

# Signature Healthcare Plan





## Plan Highlights

Two areas of coverage to choose from:  
Worldwide and Worldwide Excluding the US

Five deductibles to choose from

Emergency Medical Evacuation

Organ Transplants

Optional Maternity Benefits

Oncology

Term Life and AD&D optional Coverage

**3** About Us

**4** Signature Healthcare Plan

**5** Plan Benefits

**6** Support and Service

**7** Medical Network

**8** Claims Process

**9** On-line Member Access



## About Us

### THE COMPANY

Premier Assurance Group (PA) was founded by two former General Electric executives with a heart for people and a passion for helping others in preparing for the future and life's most important events.

Continuing the long legacy of providing worldwide health coverage since 1965, Worldwide Expatriate Association (WEA) started with a pioneering spirit, clear vision, and commitment to meeting the health insurance needs of Americans living abroad.

Today, subsequent to its acquisition by the PA Group in 2006, WEA's vision has evolved into the Premier Health products of the PA Group. With innovative products and strong financial backing by Lloyd's of London, the mission of meeting the health insurance needs of Americans living abroad now encompasses global citizens in Latin America, Europe, Asia, and the Middle East.

From protecting our clients' health with worldwide coverage to helping them achieve a successful financial future, PA Group creates financial security roadmaps for life's most significant events.

For over 18 years, PA Group has guided and protected our international clients with comprehensive health and wealth accumulation solutions.

### Accomplishments:

- An Investment Solutions Company has evolved into a Life, Health, and Investments company
- PA Group Expatriate health expertise has been leveraged to now cover global citizens in over 195 countries through the PA Group Accident and Health Division
- PA Group becomes its own Insurance Company and obtains "Premier Assurance Group Segregated Portfolio Company SPC, Ltd (PA Group SPC)" a Cayman Island registered Insurance Company wholly owned subsidiary of PA Group
- The Company has clients in more than 195 Countries that range from worldwide medical coverage to investment and retirement solutions
- Premier Assurance Group has gained the distinction of becoming a Lloyd's of London Coverholder
- WEA Health Plan, reinsured 100% by Lloyd's of London,
- Premier Health introduces its International Disability Income plan option
- WEA brand becomes part of the Accident & Health Products of PA Group
- PA Group provides its clients access to renowned Worldwide Networks such as AXA





## WEA Health Plans

WEA's Signature Healthcare Plan has been designed for individuals of all nationalities. Our WEA HealthCare Plans are tailored products that provide comprehensive protection worldwide. They have been designed to meet the needs of both local and international healthcare demands, supported by our unique service proposal and a dedicated claims and customer service staff.

- Maternity benefits are available as an added benefit
- 3 plans to choose with 5 deductible options and 2 areas of coverage (Worldwide & Excluding the U.S.)

## Company behind your Plan

Premier Assurance Group SPC, Ltd (PA Group SPC) is reinsured by certain underwriters at Lloyd's of London, which has more than 325 years of tradition in the Global Insurance Market.

### Our Reinsurer ratings are the following:

A+ Standard & Poor's:	A+ (Strong)
AA- Fitch Ratings:	AA-(Very Strong)
A AM Best:	A (Excellent)

**LLOYD'S**



## Why WEA Health?

WEA has been providing quality insurance products since 1965. Our years of experience have allowed us to design and deliver the most comprehensive health benefit plans to meet the unique needs of worldwide citizens. Our wide variety of products allows us to provide coverage to all categories of expatriates and key local nationals.

These Include:

- Foreign Service Workers
- International Educators
- Government Contractors
- Executives
- Sales Staff
- Missionaries
- Retirees
- Domestic Staff
- Marine Crew

## Advantages of WEA Health

- Lifetime Guaranteed Renewability
- Repatriation of mortal remains/ashes or coverage for local burial in lieu of repatriation
- Online Claims Submission and monitoring the progress of your claim
- Simplicity, most important coverages available without having to purchase additional riders
- Coverage In-host Country and Worldwide
- Access to thousands of medical facilities in over 195 countries through the most recognized provider networks available.
- Customer Service 24/7/365
- Flexible Underwriting
- Reinsurer strength & recognition
- Policy Portability that covers you everywhere you go



## About the Signature Series

WEA's Signature Series Healthcare Plan has been designed for individuals of all nationalities; however US Citizens must reside or be traveling abroad on their requested effective date.

