



Evolution Health

Flexible health plans, for flexible lives.



Global thinking, personal care

morgan-price.com



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NEW TIMES CALL FOR NEW THINKING

As Morgan Price has evolved, so has the environment in which we and our clients now live and work.



Evolution Health from Morgan Price has been designed to meet the ever changing needs of our clients, expatriates generally and the conditions in the countries in which our clients live.

Our plans are designed in graduating levels with the following core elements always being included:

- cancer cover
- medical emergency benefits
- in-patient benefits

You can then select the level of cover that adds other benefits important to you, such as out-patient cover, dental or maternity. We have also included cover for treatment in your home country on all levels (excluding USA nationals) – something which many “expatriate” plans don’t cover.

The plan has been designed to cover a very wide range of customer requirements from basic level products for clients who live in countries where there is a good state system or who are on a limited budget, to more comprehensive levels of cover for those clients who really want to provide themselves with first class private cover for virtually any eventuality.

Evolution Health has also been designed to be simple. The levels of cover increase from Standard to Elite. The rates are the same whether you pay in €/\$/£ with the benefits associated with each currency being shown similarly (for example the overall maximum on the Elite level of cover will be £2,000,000 or \$2,000,000 or €2,000,000).

We really believe that with our combination of levels, currencies and annual excess options that there should be a level of cover under Evolution Health to suit any potential client.

ABOUT US

Wherever you are you want peace of mind

Living and working overseas can be exciting and have many benefits, but you may find that access to high quality healthcare for you and your family is not one of them.

You will be living in a strange country, where the traditions and ways of life are unfamiliar to you. Simple things like shopping can be a trial, so obtaining medical treatment for you or your family could be a nightmare.

Healthcare arrangements vary from country to country, and even where there are established state schemes, entitlement to such care for the expatriate worker may be restricted or non-existent. More importantly, in certain parts of the world, the standard of healthcare you might expect may not be available.

Whatever the situation, if you are not entitled to it free of charge, the cost of paying for even the most basic of care could be very high – and that is if you can find the right hospital or doctor in the first place.

The answer for many people is international health insurance.

Here to help with difficult choices

Not all products suit every need, and with many years experience in the field of health insurance, our staff at Morgan Price take great care in selecting the right products for our clients.

Different conditions in different countries or regions of the world also make choosing the right product difficult. With experienced staff who have actually lived and worked as expatriates, and with access to a growing network of expert local agents in the major expatriate destinations around the world, Morgan Price offers a truly global perspective on the provision of health insurance.

Morgan Price provides cover for individuals, families and company groups and associations.

Our name says it all

Morgan Price was set up to provide top quality international health insurance to expatriates all over the world. That is all we do, and as specialists, with many years experience in this field, we are totally committed to and focused on you, our customer.

Whether it be medical, travel, accident or any other type of health related insurance, we pride ourselves on being able to provide a solution to your requirements.

Morgan Price International Healthcare Ltd is regulated in the UK by the FCA under license number 313738. It is also a member of the Association of Medical Insurance Providers.



YOU ARE IN SAFE HANDS

When you choose a policy, you want reassurance that you can count on it wherever you are in the world, at any time. With products from Morgan Price you have that assurance.

Our products are underwritten by leading international and domestic insurance companies and the insurer of your plan will be shown on your certificate of insurance.

As a Morgan Price customer, you will have access to our multi-lingual assistance helpline 24 hours a day, seven days a week, and we will make all the arrangements to have you treated and in most cases will settle any bills directly with the treatment provider.

What's more, for out-patient claims which you pay yourself, we offer prompt reimbursement directly to your bank account or credit card, often before you receive your credit card statement!

Morgan Price aims to provide insurance to meet needs worldwide. In certain areas of the world this means providing a locally licensed provision.

In addition to our UK office we have offices based in Dubai and Hong Kong.

Currently we have a locally licensed plan in the U.A.E. and offer insurance to company's and individuals in this region with our partner Watania using a claims provider that can meet the direct billing requirements locally required by our clients. Gulfhealth is available at www.gulfhealth.ae

WHAT WE OFFER

We pride ourselves on our customer service. Since 1999 we have been providing first class attention to our growing numbers of customers around the world. We are pleased to say that many of our customers from the early days are still with us today. Our Evolution Health Plans are insured by leading insurance companies and a UK based FCA regulated insurance company. The staff at our underwriters have many years of international health insurance experience between them and fully understand our business and the needs of our clients.

