% \$1,500 €1,250 £1,000	100% \$1,500 €1,250 £1,000
Long-term convalescence in home country. Repatriation and home country cover due to medical necessity	100%	100%
Companion travel and accommodation expenses for one person to accompany you to hospital outside of home country for duration of five days or more. One return trip, by first class rail or by economy/tourist class air travel. Overnight accommodation up to \$100 each night up to a maximum of 15 nights	100% \$2,500 €1,750 £1,500	100% \$2,500 €1,750 £1,500
<b>MEDICAL CONCIERGE SERVICES</b>		
Best possible outcome programme	N/A	YES
<i>A dedicated diagnosis verification and treatment planning care management programme. In the event that you are diagnosed with a specified critical illness, the programme provides access to an appropriate specialist who will remotely review your medical reports to confirm your diagnosis and advise, in conjunction with your treating physician on your treatment options, to provide the best outcome.</i>		
Advanced health screening programme	N/A	100%
Ages 40-50 one high level physical examination every 3 years	N/A	\$1,000 €750 £650
Ages 50+ one high level physical examination every 3 years	N/A	\$1,500 €1,250 £1,000
Blood care programme	N/A	YES
<i>A blood care programme that delivers screened blood, in an emergency, to its members in any part of the world.</i>		
eHealth records account	YES	YES

TABLE OF BENEFITS

	INTERNATIONAL	
	Currents	Advantages
<b>MENTAL HEALTH BENEFITS</b>	100%	100%
Lifetime maximum for mental health benefits (inpatient and outpatient)	\$25,000 €20,000 £15,000	\$25,000 €20,000 £15,000
Policy year mental illness, maximum (out-of-hospital) 15 visits	\$2,500 €2,000 £1,500 per policy year	\$2,500 €2,000 £1,500 per policy year
Lifetime mental illness, maximum per insured (in-hospital)	60 days	60 days
Lifetime maximum for mental health benefits (out-of-hospital)	80 visits	80 visits
<i>Mental health benefits do not count towards out of pocket maximum.</i>		
<b>EXPATRIATE ASSISTANCE PROGRAMME</b>	YES	YES
Operated by LifeWorks, provides assistance with the following types of issues often faced by expatriates: how to cope with isolation and loneliness, adapt across cultures, identify and cope with culture shock, address the personal impact of the relocation, strengthen relationships, improve communication, work towards life goals, deal with stress, anxiety and depression, address alcohol and drug misuse, resolve marital and relationship difficulties, find solutions for work-related issues, access crisis and trauma support while on assignment, discover ways to improve your nutrition in your new environment, focus on your health with natural healing strategies.		
<b>ACCIDENTAL DEATH AND DISMEMBERMENT</b>	N/A	\$100,000 €80,000 £70,000
<i>Also available as an optional benefit on all plans.</i>		
<b>HIV/AIDS TREATMENT</b>	YES	YES
Lifetime maximum	\$25,000 €20,000 £15,000	\$25,000 €20,000 £15,000
<b>DURABLE MEDICAL EQUIPMENT</b>	YES	YES
Lifetime maximum	\$15,000 €12,000 £10,000	\$20,000 €15,000 £13,000
<b>CHRONIC CONDITIONS</b>	YES	YES
<i>Chronic conditions are treated like any other condition under the policy.</i>		

TABLE OF BENEFITS

	INTERNATIONAL	
	Currents	Advantages
<b>LIFE COVER (ADULTS ONLY)</b>		
Lump sum in case of death (all causes)	\$5,000 €5,000 £5,000	\$10,000 €10,000 £10,000
<b>DEDUCTIBLE OPTIONS</b>		
Deductible options are:	\$200, \$500, \$1,000, \$5,000  €150, €400, €750, €4,000  £125, £300, £650, £3,000	\$0, \$100, \$200, \$500, \$1,000, \$5,000  €0, €75, €150, €400, €750, €4,000  £0, £65, £125, £300, £650, £3,000
<b>OUT OF POCKET MAXIMUM INDIVIDUAL</b>		
	\$1,000 €750 £650	\$1,000 €750 £650

An out of pocket maximum is protection for you against high medical costs from your benefits which are listed at 90%. The 10% that you pay yourself is your out of pocket expenses. Once your out of pocket costs equal the maximum indicated, your benefits that were at 90% are switched to 100% for the remainder of the policy year (unless where indicated). For Premier Plans out of pocket while technically possible is not practical due to the 100%. The only area where a maximum out of pocket could be reached is in the US prescriptions for brand name drugs. All other qualified benefits are at 100%.