- When applying as a Family, the first two dependent children under 10 years of age will be covered free of charge only if both parents are included on the application.
- WEA's Signature Healthcare Plan offers three different coverage options to choose from: Care, Select and Elite.
- Any of the coverage options can include the ability to choose treatment within the United States. If the US is not a country where you require medical attention, the same plans are available without this feature.
- Maternity benefits are available as a standard benefit on the "Elite Option" plan only. If you require maternity benefits on our "Care" or "Select" Options, an optional rider may be purchased.

## Term Life and AD&D

When applying for WEA's Signature Healthcare Plan, policyholders under the age of 66 also qualify for Term Life and AD&D (Accidental Death and Dismemberment) coverage. The applicant can choose from 5 different coverage amounts and the applicable rates are available on the application. Only the main policy holder is eligible to apply for this benefit.





Benefits Comparison	Elite	Select	Care
Area of Coverage	Worldwide Coverage or Worldwide Excluding the US		
Currency	USD	USD	USD
Lifetime Medical Limits per insured	\$5,000,000	\$3,000,000	\$1,000,000
Deductible Options: \$250, \$500, \$1,000, \$2,500, \$5,000	Subject to applicable deductible	Subject to applicable deductible	Subject to applicable deductible
Eligible Age	0-74	0-74	0-74
U.S. In-Network Payable Percentage	90%	80%	90%
U.S. Out-Of-Network Payable Percentage	50%	50%	50%
In-Country Payable Percentage	100%	100%	100%
Out-of-pocket Maximum	\$500 Per Individual	\$1000 Per Individual	\$1000 Per Individual

### Inpatient Care

Room & Board	100% Private Room	100% Semi-Private	100% up to \$600 per day for Semi-Private
Intensive Care Unit	100%	100%	100% up to \$1500 per day
Inpatient Physician Visits	100%	100%	100%
Inpatient Surgeries	100%	100%	100%
*Organ Transplants	100% up to lifetime max \$2,000,000	100% up to lifetime \$1,000,000	100% up to lifetime max of \$250,000

### Outpatient Care

Physician / Specialist	100%	100%	100% up to 25 Visits Benefit combined with Physician/ Specialist Psychiatric and Chiropractic
Chiropractic Services	100%	100%	
*Outpatient Psychiatric Visits	100% Limited to \$50,000 Lifetime for Inpatient & Outpatient Combined	Limited to \$10,000 p/y up to \$50,000 Lifetime for Inpatient & Outpatient Combined	
Durable Medical Equipment	100%	100%	100%
Diagnostics [MRI, CT Scans, Labs, X-ray]	100%	100%	100% up to \$250 per scan max
Oncology / Cancer Treatment	100%	100%	100%
Prescription Medication [Per Policy Year]	100% up to \$20,000	100% up to \$20,000	100% up to \$20,000
Outpatient Physical, Occupational, Speech Therapy	100% up to \$50	100% up to \$50	100% up to \$40 limited to 30 sessions
Home Healthcare	100%	100%	100% up to 30 days
Emergency Room	100%	100%	100%
Ground Ambulance	100%	100%	100% up to \$1500 per event

### \* Wellness (Deductible Waived)

Adult Routine Wellness	100% up to \$500	100% up to \$250	Not Covered
Child Routine Wellness (ages 1-18)	100% up to \$400	100% up to \$200	100% up to \$70 limited to 3 visits
Newborn Routine Wellness (born under plan up to age 1)	100% up to \$200	100% up to \$200	100% up to \$200

### Maternity Benefit \*/\*\*/\*\*\*\*/\*\*\*\*

Normal Delivery/Elective C-section	100% up to \$50,000 Lifetime Combined with Medically Necessary C-section & Complications of Pregnancy	100% up to \$5,000	100% up to \$5,000
Medically Nec C-section/Complications of Pregnancy		100% up to \$7,500	100% up to \$7,500

