

InternationalChannels

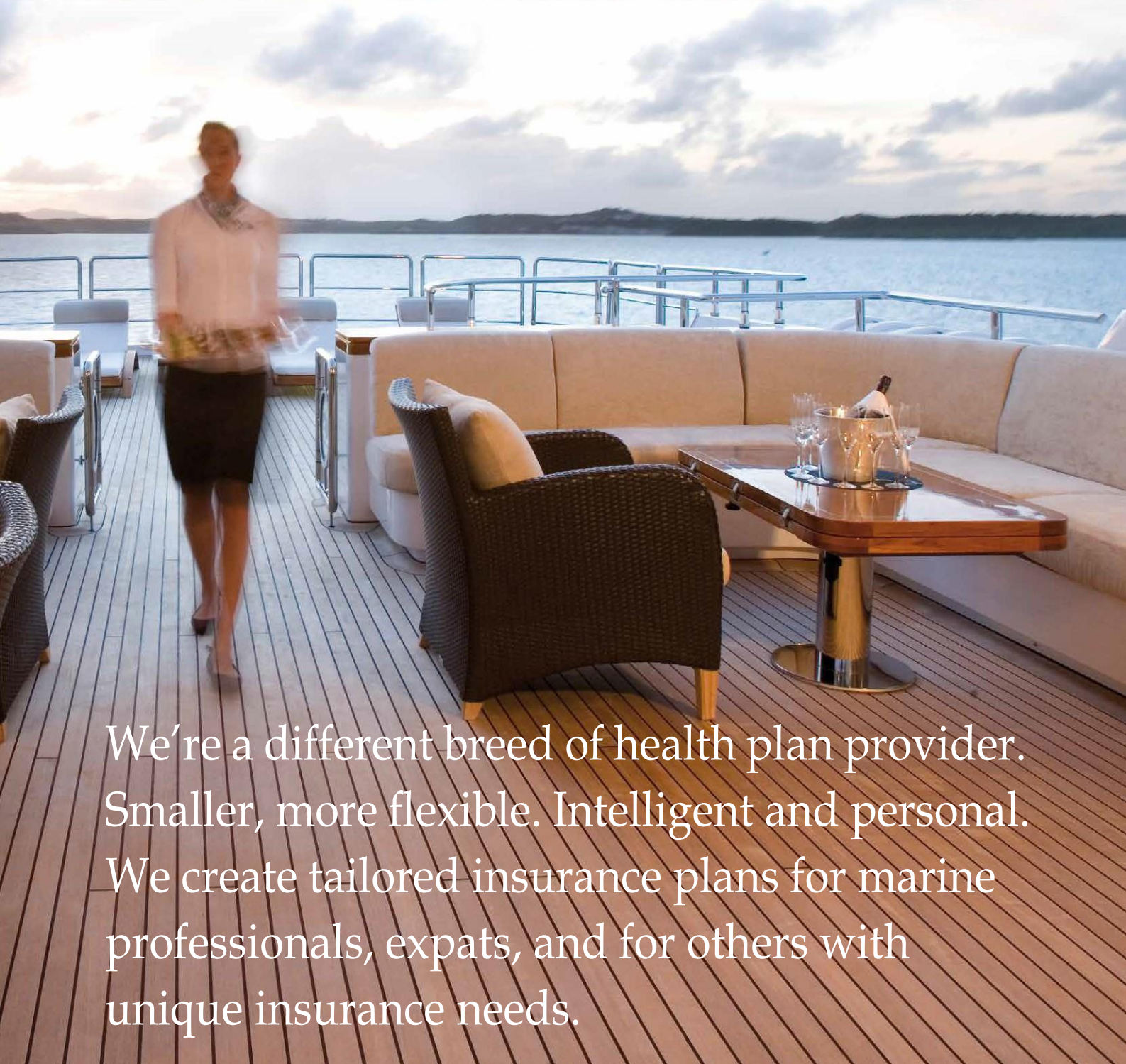
**your**  
TEAM COVERED

**MARINE  
SURE** /

Watertight protection from The HCI Group







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.