With Morgan Price Evolution Health plans you will enjoy the following benefits:



Wide ranging cover

We cover in-patient and day-patient hospital treatment costs, as well as a wide range of comprehensive out-patient benefits. In addition, there is cover available for routine dental treatment and routine maternity costs. All our plans include evacuation benefits as standard in case you need emergency in-patient treatment which cannot be given to you at your point of need.



Emergency assistance

All of our plans include access to our 24 hour multi-lingual assistance helpline, 365 days per year. We will provide the hospital with verification of your policy details and if necessary a treatment guarantee. We will also pay the provider directly for any in-patient treatment costs incurred.



Flexible plans

Our plans have 5 levels of benefits and are split into 3 geographical areas to assist with your choice of the most appropriate cover for your circumstances.



Health checks

We have included cover for annual health checks on our more comprehensive plans as we feel prevention is as important as treatment.



Treatment anywhere

Freedom to choose which facility you use for your treatment within your area of cover.

OUR AREAS OF COVERAGE



Area 1 - Europe

Albania	Latvia
Andorra	Liechtenstein
Austria	Lithuania
Belarus	Luxembourg
Belgium	Macedonia
Bosnia	Madeira
Herzegovina	Malta
Bulgaria	Moldova
Channel Islands	Monaco
Croatia	Montenegro
Czech Republic	Netherlands
Denmark	Norway
Estonia	Poland
Finland	Portugal
France	Romania
Germany	Russia (west of Urals)
Gibraltar	Serbia
Great Britain	Slovakia
Greece	Slovenia
Greenland	Spain
Hungary	Sweden
Iceland	Switzerland
Ireland	Turkey
Mediterranean islands	Ukraine
Isle of Man	Vatican State
Italy	



Area 2 - Worldwide excluding the USA and Asia

All countries worldwide with the exception of North America and Asia.

Please note that if you are resident in the Caribbean this area of cover will not provide you with cover to be evacuated to the USA. If you wish to ensure you can be evacuated to the USA please purchase Area 3 - Worldwide cover. If you wish to be able to have any treatment within Asia on this plan you will need to purchase Area 3 cover.

Please note if you are resident in Asia you are unable to purchase this plan: we have an alternative plan called Evolution Health (Asia Pacific) - please contact us for further information.

Area 3 - Worldwide

All countries worldwide.



TREATING CUSTOMERS FAIRLY

Our clients are central to everything that we do and as such we are committed to treating customers in a fair, honest and transparent manner.

This means that we will:

- ✓ Deal with our clients in an open and honest way and give them as much information as possible at all stages of their interaction with us - even if we have done something wrong;
- ✓ Provide products that fulfill the needs of our clients;
- ✓ Provide clear documentation and communications so the clients know what they have bought and how to use it;
- ✓ Where our products or service fall short of the standards a client expects, work hard to put them right;
- ✓ Pay valid claims in a timely manner, and not decline claims on an unfair technicality;
- ✓ Advise our clients when a product no longer meets their needs and what their options are, even if this means recommending a competitor.

WHAT OUR CUSTOMERS ARE SAYING

“

“I would like to thank you very much for the attention you brought to our case to help my husband and me in this big ordeal. We have appreciated very much your kindness and your availability to find solutions and to answer questions about the medical coverage during all this hard time.”

— Elizabeth, Bali

“

“Thank you for your assistance. Having never dealt with this kind of situation before it is a little challenging. I am very impressed with the way it had been handled by Morgan Price and can not thank you enough for your prompt replies and support.”

— Natalie, Bali

“

“Thank you so much for your email and best wishes. This has been an ordeal. Thank you for being in touch with the hospital and that you will deal with them directly.”

— Stevia, Greece

“

“Thanks indeed Karen for your prompt response and I will do what you state and get the Doctor/Clinic to fill the forms and return for a) the receipt of todays injection and b) pre-authorisation. Great service!”

— Douglas, Germany

“

“I refer to our call this afternoon and really just wanted to say how fortunate and blessed I have been in having been so quickly diagnosed and dealt with so professionally by the doctor, by Morgan Price and particularly yourself (our claims team).”

— John, Portugal

“

“May I thank you for your help so far and say that the provision of telephone approvals and letters of guarantee and where time permitted has been extremely helpful in what has been a rather hectic time for us.”

