



AVANTYS EXPLORER  
Short-Term Health Insurance

SUMMARY OF BENEFITS  
2019 - 2020



Avantys health®

Live your moment freely.



## AVANTYS EXPLORER Short-Term Health Insurance

### Who are we?

Avantys Health is a new generation of insurance company specializing in the design and management of international health insurance plans for individuals and businesses. The expertise of our multicultural teams, our leading market partners, and our network of insurance professionals enables us to offer a range of innovative, solid and affordable products adapted to the environment and the needs of our customers who travel, reside or wish to move abroad.



Head out with  
peace of mind and  
be prepared for  
the unexpected.

Whether you are travelling for business or for leisure, you want to go abroad with your first year covered by a health insurance plan and stay on budget.

You might be travelling abroad as part of a working holiday, to study, or for an internship.

Avantys Explorer provides you with solid, effective health coverage in the event of unexpected illnesses, medical emergencies or accidents.

Avantys Explorer is an international short-term medical insurance plan specifically designed for people of all nationalities travelling or staying abroad for a period from 15 days to 12 months.



## SUMMARY OF BENEFITS



### MEDICAL COVERAGE LIMIT

#### Benefits

**Per Insured and per Insurance Period** \$ 300,000



### INPATIENT/OUTPATIENT HOSPITALIZATION AND SURGERY

Directly related to and following a reported accident or medical emergency occurring during the period of coverage.

#### Benefits

<b>Emergency Ground Ambulance</b> (Ambulance and paramedic services, limited to one-way trip to a hospital)	100%
<b>Hospital Accommodation Standard Room</b>	100%
<b>Hospital Accommodation Semi-Private and Private Room</b>	100% Up to \$ 100 per day
<b>One Visitor Bed For Parents Only</b> (According to hospital's regulations. For children up to and including 16 years old who are hospitalized.)	100% Up to \$ 50 per day
<b>Pre-Admission Testing, Laboratory Tests, Basic and Advanced Diagnostic Imaging</b>	100%
<b>General Practitioner (GP), Specialist, Surgeon, Anesthesiologist Fees and Operating Room</b>	100%
<b>Intensive Care Unit</b>	100%
<b>Rehabilitation</b>	100% 20-day limit
<b>Prescription Drugs</b>	100%



### MEDICAL EMERGENCY

Per insured and per insurance period

#### Benefits

**Emergency Room (ER) and Urgent Care** 100% Up to \$ 5,000



### UNEXPECTED ILLNESS

Per insured and per insurance period

#### Benefits

<b>Medical Consultation:</b>	2 Consultations covered at 100%. From the 3rd consultation covered up to \$ 100
<b>General Practitioner (GP)</b>	
<b>Specialist</b> (Psychiatrist and Psychologist not covered)	
<b>Pediatrician and Ophthalmologist</b> (Emergency only. Vision screening not included.)	

<b>Prescription Drugs</b>	100% Up to \$ 3,000
<b>Basic Diagnostic Services: Laboratory Test, Electrocardiogram, X-Rays and Ultrasounds</b>	100%
<b>Advanced Diagnostic Imaging: CT Scan, MRA and MRI</b> (Prescription and pre-authorization required)	100%
<b>Physiotherapy</b> (Prescription and pre-authorization required)	100% Up to \$ 80 per session and limited to 10 sessions



## DENTAL

Directly related to and following a reported accident or medical emergency occurring during the period of coverage. Per insured and per insurance period.

### Benefits

<b>Dental Emergency</b>	100% Up to \$ 300
<b>Reconstructive Dental Treatment</b>	100% Up to \$ 350



## VISION

Directly related to and following a reported accident or medical emergency occurring during the period of coverage. Per insured and per insurance period

### Benefits

<b>Frames and Lenses</b>	100% Up to \$ 100
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## MEDICAL EMERGENCY EVACUATION AND REPATRIATION

Require pre-authorization

### Benefits

<b>Included</b> (See details in General Terms and Conditions)	Up to \$ 150,000
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## ACCIDENTAL DEATH AND DISMEMBERMENT

### Benefits

<b>Included</b> (See details in General Terms and Conditions)	Up to \$ 50,000
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## LUGGAGE INSURANCE

### Benefits

<b>Loss, accidental damage and theft</b> (See details in General Terms and Conditions)	Up to \$ 1,800
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THANK YOU FOR YOUR INTEREST.



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