## Better healthcare for your crew

We understand the needs of marine professionals, and the people that employ them, better than anyone. Which means we offer outstanding protection for your crew, along with true flexibility – and excellent value.

### **MarineSure health plans**

When it comes to crew healthcare, you have two important goals. You want to keep your crew healthy – but you also need to control costs.

### **Return to fitness**

Allows crew signed off ship for medical treatment that cannot return to vessel to rejoin at the next port of call or return to the crew member's country of residence.

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

When a crew member undergoes a long period of convalescence, we provide them with home country cover for up to 12 months. Allowing your crew to get back to full health.

### **Companion travel cover**

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

Our MarineSure health plans offer both a full range of flexible benefits, and excellent value for money.

**Outstanding cover**

Simply put, we offer high-quality care anywhere in the world. This includes a range of benefits tailored for marine staff – like our unique Crew Assistance Programme, which helps crew members deal with personal and work issues while on board a vessel.

**Simple flexibility**

Our three tiered plans make it easy to tailor coverage to suit everyone’s needs. Our Channels Premier offers top-tier benefits, including routine physical exams, access to our best possible outcome program and health screenings. Alternatively, our Channels Essential and Channels Complete plans balance great care with a lower overall cost.

**Excellent value**

With a comprehensive range of benefits, our MarineSure health plans are great value. They help keep your crew happy, healthy and productive.

**Comprehensive care**

Each of our MarineSure health plans is designed to be comprehensive. They cover everyday needs, like checkups and prescriptions, as well as serious medical emergencies. Most importantly, they're truly global, protecting your crew wherever they go, and whatever they do.

Here are just some of the benefits that come as standard with every MarineSure health plan:

**Hospital and inpatient services**

Full cover for hospitalisation, surgery, inpatient services, emergency room and outpatient surgery – including organ transplant through our Managed Transplant Programme.

**Outpatient services**

No set limits on access to outpatient services, including GP visits and specialists.

**Medical evacuation and emergency assistance**

Comprehensive protection and assistance, 24 hours a day.

**Prescriptions**

Complete cover for prescription drugs, with no set annual or lifetime limits.

**Chronic conditions**

Chronic conditions are treated like any other illness – there are no set limits on long-term access to care.

**Diagnostic and therapeutic services**

A full range of imaging and lab services, as well as extensive therapeutic services.

**Physical therapy**

Generous physical and occupational therapy benefits.

**The Crew Assistance Programme (CAP)**

Giving your crew the tools to tackle the challenges they face on board a vessel. It's a comprehensive well-being programme, offering free, confidential support, 24 hours a day. Connecting them to better health and well-being.

They can talk to someone, go online or download the Telus Health One app to access support in a way that works for them. It can help with any issues they're experiencing, from work-related issues to dealing with close quarter living. It can help your crew make adjustment and change behaviors to make their time on board easier.

The goal is to deal with issues proactively, instead of waiting for problems to emerge.

### Exceptional global coverage

## 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.

Our app and Member ID Card make accessing care simple. And our Crew Assistance Programme is a unique wellness benefit that helps crew with anything from work related issues to dealing with close quarter living and much more.

### Simplified global coverage

To keep things simple, we offer a choice of three regions of cover:

1. Cover 1 - Worldwide, including the US and Canada
2. Cover 2 - Worldwide, but excluding the US and Canada.
3. Cover 3 - Mixed cover where both Cover 1 and Cover 2 is required during the policy year due to the vessel's itinerary allowing a maximum of up to 6 months of cover in Cover 1, worldwide including USA and Canada territories.