### Additional Benefits

*Routine Dental	90% up to \$700 [Dental Deductible Applies]	Not Covered	Not Covered
*Routine Vision	100% up to \$100 once every 2 years	Not Covered	Not Covered
Emergency Medical Evacuation	100%	100%	100% up to \$50,000 per policy year
Repatriation of Mortal Remains	100% up to \$25,000 Lifetime	100% up to \$25,000 Lifetime	100% up to \$25,000 Lifetime

\* Waiting Periods Apply  
 \*\* Deductible waived for plan options \$1000, \$2000, \$2500  
 \*\*\* Optional Maternity Care for Care and Select Plans with purchase of rider  
 \*\*\*\* For Care and Select Plans a Lifetime Maximum coverage of \$50,000 will apply for Normal Delivery and C-section.

NOTE 1: All Benefits are subject to Usual and Customary Reasonable Charges [UCR].  
 NOTE 2: The benefits, coverage, and exclusions, listed herein are only a summary and are subject to the specific terms and conditions of the plan concerning eligible benefits, limitations, eligibility, and exclusions. Please refer to your Policy Wording for specific terms, conditions and other details concerning your benefits, limitations, eligibility, and exclusions.  
 NOTE 3: The Summary herein described is based on benefits percentages for services taking place outside of the United States.



## Network Providers



WEA Signature Series plans grant access to AXA which provide a U.S. Network with over 600,000 medical/ancillary providers. An International network with access to over 40,000 doctors and medical facilities in 200 countries. The international network includes Hospitals with prestigious Joint Commission International accreditation and physicians with western medical school diplomas and Fellowship board certifications. AXA's service is provided by 24/7 Global response centers in 34 countries.

### Searching for a Provider within the US.

Upon enrollment you will receive access to your own "Member Profile". Among other useful features, you can search for a provider by clicking on the "Network Search" tab. You can refine your search by City, State, Area Code or Medical Specialty. This will allow you to find the nearest facility or specialist. You can log-in to your personal "Member Profile" from our home page: [www.weadirect.com](http://www.weadirect.com)

### International Providers

When receiving treatment while outside the US, you can choose the Medical Facility or Specialist that best fits your needs. For your peace of mind we have also developed direct billing relationships with different providers around the world. This will avoid any out-of-pocket expenses other than your deductible and any applicable co-insurance. For assistance locating an international Provider, please contact your Plan Administrator.



## WEA International Direct-Pay Network

We offer a direct billing service for covered inpatient treatment charges through our extensive network of approved healthcare clinics and hospitals across the world. This cashless service provides members and their families with direct access to a wide choice of medical centers across any region simply by presenting their unique membership card when seeking treatment. We are continually expanding our participating facilities, and will work to include your local provider preferences. Please contact WEA for more information.

## In-Patient & Day-Patient Treatment

To help remove some of the worry and stress that many people feel when they require either in-patient or day-patient medical care, we ask that any planned treatment is pre-certified through our 24-hour assistance service, enabling our medical directors and claims staff to coordinate payment for your care. This enables WEA to settle all eligible charges directly with your hospital and physician, removing the need for the insured member to make any pre-payments other than their deductible and any co-insurance applicable.

## Out-Patient Treatment

Where our Provider Network service is not available, anyone requiring medical treatment will need to simply submit any paid claims online, or via email or fax through our centralized service center for reimbursement. All claims information will be available via secure access on your WEA's Member Profile.

Simply login at : [www.weadirect.com](http://www.weadirect.com)

## Emergency Medical Assistance

With WEA's Signature Healthcare Plan, members and their families have access to our global emergency assistance service network, 24 hours a day, every day.

Having easy access to information is paramount; when joining a plan, each member receives their own membership card in which we detail their name, plan description plus our 24 hour toll free numbers.

WEA's Evacuation Assistance Service is managed by an experienced emergency assistance organization.





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A  group Division