

Give employees the health insurance they deserve

RemoHealth allows you to provide your employees a personalized, international private medical insurance with some of the best coverage in the world





Why RemoHealth?

Worldwide coverage

150+ countries

Support for all ages and provide Generous annual benefits

- Transparency on benefits and pricing
- Generous annual benefits in USD

Simple and efficient claims process

- Direct point of contact for your company
- Worldwide emergency medical assistance
- Multilingual 24/7 Support
- Easy to use technology

Health partner you can trust

Remofirst partners with The Unisure Group which is regulated by the UK Financial Conduct Authority and insured by Guardrisk Insurance Company.



Country and Zone Listing

Country Name	
A	
Afghanistan	7
Algeria	8
American Samoa	
Andorra	6
Angola	8
Anguilla	
Antarctica	6
Argentina	
Aruba	Ę
Austria	6
Azerbaijan	7
В	
Bahamas	5
Bangladesh	5
Barbados	5
Belarus	6
Belgium	6
Benin	7
Bermuda	
Bhutan	6
Botswana	7
Bouvet Island	7
Brazil	5
British Indian Ocean Territory	7
Brunei	7
Brunei Darussalam	7
Burkina Faso	6
Burma	6

Country Name	Zone
С	
Cambodia	7
Cameroon	7
Cape Verde	7
Cayman Islands	5
Central African Republic	6
Chad	7
Chile	5
Christmas Island	6
Cocos (Keeling) Islands	6
Colombia	5
Comoros	8
Congo, Republic	6
Congo, DRC	6
Cook Islands	6
Côte d'Ivoire	7
Cuba	5
Cyprus	7
Czech Republic	7
D	
Denmark	7
Dominica	7
E	
Egypt	9
Equatorial Guinea	6
Eritrea	8
Ethiopia	8
F	
Falkland Islands (Malvinas)	5
Faroe Islands	7
Fiji	6
Finland	6

Country Name	Zone
French Guiana	6
French Polynesia	6
French Southern Territories	6
G	
Gabon	6
Gambia	7
Germany	5
Ghana	8
Gibraltar	5
Greece	3
Greenland	7
Grenada	5
Guadeloupe	5
Guam	6
Guernsey	5
Guinea-Bissau	7
Guyana	5
Н	
Haiti	5
Heard Island and McDonald Is.	. 6
Hong Kong	2
Hungary	8
1	
India	8
Iran, Islamic Republic of	5
Ireland	5
Isle of Man	5
Israel	2
Italy	5
Ivory Coast	7
J	
Jersey	4
Jamaica	5

Country Name	Zone
K	
Kenya	6
Kiribati	6
Korea (Democratic People's Re	1 6
Kuwait	5
L	
Lao People's Democratic Repul	t 6
Latvia	6
Lesotho	6
Liberia	6
Libya	6
Libyan Arab Jamahiriya	6
Liechtenstein	5
Lithuania	6
Luxembourg	7
М	
Macao	6
Macedonia, the former Yugosla	7
Madagascar	7
Malawi	6
Malaysia	7
Mali	8
Malta	7
Marshall Islands	6
Martinique	5
Mauritius	6
Mayotte	6
Mexico	4
Micronesia, Federated States of	6
Monaco	5
Mongolia	5
Montserrat	5
Morocco	7

Z	one	Country Name	Zon
		Mozambique	8
	6	Myanmar	6
	6	N	
	6	Namibia	6
	5	Nauru	6
		Netherlands	8
	6	Netherlands Antilles	5
	6	New Caledonia	6
	6	New Zealand	7
	6	Nicaragua	5
	6	Niger	6
	6	Nigeria	6
	5	Niue	6
	6	Norfolk Island	6
	7	Northern Mariana Islands	6
		Norway	8
	6	0	
	7	Oman	6
	7	P	
	6	Pakistan	7
	7	Palau	6
	8	Panama	5
	7	Papua New Guinea	7
	6	Paraguay	5
	5	Peru	5
	6	Philippines	7
	6	Pitcairn	6
	4	Poland	7
	6	Portugal	5
	5	R	
	5	Romania	6
	5	Rwanda	4
	7		

