



# LIST OF CHANGES - IHI FIRST CHOICE WORLDWIDE

## CHANGES TO THE LIST OF REIMBURSEMENTS

The reimbursements under the cover remain unchanged. The following changes are made only to clarify the cover.		
IHI First Choice Worldwide	FROM (2004) 	TO (2005)
<b>Module 1</b>		
<b>Hospitalisation and Inpatient benefits</b>	Intensive care room <i>Incl. operating theatre costs, excl. treatment</i>	Intensive care room
<b>Outpatient /day case treatment in a hospital or clinic</b>	1 day pre-surgical analyses preparing for anesthesia in connection with a scheduled surgery	1 day pre-surgical analyses preparing for anesthesia in connection with a scheduled surgery ( <b>diagnostic test covered under Module 2</b> )
<b>Childbirth</b>	- ( was only mentioned in Art. 13.2 h )	<b>Delivery following fertility treatment is reimbursed according to the reimbursement rate for normal delivery</b>
<b>Module 2</b>		
<b>Therapist consultations</b>	...traditional chinese medicine (registered to practise in China)...	...traditional chinese medicine (registered to practise <b>locally</b> )...

## CHANGES IN THE CONDITIONS

ARTICLES	FROM (2004) 	TO (2005)
<b>ART. 1</b>	...wishing to insure employees and their dependents...	...wishing to insure <b>a full group of</b> employees and their dependents...
<b>ART. 1.3 NEW</b>	-	All underwriting and issuance of policy schedules are made from the Company's headquarters in Copenhagen, Denmark.
<b>ART. 5.1</b>	The insurance shall provide cover in the chosen region as stated in the policy schedule.	The insurance shall provide cover in the chosen region as stated in the policy schedule, <b>see table in the Glossary.</b>
<b>ART. 13.2 j)</b>	any kind of care which is not part of a medical or surgical treatment, including stays in long-term care establishments, health resorts, convalescent homes and similar institutions,	any kind of care which is <b>experimental</b> , not part of a medical or surgical treatment, including stays in long-term care establishments, health resorts, convalescent homes and similar institutions
<b>ART. 18.2</b>	The insurance is renewed on each policy anniversary subject to agreement between the Policyholder and the Company.	The insurance is <b>automatically</b> renewed on each policy anniversary.
<b>ART. 18.2.1</b>	The insurance shall automatically expire once the insured employee leaves the employment with the Policyholder through which the insurance has been taken out.	The insurance shall automatically expire <ul style="list-style-type: none"> <li>■ once the insured employee leaves the employment with the Policyholder through which the insurance has been taken out or</li> <li>■ <b>at such time when an Agreement between the Policyholder and the Company no longer exists.</b></li> </ul>

## CHANGES IN THE GLOSSARY

GLOSSARY	FROM (2004)	TO (2005)																		
<p><b>NEW</b> <b>Normal occupation</b></p>		<p>Normal occupation: Normal occupation in accordance with art. 13.2.c includes only the following professions: Doctors and dentists, nurses, laboratory personnel, ancillary hospital workers, medical and dental assistants, ambulance personnel, midwives, fire brigade personnel, policemen/-women, and prison officers.</p>																		
<p><b>NEW</b> <b>Region</b></p>		<p>Region: the name of the region as stated in the policy schedule determines the area of cover as set out in the below table.</p> <table border="1" data-bbox="938 510 1484 1265"> <thead> <tr> <th data-bbox="938 510 1161 546">Region</th> <th data-bbox="1161 510 1484 546">Areas covered</th> </tr> </thead> <tbody> <tr> <td data-bbox="938 546 1161 582">Worldwide</td> <td data-bbox="1161 546 1484 582">Worldwide</td> </tr> <tr> <td data-bbox="938 582 1161 654">China/Hong Kong</td> <td data-bbox="1161 582 1484 654">Worldwide, excl. USA/Canada</td> </tr> <tr> <td data-bbox="938 654 1161 725">Switzerland</td> <td data-bbox="1161 654 1484 725">Worldwide, excl. USA/Canada/China/Hong Kong</td> </tr> <tr> <td data-bbox="938 725 1161 833">Latin America</td> <td data-bbox="1161 725 1484 833">Worldwide, excl. USA/Canada/China/Hong Kong/Switzerland</td> </tr> <tr> <td data-bbox="938 833 1161 940">Europe</td> <td data-bbox="1161 833 1484 940">Worldwide, excl. USA/Canada/China/Hong Kong/Switzerland</td> </tr> <tr> <td data-bbox="938 940 1161 1048">Middle East</td> <td data-bbox="1161 940 1484 1048">Worldwide, excl. USA/Canada/China/Hong Kong/Switzerland</td> </tr> <tr> <td data-bbox="938 1048 1161 1155">Far East</td> <td data-bbox="1161 1048 1484 1155">Worldwide, excl. USA/Canada/China/Hong Kong/Switzerland</td> </tr> <tr> <td data-bbox="938 1155 1161 1265">Africa</td> <td data-bbox="1161 1155 1484 1265">Worldwide, excl. USA/Canada/China/Hong Kong/Switzerland</td> </tr> </tbody> </table>	Region	Areas covered	Worldwide	Worldwide	China/Hong Kong	Worldwide, excl. USA/Canada	Switzerland	Worldwide, excl. USA/Canada/China/Hong Kong	Latin America	Worldwide, excl. USA/Canada/China/Hong Kong/Switzerland	Europe	Worldwide, excl. USA/Canada/China/Hong Kong/Switzerland	Middle East	Worldwide, excl. USA/Canada/China/Hong Kong/Switzerland	Far East	Worldwide, excl. USA/Canada/China/Hong Kong/Switzerland	Africa	Worldwide, excl. USA/Canada/China/Hong Kong/Switzerland
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<p><b>Surgery</b></p>	<p>Surgery: a surgical treatment/intervention, which does not include endoscopies and scannings even though these examinations require anaesthesia.</p>	<p>Surgery: a surgical treatment/intervention, which does not include endoscopies and scannings even though these examinations <b>may</b> require anaesthesia.</p>																		