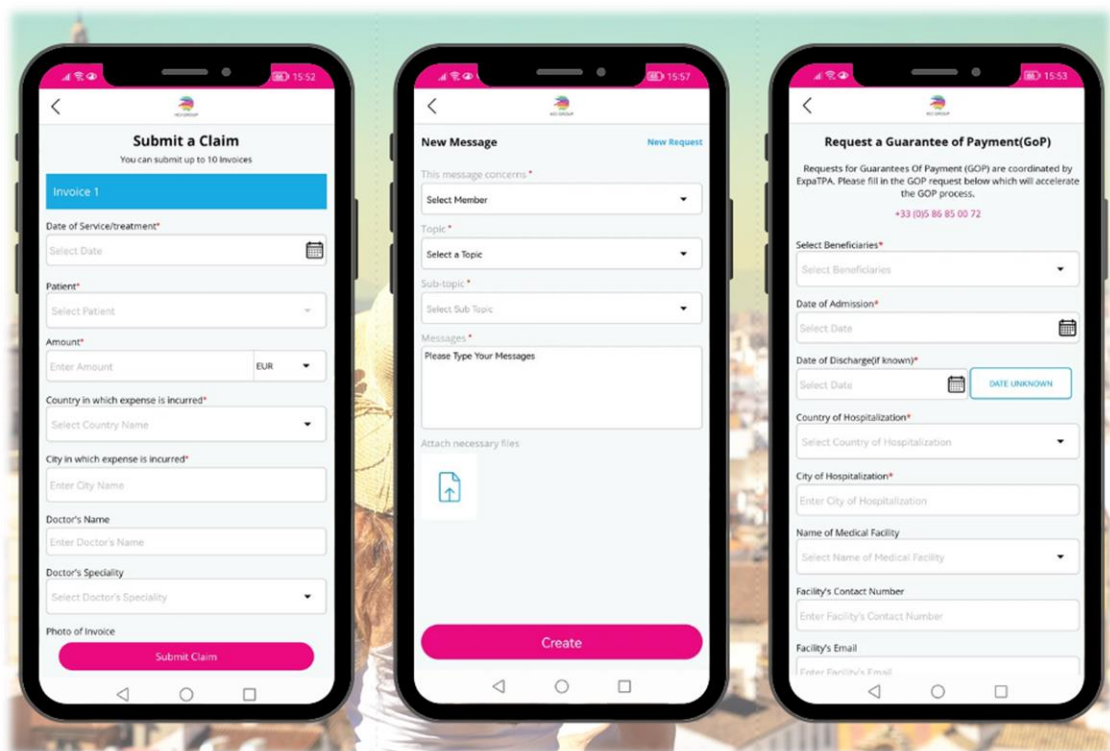
# Introducing our app and HR portal

## Convenient access to care

Everyone on our MarineSure plans can download The HCI Group app. With it, they can contact us at any time for help and advice and it allows them to submit claims directly, which means less paperwork and quicker settlement.

Complementing this, our Member ID card provides essential contact and coverage information. All a crew member needs to do, wherever they are in the world, is call the number on the back of the card.

And we haven't forgotten about our brokers and HR teams; to support you in administering the MarineSure policy on behalf of your groups; we offer access to a bespoke admin portal. You can view your HCI Group portfolio all in one place, allowing you to manage joiners and leavers and view premiums at the touch of a button.





**Designed to be flexible**

Our three plans allow you to choose the right cover for your staff. What's more, you can tailor each plan according to your specific healthcare needs.

It's simple, flexible and comprehensive - which is exactly what healthcare should be.

HIGHLIGHTS	INTERNATIONAL CHANNELS		
	Essential	Complete	Premier
Annual plan benefit	\$1,500,000 €1,250,000 £1,000,000	\$1,500,000 €1,250,000 £1,000,000	\$2,000,000 €1,500,000 £1000,000
Inpatient and day patient	■	■	■
Outpatient	■	■	■
Evacuation and repatriation	■	■	■
Wellness and routine services	■	■	■
Vision care cover	■	■	■
Dental plan	■	■	■
Onshore and offshore benefits	■	■	■
HCI Group app	■	■	■
Crew assistance programme	■	■	■
Mental health benefits	■	■	■
HIV/AIDS treatment	■	■	■
Durable medical equipment	■	■	■
Chronic conditions	■	■	■
Life cover (adults only)	■	■	■
Maternity		■	■
Best possible outcome programme			■
Advanced health screening			■
Private room upgrade	Optional	Optional	■
Complementary medicine	Optional	Optional	■
AD&D benefit	Optional	Optional	■
No wait on maternity benefit	Optional	Optional	Optional