9	Country Name	Zone
	S	
	Saint Helena, Ascension and Tr	5
	Saint Kitts and Nevis	5
	Saint Lucia	5
	Saint Pierre and Miquelon	5
	Saint Vincent & the Grenadines	5
	Samoa	6
	San Marino	6
	Sao Tome and Principe	6
	Seychelles	6
	Sierra Leone	5
	Singapore	4
	Slovakia	7
	Slovenia	7
	Solomon Islands	6
	Somalia	6
	South Africa	6
	South Georgia and the South S	5
	Sudan & South Sudan	5
	Spain	4
	Sri Lanka	8
	St. Vincent and the Grenadines	5
	Suriname	5
	Svalbard and Jan Mayen	6
	Swaziland	6
	Sweden	8
	Syrian Arab Republic	5
	Т	
	Tajikistan	6
	Tanzania, United Republic of	6
	Thailand	6

ne	Country Name	Zone
	Togo	7
5	Tokelau	6
5	Tonga	6
5	Turkey	6
5	Turkmenistan	6
5	Turks and Caicos Islands	5
6	Tuvalu	6
6	U	
3	Uganda	7
6	United Kingdom	4
5	Uruguay	5
1	Uzbekistan	6
7	V	
7	Vanuatu	6
3	Venezuela	5
3	Vietnam	6
3	Virgin Islands, British	5
5	Virgin Islands, U.S.	5
5	W	
1	Wallis and Futuna	6
3	Western Sahara	6
5	Υ	
5	Yemen	5
3	Z	
6	Zambia	6
3	Zimbabwe	6
5		

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Plan options	RemoHealth Core	RemoHealth Standard	RemoHealth Plus	RemoHealth Premium			
Base package	•	•	•	•	Paid up to your annual limit of USD 1,000,000 All in-patient costs, Cancer treatment, Operating theatre charges and intensive care, Transplants (surgery only), Parent accommodation, Home nursing after in-patient treatment, Ground ambulance, Assistance cover, Local air ambulance, Compassionate visit and living allowance, Specialist fees whilst in hospital, Kidney failure and treatment, Advanced imaging, Psychiatric treatments, "Pathology, X-rays, diagnostic tests		
Serious Matters		•	•	•	Accident-related dental benefits (USD 2 000)		
Daily Matters		•	•	0	Paid up to your annual limit of USD 5,000,000 prosthetic device service per year USD 2,000 USD 2,000 per benefit 20,000 per year All medicine and practitioner (GP) fees, Advanced imaging (pre-authorisation required itme of treatment, using the content of the service per year all medicine and the surgical dressings are drug therapy covered to the service per year all medicine and the surgical dressings are drug therapy covered to the service per year all medicine and the surgical dressings are drug therapy covered to the service per year.		
Coptics			•	•	USD 400 Eye test (every year), 75% for non-cosmetic spectacles and contact lenses, Frames (75%) and lenses (every 2 years),		
P Dental			•	•	USD 4200 Preventative (100%), Routine (80%), *Major restorative orthodontic and periodontal (50%)		
Wellness Matters				•	Complementary medicine practitioners, Child wellness, Physiotherapists, Chiropractors, Wellness & full health screening, Vaccinations		



Base package

Your core benefits are the compulsory benefits and services that form the foundation of your health insurance plan. These benefits are what really matter most in any health insurance plan, covering everything from key hospital procedures, surgeries and treatments (in- patient benefits) to medical evacuations, tests, and home nursing

Paid up to your annual limit of USD 1,000,000

- All in-patient costs
- ✓ Cancer treatment
- Operating theatre charges and intensive care
- ✓ Transplants (surgery only)
- Parent accommodation
- ✓ Home nursing after in-patient treatment
- Ground ambulance
- Assistance cover
- ✓ Local air ambulance
- Compassionate visit and living allowance
- ✓ Specialist fees whilst in hospital
- Kidney failure and treatment

- Advanced imaging
- ✓ Psychiatric treatment
- Pathology, X-rays, diagnostic tests and physiotherapy services — while you're an admitted patient in hospital
- Outside area of cover Acute conditions are covered for 30 calendar days per trip
- Evacuation We cover the transport costs for in-patient treatment or day case treatment, as well as for evacuation when the treatment is not available locally
- ✓ Return journey We will cover the cost of an economy class air ticket by the most direct route available. In the event of your death while you are away from home, we will pay reasonable costs for transportation only of your body