	\$3,000 €2,250 £2,000	\$3,000 €2,250 £2,000
<b>OUT OF POCKET MAXIMUM FAMILY</b>		

Functions just like the individual out of pocket except this is protection for the entire family. If the family out of pocket maximum is reached regardless of whether the individual out of pocket limit is reached the entire family under cover has their 90% benefits switched to 100% for the remainder of the policy year (unless where indicated). For Premier Plans out of pocket while technically possible is not practical due to the 100%. The only area where a maximum out of pocket could be reached is in the US prescriptions for brand name drugs. All other qualified benefits are at 100%.

<b>GEOGRAPHICAL COVER REGION OPTIONS</b>		
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Cover Region 1 – Worldwide including US and Canada and their territories.

For Cover Region 1 – please note that benefits listed above are only applicable when using our Preferred Provider Network. Benefits outside of network are reduced to 70% and co-insurance does not count toward out of pocket max.

Cover Region 2 – Worldwide but excluding US and Canada and their territories.

Cover Region 2 – does not include any cover for US and Canada and their territories.



## OPTIONAL BENEFITS PLAN

### INTERNATIONAL

	Currents	Advantages
<b>DENTAL PLAN OPTION PLAN FEATURES</b>		
Individual deductible	\$50 €40 £30	\$50 €40 £30
CLASS I EXPENSES No deductible applies Diagnostic – general preventive	100%	Included under medical portion of plan
CLASS II EXPENSES Restorative (basic); endodontics; periodontics; prosthodontics – removable (maintenance); fixed bridge (maintenance); oral surgery	80%	90%
CLASS III EXPENSES Restorative (major); endodontics; prosthodontics – removable (installation); fixed bridge (installation)	50%	60%

*Orthodontic and Class III services are available after three months of continuous enrollment in the Dental Plan. Orthodontic services are only available for children under 18 years of age.*

Policy year maximum (per insured person)	\$1,500 €1,200 £1,000	\$3,000 €2,250 £2,000
Orthodontic lifetime maximum	\$1,500 €1,200 £1,000	\$2,500 €2,000 £1,500

### ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) OPTION

In the event of an accidental death or dismemberment of the primary insured the insurer pays a lump sum benefit equal to the principal sum subject to a maximum benefit multiplied by a percentage as shown below.

Loss of life	100%	100%
Loss of sight of both eyes	100%	100%
Loss of both hands or arms	100%	100%
Loss of both feet or both legs	100%	100%
Loss of one arm and one leg	100%	100%
Loss of sight of one eye	50%	50%
Loss of one foot or one leg	50%	50%
Loss of one hand or arm	50%	50%

*N.B. Benefits cannot exceed two times annual salary. See rate sheet for benefit sums available.*



Better healthcare in minutes

Enrolling in one of our plans is easy. You can do it online – it's completely secure, and only takes a few minutes. Just go to [marinesure-health.com](http://marinesure-health.com) to get started. If you have any questions, get in touch.

Our insurance partner

Your Integra Global health plan is underwritten by MGEN, SIREN number 775 685 399, regulated by the provisions of Tome II of the French mutual insurance companies code – 3–7 square Max Hymans, 75748 PARIS Cedex 15

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A Registered Insurance Intermediary authorised acc. to § 34 d para. 1 GWB [German Trade Regulation] with reg. no.: D-IVZX-JTLRH-97. Registry court of Hamm, HRB 10577. Tax number 316/5736/0646.

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