TABLE OF BENEFITS

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

**TABLE OF BENEFITS**

**INTERNATIONAL CHANNELS**

	Essential	Complete	Premier
Child accompaniment	100%	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	\$500,000	\$500,000
	€400,000	€400,000	€400,000
	£300,000	£300,000	£300,000
Tissue transplants (as part of the overall organ max.)	\$250,000	\$250,000	\$250,000
	€200,000	€200,000	€200,000
	£150,000	£150,000	£150,000

*Transplant must be pre-certified and approved by us. Failure to comply will result in treatment not being covered by your policy. A 24-month waiting period applies for all transplants.*

<b>OUTPATIENT BENEFITS</b>			
Surgery as outpatient	100%	100%	100%
Physician office visits and specialist fees	100%	100%	100%
Diagnostic and therapeutic services (as outpatient)	100%	100%	100%
Physical therapy (as outpatient)	100% \$75 / €60 / £50 per visit max 30 visits	100% \$75 / €60 / £50 per visit max 30 visits	100% \$75 / €60 / £50 per visit max 30 visits
Occupational therapy (as outpatient)	100% \$75 / €60 / £50 per visit max 30 visits	100% \$75 / €60 / £50 per visit max 30 visits	100% \$75 / €60 / £50 per visit max 30 visits
Chiropractic services	100%	100%	100%
Policy year maximum for chiropractic services <i>Referral letter required from medical physician</i>	\$750 / €600 / £500	\$750 / €600 / £500	\$1,500 / €1,250 / £1,000
Complementary medicine Including TCM, bonesetting, acupuncture, herbal medicine, homeopathy and osteopathy	N/A Option available at benefits below 100% \$500 / €400 / £350	N/A Option available at benefits below 100% \$500 / €400 / £350	100% \$1,500 / €1,250 / £1,000
<b>PRESCRIPTION PROGRAMME</b>			
In US (no deductible applies)	90% generic 80% brand	90% generic 80% brand	100% generic 90% brand
All other countries (deductible applies)	100%	100%	100%

INTERNATIONAL CHANNELS

TABLE OF BENEFITS

	Essential	Complete	Premier
<b>MATERNITY AND NEWBORN COVER</b>			
Pregnancy, normal delivery	N/A	100% \$20,000 €15,000 £13,000	100% \$20,000 €15,000 £13,000
Complicated pregnancy and Cesarean section (non-elective)	N/A	100% as any other condition	100% as any other condition
<i>Routine nursery, included under maternity benefits as any other treatment including room and board, physician charges and circumcision for males prior to discharge. In the case of an elective Cesarean section, which is not medically necessary, benefit will be paid at the cost of a normal delivery, up to the Pregnancy, normal delivery limit.</i>			
Newborn cover	N/A	\$25,000 €20,000 £15,000	\$30,000 €25,000 £20,000

*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 to all Maternity & Newborn Care Benefits unless Maternity Waiting Period Waiver Option is chosen.*

<b>WELLNESS AND ROUTINE SERVICES</b>			
<b>ADULTS</b> Per policy year	\$500 / €400 / £300	\$500 / €400 / £300	\$750 / €600 / £500
Routine physical exams in connection with overall health and wellbeing	100%	100%	100%
Pap smear	100%	100%	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	100%	100%	100%
Prostate cancer screening: one test per policy year for males age 50 or over	100%	100%	100%
Immunisations and vaccinations	100%	100%	100%
<b>CHILD(REN)</b>			
Maximum per policy year: birth to age 12 months	\$300 / €275 / £225	\$300 / €275 / £225	\$500 / €400 / £325
Maximum per policy year: 13 months and over	\$200 / €150 / £125	\$200 / €150 / £125	\$300 / €225 / £200
Routine medical exams and immunisations and vaccinations	100%	100%	100%
Child preventive care services	100%	100%	100%
Hearing tests	100%	100%	100%

*Six-month waiting period applies to all wellness benefits, but waits are waived for policies that are paid annually or as per the terms and conditions in your plan. Overall wellness benefit maximums apply to all routine and wellness benefits for adults and children.*