Serious matters

Your core benefits are the compulsory benefits and services that form the foundation of your health insurance plan. These benefits are what really matter most in any health insurance plan, covering everything from key hospital procedures, surgeries and treatments (in- patient benefits) to medical evacuations, tests, and home nursing

Paid up to your annual limit USD 5 000 000

- All in-patient costs
- Cancer treatment
- ✓ Transplants (surgery only)
- ✓ Parent accommodation
- ✓ Specialist fees whilst in hospital
- ✓ Nursing care medicine, and surgical dressings
- Hospice and palliative care up to USD 40 000 following the diagnosis that your condition is terminal
- Parent accommodation
- Kidney failure and treatment
- ✓ Operating theatre charges and intensive care
- Home nursing after in-patient treatment
- ✓ Physicians' and Specialist' fees whilst in hospital
- Surgical operations including pre-and post-operative care
- ✓ In-patient rehabilitation
- Psychiatric treatment

- Pathology
- ✓ Evacuation We cover the transport costs for in-patient treatment or day case treatment, as well as for evacuation when the treatment is not available locally
- Ground ambulance
- Prostheses, implants and appliances
- Assistance cover
- Local air ambulance
- ✓ Outside area of cover Acute conditions are covered for 30 calendar days per trip
- Compassionate visit and living allowance
- ✓ Return journey We will cover the cost of an economy class air ticket by the most direct route available. In the event of your death while you are away from home, we will pay reasonable costs for transportation only of your body
- Pathology, X-rays, diagnostic tests and physiotherapy services — while you're an admitted patient in hospital





Daily Matters

We understand that sometimes 'life happens', which is why we've developed essential day-to-day benefits for all of those regular services (such as GP and specialist visits) and weird and wonderful tests (such as blood tests, X-rays and ECGs) that you may need. Accidents do happen from time to time, which is why these benefits cover accident-related dental treatment and advancing imaging (such as MRI, CT and PET scans).

Paid in full up to overall limit

- ✓ Specialist' fees
- ✓ Basic pathology

- ✓ General Medical Practitioner (GP) fees
- ✓ Advanced imaging (pre-authorisations required)

USD 2 000

- Accident-related dental treatment is covered
 Treatment must take place within 30 calendar days of the accident and will require pre-authorisation
- All medicine and surgical dressings are covered

USD 20 000

HIV/AIDS drug therapy

Limited to USD 4 000 per prosthetic device per year

✓ Prosthetic devices required at the time of treatment



Opti-Denti Matters

It matters to us that you're seeing a bright future and smiling about what lies ahead.

This section offers optional dental treatment and optical benefits, including preventative tests and checks (such as eye tests and dental check-ups), as well as routine dental maintenance and new spectacles and contact lenses.

USD 400 - Optical ✓ Eye test — every year ✓ 75% for non-cosmetic spectacles and contact lenses ✓ Frames (75%) and lenses (every 2 years) USD 4200 - Dental treatment ✓ Preventative (100%) ✓ Routine (80%) ✓ Major restorative, orthodontic and periodontal (50%)



Wellness Matters

We believe that everyone should take their health matters into their own hands and adopt a holistic approach to their overall well-being. A healthy body needs a healthy mind to guide it, which is why our optional wellness benefits are of our most popular services. These optional extras include cover for full wellness screenings and preventative tests, as well as treatment by psychologists and complementary medicine practitioners.

40 visits

Complementary medicine practitioners For necessary medical treatment, we pay for supplementary treatment provided by acupuncturists, chiropractors, homeopaths, osteopaths and traditional Chinese medicine, physiotherapists, occupational therapy, orthoptists, dieticians, speech therapists and ergotherapy

USD 2 000

USD 1000

Wellness & Full health screening

Child wellness

USD 350

Vaccinations

Paid in full up to the overall limit

Psychology



Family Matters

What matters more than your family? If you're thinking about starting a family or adding a new little member to your family, then our optional family care benefits are for you. They cover everything from prenatal care and maternity cover to childbirth benefits, and post-natal and newborn care. A 10-month (ten) waiting period is applicable to this benefit. Life threatening pregnancy and childbirth complications which are as a direct result of pregnancy or childbirth are covered as part of Serious Matters.

