

Use **Pallas GlobalHealth's** modular structure and *deductible* options to design *your* own plan that provides the coverage that *you* want and need!

Core Module

<p>Module I Hospitalisation & Out-patient Surgery</p>	<p>This module forms the base of all Pallas GlobalHealth policies to ensure that all members enjoy extensive cover for <i>hospital</i> treatment and out-patient surgery.</p> <p>This includes cover for cancer and other chronic and acute conditions.</p> <p>Second Opinion Services also come as standard with this module as do Evacuation and Repatriation benefits.</p>
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Step 1

Choose Your Area of Cover

Opt for a truly worldwide plan or a premium saving by selecting cover with an exclusion for *North America and the Caribbean*. The area of cover chosen will apply to **all** modules selected.

Step 2

Choose Your Annual Deductible

Select *your* annual *deductible* to change the style of *your* cover. The *deductible* applies only to Module I and Module II (if selected). **Deductibles of Nil; US\$500; US\$1,500; US\$5,000 are available.**

Step 3

Select any Optional Modules that you wish

<p>Module II Out-patient Benefits</p> <p>Out-patient Benefits adds further cover to <i>your</i> Pallas GlobalHealth plan. GP & Specialist consultations, <i>medicines and drugs</i> prescribed on an out-patient basis are all fully covered.</p> <p><i>You</i> will also enjoy further out-patient coverage including Complementary Medicine benefits and a <i>medical check up</i> benefit.</p>	<p>Module III Maternity Benefit</p> <p>Offers up to US\$15,000 of cover for pre and post-natal and delivery. <i>Complications of pregnancy</i> are fully covered under Module I.</p> <p>Your selected deductible does not apply to your Maternity Benefit.</p> <p>The maternity premium is applicable only to the adult female member of each policy. Maternity cover is only available to females aged between 19 and 45.</p>	<p>Module IV Dental & Optical Benefits</p> <p>The Pallas GlobalHealth Dental module provides up to US\$1,000 per year for <i>minor dental treatment</i> and up to US\$2,500 at 80% co-payment for a range of other dental services.</p> <p>Exams and prescription lenses or contact lenses are covered up to US\$300.</p> <p>Your selected deductible does not apply to your Dental & Optical benefits.</p>
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