<b>VISION CARE COVER</b>			
	100%	100%	100%
Maximum per 24-month period Not subject to deductible.	\$300 €275 £225	\$300 €275 £225	\$300 €275 £225

## TABLE OF BENEFITS

	INTERNATIONAL CHANNELS		
	Essential	Complete	Premier
<b>DENTAL PLAN</b>			
Policy year maximum (per insured person)	\$1,500 / €1,200 / £1,000	\$1,500 / €1,200 / £1,000	\$3,000 / €2,250 / £2,000
CLASS I EXPENSES No deductible applies Diagnostic – general preventive	100%	100%	100%
CLASS II EXPENSES Restorative (basic); endodontics; periodontics; prosthodontics – removable (maintenance); fixed bridge (maintenance); oral surgery	80%	80%	90%
CLASS III EXPENSES Restorative (major); prosthodontics – removable (installation); fixed bridge (installation)	50%	50%	60%
Orthodontic lifetime maximum	\$1,500 / €1,200 / £1,000	\$1,500 / €1,200 / £1,000	\$2,500 / €2,000 / £1,500
Individual deductible	\$50 / €40 / £30	\$50 / €40 / £30	\$50 / €40 / £30
<b>EMERGENCY EVACUATION, REPATRIATION AND AMBULANCE SERVICES</b>			
Medical evacuation and assistance	100%	100%	100%
24/7 emergency medical assistance hotline	YES	YES	YES
Repatriation of mortal remains	100%	100%	100%
Family emergency travel	N/A	N/A	100% \$5,000 / €3,500 / £3,000
Repatriation accompaniment	100% \$2,500 / €1,750 / £1,500	100% \$2,500 / €1,750 / £1,500	100% \$5,000 / €3,500 / £3,000
Repatriation family accompaniment	N/A	N/A	100% \$3,000 / €2,250 / £2,000
Crew Replacement Reasonable and necessary additional travel costs of sending a replacement person to occupy the same position as a Primary Insured who has been Disabled or died while travelling with the Vessel	100% \$5,000 / €5,000 / £5,000	100% \$5,000 / €5,000 / £5,000	100% \$5,000 / €5,000 / £5,000
<b>MARINESURE SPECIALCARE BENEFITS – RETURN TO FITNESS</b>			
Rejoin vessel or return to country of residence due to medical treatment received onshore Max. benefit \$1,500 for transportation costs	100%	100%	100%
Long-term convalescence in home country. Repatriation and home country cover due to medical necessity	100%	100%	100%
Companion travel and accommodation expenses for one person to accompany you to hospital outside of home country for duration of 5 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	100% \$2,500 / €1,750 / £1,500

TABLE OF BENEFITS

INTERNATIONAL CHANNELS

	Essential	Complete	Premier
<b>MEDICAL CONCIERGE SERVICES</b>			
Best possible outcome programme	N/A	N/A	YES

*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.*

Advanced health screening programme	N/A	N/A	100%
Ages 40-50 one high level physical examination every three years	N/A	N/A	\$1,000 / €750 / £650
Ages 50+ one high level physical examination every three years	N/A	N/A	\$1,500 / €1,250 / £1,000

<b>MENTAL HEALTH BENEFITS</b>			
Lifetime maximum for mental health benefits (inpatient and outpatient)	100%	100%	100%
Lifetime maximum for mental health benefits (inpatient and outpatient)	\$25,000 / €20,000 / £15,000	\$25,000 / €20,000 / £15,000	\$25,000 / €20,000 / £15,000
Policy year mental illness, maximum 15 visits (outpatient treatment)	\$2,500 / €2,000 / £1,500 per policy year	\$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	60 days
Lifetime maximum for mental health benefits (outpatient treatment)	80 visits	80 visits	80 visits

*Mental health benefits do not count towards out-of-pocket maximum.*

<b>CREW ASSISTANCE PROGRAMME</b>			
	YES	YES	YES

Operated by Telus Health, formerly LifeWorks, it provides assistance for the types of issues often faced by marine professionals. It's a comprehensive well-being program that gives 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; from culture shock to work stresses, conflicts and challenges and it's all totally confidential.