USD 1300

✓ Childbirth at home or birthing centre

USD 10 000

✓ Infertility treatment

USD 12 250

✓ Maternity cover — elective caesarean and routine ✓ Prenatal care childbirth

USD 25 500

✓ Medically essential caesarean section

USD 100 000

✓ Newborn care



Additional plan: Family Matters

Maternity cover (elective caesarean and routine childbirth)	12 250 USD
Prenatal care	12 250 USD
Childbirth at home or birthing centre	40 000 USD
New Born care	25 500 USD
Medically essential caesarean section	10 000 USD
Infertility treatment	10 000 USD

^{*10-}month moratorium on Family Matters benefits.

^{*18-}month moratorium on Infertility Treatment.



Additional Matters

Last but not least, please have a look at some of the extras that are available to you to further personalise your plan and cost.

Excess Options

- ✓ USD 0 / 10 / 25 / 50 / 75 / 100 / 250
- ✓ Excess Options to every Daily Matters claim

Employee Assistance Programme

 Psycho-social counselling and support Only available for certain territories. Please ask your broker for more information

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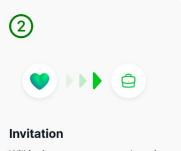
Next steps



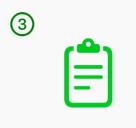


Choose plan

Let Remofirst know which plans you'd like to offer and for whom on your team



Will invite your team member sign up and fill out their applications (-10 min)



Remofirst will invoice (annual bill) you for the cost of your team

Invoice



Activation

Unisure will let your team know when their plan is active and a dedicated Account Manager will be available for support.



Monthly price

Tian opnions by ago				1
for zone 2: Hong Kong	RemoHealth Core	RemoHealth Standard	RemoHealth Plus	RemoHealth Premium
0-20		\$ 195.28	\$ 218.53	\$ 254.40
21-24		\$ 312.84	\$ 350.09	\$ 407.55
25-29		\$ 327.31	\$ 366.28	\$ 426.41
30-34		\$ 336.96	\$ 377.08	\$ 438.98
35-39	Not available for Hong Kong	\$ 370.72	\$ 414.87	\$ 482.97
40-44		\$ 399.85	\$ 447.46	\$ 520.90
45-49		\$ 423.25	\$ 473.65	\$ 551.40
50-54		\$ 474.88	\$ 531.43	\$ 618.66
55-59		\$ 543.49	\$ 608.21	\$ 708.04
60-64		\$ 759.32	\$ 849.73	\$ 989.21
65-69		\$ 1 141.65	\$ 1 277.59	\$ 1 487.30



Monthly price

for zone 2: Israel RemoHealth Core Standa	
0-20 \$ 72.17 \$ 195.2	28 \$ 218.53 \$ 254.40
21-24 \$ 87.77 \$ 312.8	\$350.09 \$407.55
25-29 \$ 119.74 \$ 327.5	\$ 366.28 \$ 426.41
30-34 \$ 123.34 \$ 336.	96 \$ 377.08 \$ 438.98
35-39 \$ 136.01 \$ 370.	72 \$ 414.87 \$ 482.97
40-44 \$ 148.21 \$ 399.	85 \$ 447.46 \$ 520.90
45-49 \$ 165.14 \$ 423.	25 \$ 473.65 \$ 551.40
50-54 \$ 199.57 \$ 474.	\$ \$ 531.43 \$ 618.66
55-59 \$ 235.86 \$ 543.	\$ 608.21 \$ 708.04
60-64 \$ 319.06 \$ 759.	32 \$ 849.73 \$ 989.21
65-69 \$ 468.56 \$ 1 141	1.65 \$1 277.59 \$1 487.30