— Lynne, Malaysia

CLAIMING ON A MORGAN PRICE PLAN

Our claims process is continually updated to make it user friendly and easy for our clients to obtain treatment and to reclaim their expenses if they have to pay themselves. It's as simple as this:



Scan the claim form and receipts



Email them to us



We will process the claim and refund the money to you by bank transfer or straight to your credit card

What could be simpler?

For the larger more expensive claims we will usually be involved from the initial consultation and will generally be able to arrange to pay the hospital directly.

Full details of our simple claims process will be within your policy pack when you take out the cover.



UNDERWRITING

At Morgan Price we like to ensure your choices are clear when taking up an insurance plan with us and so below are details of the types of underwriting we can offer you:

FMU - Full medical underwriting

This type of application process requires you to declare on a form details about your medical history. We ask you to answer fully a list of yes/no questions and then provide any additional information on any questions you have answered yes to.

We will then review your answers and advise if we need to place an exclusion on the policy or if we need to apply any terms to your policy. From the outset of your plan it will be clear what you are and are not covered for.

At claims stage it is not normally necessary for detailed investigations into pre-existing conditions so the claims process is normally faster than under a moratorium plan.

CPME - Continued personal medical exclusions

We charge an additional premium for this type of underwriting because we allow you to switch from your current insurance provider to us without having to start your waiting periods for benefits again.

So long as you had cover for dental or maternity benefits on your old policy then we will continue your cover so that you do not have to serve the applicable wait periods for those benefits on our policy. Any medical exclusions that are applied to your existing plan by your current insurer will carry over to ours.

Moratorium

This type of application process does not require you to declare any medical history. We ask you some basic questions but you are taking up this type of plan knowing that the policy has a two year moratorium. This means any pre-existing conditions you had in the five years leading up to your policy start date will not be covered by the policy until a period of two consecutive years has elapsed during which you had no symptoms, and received no treatment, medication, tests or advice in respect of the condition.

If you require regular medical check ups for a condition this condition will never be covered by this type of plan. If you take daily medication for a condition it will never be covered on this type of plan.

At the point that you make a claim on your policy it will be checked that it is not for a pre-existing condition. These checks can take time so the claims process on a moratorium plan is usually longer than on an FMU plan.

MHD - Medical history disregarded

This can be applied to groups with more than 10 employees.

We will not ask you to declare each members medical history. We will only ask you to declare any known ongoing medical conditions that exceed \$5000.

This is a simple application process for group schemes.

EVOLUTION HEALTH PLAN SUMMARY

	Standard	Standard Plus	Comprehensive	Premium	Elite
Annual limit (£/\$/€)	500,000	750,000	1,000,000	1,500,000	2,000,000
In-patient and day-patient treatment	✓	✓	✓	✓	✓
Evacuation and repatriation	✓	✓	✓	✓	✓
Treatment for cancer	✓	✓	✓	✓	✓
Cash benefits	✓	✓	✓	✓	✓
Home country cover excluding USA	✓	✓	✓	✓	✓
Treatment for acute episodes of chronic conditions	✓	✓	✓	✓	✓
Out-patient consultations and diagnostics	✗	✓	✓	✓	✓
Routine maintenance for chronic conditions	✗	✓	✓	✓	✓
Organ transplants	✗	✓	✓	✓	✓
Routine health checks	✗	✓	✓	✓	✓
Dental	✗	✗	✓	✓	✓
Emergency treatment outside area of cover	✗	✗	✓	✓	✓
Routine maternity	✗	✗	✗	✓	✓
Infertility treatment	✗	✗	✗	✓	✓

APPLYING FOR COVER WITH MORGAN PRICE IS EASY

How to apply

Simply complete the application form enclosed with this brochure. Email, post or fax the completed application form directly to us at Morgan Price or via your insurance advisor (if you use one).

How to pay

You may pay your premiums annually by bank transfer or credit/debit card. Alternatively we can offer semi-annual, quarterly or monthly installments by credit/debit card only.

Premiums are quoted in Sterling, US Dollars and Euros to give added flexibility.

Your documents

Once we have received your application and premium we will send you an email confirmation which will include your policy number and the 24 hour assistance number. Your actual documents will be posted to you within 14 days of receipt of premium.

Money back guarantee

Your Morgan Price plan comes with a money back guarantee. If you are not entirely happy with your policy when you receive it, simply return the documents to us within the first 14 days and we will cancel your cover and refund your premium from inception, provided you have not made a claim.



Require further information or need help?

Please phone us or if you would prefer, you can email us to arrange for one of our advisors to call you.

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