<b>ACCIDENTAL DEATH AND DISMEMBERMENT</b>			
	N/A Option available	N/A Option available	\$100,000 €80,000 £70,000

<b>HIV/AIDS TREATMENT</b>			
	YES	YES	YES
Lifetime maximum	\$25,000 €20,000 £15,000	\$25,000 €20,000 £15,000	\$25,000 €20,000 £15,000

<b>DURABLE MEDICAL EQUIPMENT</b>			
	YES	YES	YES
Policy year maximum	\$15,000 €12,000 £10,000	\$15,000 €12,000 £10,000	\$20,000 €15,000 £13,000



TABLE OF BENEFITS

	INTERNATIONAL CHANNELS		
	Essential	Complete	Premier
<b>CHRONIC CONDITIONS</b>	YES	YES	YES
<i>Chronic conditions are treated like any other condition under the policy.</i>			
<b>LIFE COVER (ADULTS ONLY)</b>			
Lump sum in case of death (all causes)	\$5,000 €5,000 £5,000	\$5,000 €5,000 £5,000	\$10,000 €10,000 £10,000
<b>DEDUCTIBLE OPTIONS</b>			
Individual deductible per policy year <i>Deductible per claim options also available upon request.</i>	\$0, \$50, \$100, \$200, \$500, \$1,000, \$5,000  €0, €40, €75, €150, €400, €750, €4,000  £0, £30, £65, £125, £300, £650, £3,000	\$0, \$50, \$100, \$200, \$500, \$1,000, \$5,000  €0, €40, €75, €150, €400, €750, €4,000  £0, £30, £65, £125, £300, £650, £3,000	\$0, \$50, \$100, \$200, \$500, \$1,000, \$5,000  €0, €40, €75, €150, €400, €750, €4,000  £0, £30, £65, £125, £300, £650, £3,000
<b>OUT OF POCKET MAXIMUM INDIVIDUAL</b>	\$1,000 / €750 / £650	\$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%.*

**TABLE OF BENEFITS**

**INTERNATIONAL CHANNELS**

	Essential	Complete	Premier
<b>OPTIONAL ADD-ONS</b>			
Complementary medicine Including TCM, bonesetting acupuncture, herbal medicine homeopathy and osteopathy	Option available 100% \$500 / €400 / £350	Option available 100% \$500 / €400 / £350	Included in cover
No wait on maternity benefits	Option available	Option available	Option available
<i>12-month wait on maternity benefits waived and maternity benefit immediately available to staff and eligible dependents.</i>			
Private room upgrade	Option available	Option available	Included in cover
Accidental death and dismemberment	Option available	Option available	\$100,000 / €80,000 £70,000 included in cover

**GEOGRAPHICAL COVER REGION OPTIONS**

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.

*Please note that Cover Region 1 is limited to 180 days in the US in any 12-month period.*

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

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

Cover Region 3 – Mixed cover of both Cover Region 1 and Cover Region 2 due to the vessel’s itinerary during the policy year. The maximum cover duration in Cover Region 1 is 6 months during each policy year. Cover Region 1 benefit limits and Preferred Provider Network rules apply as shown above while in Cover Region 1.

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

*N.B. Benefits cannot exceed two times annual salary.*



A better future

Good healthcare is an investment in the future. That's why we're proud to offer the kind of comprehensive care that will help your crew thrive for the long term. Enrolling your crew with MarineSure is easy. Get in touch today to find out more.

Our insurance partner

MGEN was established in 1946, and is part of the largest mutual health insurance group in France. The group has 9,500 employees, with a turnover of €2.4bn in 2016, with 4m people covered, and €2.2bn of net equity and reserves. A.M.

Best has assigned a Financial Strength Rating of A (Excellent) to MGEN, and the outlook assigned to this rating is stable. MGEN's specialist international mobility division is highly experienced in the provision of health, life and disability insurance protection for expatriates, groups and individuals worldwide.

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, France; and MGEN Vie, 3-7 Square Max Hymans, 75748 Paris. Cedex 15, France, registered under number Siren 441 922 002.

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**MARINE  
SURE** 

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A Registered Insurance Intermediary authorised acc. to § 34 d para. 1 GWO [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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