Monthly price

	1			i
for zone 3: Greece	RemoHealth Core	RemoHealth Standard	RemoHealth Plus	RemoHealth Premium
0-20	\$ 68.23	\$ 154.64	\$ 173.05	\$ 201.45
21-24	\$ 87.77	\$ 247.73	\$ 277.23	\$ 322.73
25-29	\$ 112.48	\$ 259.19	\$ 290.05	\$ 337,66
30-34	\$ 114.85	\$ 266.83	\$ 298.60	\$ 347,61
35-39	\$ 123.36	\$ 293.57	\$ 328.52	\$ 382,45
40-44	\$ 132.00	\$ 316.63	\$ 354.33	\$ 412,49
45-49	\$ 143.10	\$ 335.16	\$ 375.07	\$ 436,64
50-54	\$ 160.56	\$ 376.05	\$ 420.83	\$ 489,90
55-59	\$ 178.02	\$ 430.38	\$ 481.63	\$ 560,68
60-64	\$ 254.68	\$ 601.29	\$ 672.88	\$ 783,33
65-69	\$ 398.87	\$ 904.05	\$ 1 011.70	\$ 1 177,76



Monthly price

for some 4. Cinganana				
for zone 4: Singapore	RemoHealth Core	RemoHealth Standard	RemoHealth Plus	RemoHealth Premium
0-20		\$ 116.97	\$ 130.90	\$ 152.38
21-24		\$ 187.39	\$ 209.70	\$ 244.12
25-29		\$ 196.05	\$ 219.40	\$ 255.41
30-34		\$ 201.83	\$ 225.87	\$ 262.94
35-39	Not available for Singapore	\$ 222.06	\$ 248.50	\$ 289.29
40-44		\$ 239.50	\$ 268.02	\$ 312.01
45-49		\$ 253.52	\$ 283.71	\$ 330.28
50-54		\$ 284.45	\$ 318.32	\$ 370.57
55-59		\$ 325.54	\$ 364.31	\$ 424.10
60-64		\$ 454.82	\$ 508.97	\$ 592.52
65-69		\$ 683.83	\$ 765.26	\$ 890.87



0-20

21-24

25-29

30-34

35-39

40-44

45-49

50-54

55-59

60-64

65-69

Plan options by age for zone 9: Egypt

RemoHealth Core	RemoHealth Standard	RemoHealth Plus	RemoHealth Premium
\$ 30.11	\$ 73.35	\$ 82.09	\$ 95.56
\$ 51.85	\$ 117.51	\$ 131.51	\$ 153.09
\$ 54.25	\$ 122.95	\$ 137.59	\$ 160.17
\$ 51.95	\$ 126.57	\$ 141.64	\$ 164.89
\$ 59.46	\$ 139.26	\$ 155.84	\$ 181.42
\$ 63.62	\$ 150.20	\$ 168.08	\$ 195.67
\$ 69.57	\$ 158.99	\$ 177.92	\$ 207.12
\$ 73.21	\$ 178.38	\$ 199.62	\$ 232.39
\$ 83.79	\$ 204.15	\$ 228.46	\$ 265.96
\$ 124.80	\$ 285.23	\$ 319.19	\$ 371.58
\$ 187.64	\$ 428.84	\$ 479.91	\$ 558.68



	RemoHealth Core	RemoHealth Standard	RemoHealth Plus	RemoHealth Premium
0-20	\$ 47.64	\$ 116.97	\$ 130.90	\$ 152.38
21-24	\$ 81.99	\$ 187.39	\$ 209.70	\$ 244.12
25-29	\$ 81.73	\$ 196.05	\$ 219.40	\$ 255.41
30-34	\$ 84.14	\$ 201.83	\$ 225.87	\$ 262.94
35-39	\$ 94.05	\$ 222.06	\$ 248.50	\$ 289.29
40-44	\$ 98.30	\$ 239.50	\$ 268.02	\$ 312.01
45-49	\$ 109.13	\$ 253.52	\$ 283.71	\$ 330.28
50-54	\$ 115.85	\$ 284.45	\$ 318.32	\$ 370.57
55-59	\$ 137.88	\$ 325.54	\$ 364.31	\$ 424.10
60-64	\$ 185.23	\$ 454.82	\$ 508.97	\$ 592.52
65-69	\$ 280.66	\$ 683.83	\$ 765.26	\$ 890.87



for zone 5					
	RemoHealth Core	RemoHealth Standard	RemoHealth Plus	RemoHealth Premium	
0-20	\$ 46.51	\$ 108.05	\$ 120.91	\$ 140.76	
21-24	\$ 75.74	\$ 173.09	\$ 193.70	\$ 225.50	
25-29	\$ 76.71	\$ 181.10	\$ 202.66	\$ 235.93	
30-34	\$ 77.12	\$ 186.44	\$ 208.64	\$ 242.88	
35-39	\$ 89.02	\$ 205.12	\$ 229.55	\$ 267.22	
40-44	\$ 94.46	\$ 221.23	\$ 247.58	\$ 288.22	
45-49	\$ 100.80	\$ 234.18	\$ 262.07	\$ 305.09	
50-54	\$ 107.01	\$ 262.75	\$ 294.04	\$ 342.31	
55-59	\$ 122.47	\$ 300.71	\$ 336.52	\$ 391.76	
60-64	\$ 185.36	\$ 420.13	\$ 470.15	\$ 547.33	
65-69	\$ 261.28	\$ 631.68	\$ 706.89	\$ 822.92	



for zone 6				
	RemoHealth Core	RemoHealth Standard	RemoHealth Plus	RemoHealth Premium
0-20	\$ 43.02	\$ 99.13	\$ 110.93	\$ 129.14
21-24	\$ 64.67	\$ 158.80	\$ 177.71	\$ 206.88
25-29	\$ 68.72	\$ 166.15	\$ 185.93	\$ 216.45
30-34	\$ 71.87	\$ 171.04	\$ 191.41	\$ 222.83
35-39	\$ 78.45	\$ 188.19	\$ 210.59	\$ 245.16
40-44	\$ 88.81	\$ 202.97	\$ 227.14	\$ 264.42
45-49	\$ 93.24	\$ 214.85	\$ 240.43	\$ 279.90
50-54	\$ 99.71	\$ 241.06	\$ 269.76	\$ 314.04
55-59	\$ 117.79	\$ 275.88	\$ 308.73	\$ 359.41
60-64	\$ 163.25	\$ 385.44	\$ 431.33	\$ 502.14
65-69	\$ 239.70	\$ 579.52	\$ 431.33	\$ 754.98



for zone 7					
	RemoHealth Core	RemoHealth Standard	RemoHealth Plus	RemoHealth Premium	
0-20	\$ 36.53	\$ 86.24	\$ 96.51	\$ 112.35	
21-24	\$ 58.05	\$ 138.16	\$ 154.61	\$ 179.99	
25-29	\$ 59.33	\$ 144.55	\$ 161.76	\$ 188.31	
30-34	\$ 61.55	\$ 148.81	\$ 166.53	\$ 193.86	
35-39	\$ 67.19	\$ 163.72	\$ 183.22	\$ 213.29	
40-44	\$ 74.20	\$ 176.58	\$ 197.61	\$ 230.04	
45-49	\$ 76.12	\$ 186.92	\$ 209.17	\$ 243.51	
50-54	\$ 92.53	\$ 209.72	\$ 234.69	\$ 273.22	
55-59	\$ 103.31	\$ 240.02	\$ 268.60	\$ 312.69	
60-64	\$ 147.95	\$ 335.33	\$ 375.26	\$ 436.86	
65-69	\$ 206.93	\$ 504.18	\$ 375.26	\$ 656.83	



for zone 8				
	RemoHealth Core	RemoHealth Standard	RemoHealth Plus	RemoHealth Premium
0-20	\$ 35.13	\$ 82.27	\$ 92.07	\$ 107.18
21-24	\$ 54.10	\$ 131.80	\$ 147.50	\$ 171.71
25-29	\$ 56.60	\$ 137.90	\$ 154.32	\$ 179.65
30-34	\$ 61.11	\$ 141.97	\$ 158.87	\$ 184.95
35-39	\$ 68.34	\$ 156.19	\$ 174.79	\$ 203.48
40-44	\$ 71.93	\$ 168.46	\$ 188.52	\$ 219.47
45-49	\$ 72.62	\$ 178.32	\$ 199.56	\$ 232.31
50-54	\$ 86.83	\$ 200.08	\$ 223.90	\$ 260.65
55-59	\$ 101.03	\$ 228.98	\$ 256.25	\$ 298.31
60-64	\$ 137.70	\$ 319.91	\$ 358.01	\$ 416.77
65-69	\$ 198.95	\$ 481.00	\$ 538.27	\$ 626.63