

# Healthcare Tourism Complication Coverage Insurance

CatchLife

# What Is Healthcare Tourism Complication Coverage Insurance?

Healthcare Tourism Complication Coverage Insurance provides coverage for foreign individuals who are planning to have one of the specified surgeries or treatments below in Turkey. Coverage becomes valid in case of repetition of the same surgery due to complications that should arise after the primary surgery. Both the primary surgery and the repetition surgery should be undertaken in Turkey. The policy is valid for 6 months starting from the date of commencement.

The insurance covers mainly the following procedures, whose details are given in the following pages:

- Dental
- Eye
- Hair Transplant
- Orthopedy, gynecology, general surgery, plastic surgery, cardiovascular surgery
- Organ Transplant

## Who Can Be Insured?

Age limits are 18 and 75 and persons of 75 years of age and over are excluded from insurance coverage. Policy production is made by using passport number.

## What Is The Geographical Area?

This policy is only valid in case the treatments for complications of surgeries, interventions and medical treatments, performed within the territory of Republic of Turkey after policy commencement date.

# What Is Coverage Details?



## Dental Plan

Treatments under the dental plan are; tooth extraction, surgical tooth extraction, root canal operation, implant operation, prosthetic tooth application and periodontology applications. Orthodontic treatments are excluded from coverage.

**In prosthetic tooth application**, problems such as undesired color or form of prosthesis, will not be deemed as a complication and no reimbursement will be made.

**In surgical tooth extraction**, complications, such as delayed hemorrhage, gingiva infection, leaving a part of the tooth; in implant applications, ill-fitting implant, loose implant, dislodged implant and inflicting damage on the jaw bone, are included in the coverage.



## Hair Plan

In hair transplantation plan, complications that are arising as a result of patient's non-compliance with the recommendations of physician (early period hair brushing, failure to comply with hair washing procedure, failure to apply necessary care) and the resulting failure of hair transplantation, are excluded from coverage.

Despite the compliance with all these recommendations, non-retention of hair follicles or treatments for infection in the skin and repetition of hair transplant, are included in the coverage. For the reimbursement of the claims, it must be determined with a physician report that all the recommendations were followed after the hair transplantation.



## **Orthopedy, Gynecology, General Surgery, Plastic Surgery, Cardiovascular Surgery Plan**

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In all surgical procedures, the complications given in informed consent form, signed by patient, are under the coverage (except death).

The plastic surgery revision requests due to failure to comply with personal liking will not be reimbursed. However, failure of the surgery such as:

- Nasal tip drop after rhinoplasty;
- Remaining deviation; asymmetry in breast surgery,
- Dropping, skin infection during the Botox injection procedure, subcutaneous hemorrhage, long-lasting muscle paralysis are covered.



## **Organ Transplant Plan**

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In organ transplants plan, the requirement to repeat transplant procedures as a result of the transplant rejection, is covered. Any expenses related to donors and tests to determine organ compatibility are not covered. The expenses of the recipient/insured at the healthcare institution, including transportation and accommodation, are reimbursed subject to coverage limits.



## Eye Plan

Eye plan includes the coverages for corrective procedures, such as excimer laser and LASIK, cataract surgery, ptosis surgery, glaucoma surgery and retinal detachment surgery.

**In excimer laser surgeries;** flap dislocation, keratitis, development of epithelia under flap, more than 0.75 degrees visual impairment in the examination, performed 60 days after surgery,

**In cataract surgeries;** hemorrhage, perforation of the eye, tearing of lens capsule, loss of transparency of cornea layer, burn at the incision site, cataract parts remaining in the eye, infection, retinal detachment, edema in yellow spot, disturbance and pain in the eye, droopy eyelids, glaucoma and/or double vision; more than 1-degree visual impairment in the examination performed 60 days after surgery;

**In ptosis surgery;** relapse of the droopy eyelid,

**In retinal detachment surgery;** relapse of detachment, intraocular hemorrhage, eye perforation,

**In glaucoma surgery;** conjunctival tearing, scleral flap damage, loss of vitreous, loss of central visual field, decompression retinopathy, infection, bleb leakage, suprachoroidal hemorrhage, uveitis, are covered by the insurance.

# Our Plans

It has 5 plans.

Name of plan	Inpatient Indemnity	Accomodation Indemnity	Transport Indemnity
Dental Complication Plan	£1650	£825 (£415 exemption)	
Eye Complication Plan	£1650	£825 (£415 exemption)	
Hair Transplantation Complication Plan	£1650	£825 (£415 exemption)	
Orthopedics, ,Gynecology, General Surgery, Aesthetics, Cardiac Surgery Complication Plan	£1650	£825 (£415 exemption)	£825 (£415 exemption)
Organ Transplantation Plan	£16500	£825 (£415 exemption)	£825 (£415 exemption)

OUR PLANS

# Coverage Details



## Inpatient Treatment Coverage

Inpatient treatment coverage is valid in the following terms and conditions:

- Patients should have the Healthcare Tourism Complication Coverage Insurance prior to having primary surgery/operation in Turkey,
- Primary surgery/operation should be undertaken in Turkey by a medical center accredited as “Medical Tourism Institution” by Republic of Turkey Ministry of Health,
- All the required documents and information regarding the primary and secondary surgery/operations as well as complications due to primary surgery/operation should be presented to Insurance Company, additional documents may be requested,
- Repetition surgery/operation should be undertaken in Turkey by a medical center accredited as “Medical Tourism Institution” by Republic of Turkey Ministry of Health in 6 months of time from the policy commencement day,
- Reimbursement will be made to the insured according to coverage limits for the treatments, specified in the each policy.

Any dissatisfaction arising from personal preferences are excluded in plastic surgeries and dental treatments.

The complications that are only caused by specified procedures are covered by the insurance, any other complications occurring from another treatment are excluded from the coverage.

The expenses related to complications that caused by the covered surgery/operation including revision/repetition surgery and intervention are covered.

# Coverage Details



## Flight Ticket Coverage

The economy class flight tickets to Turkey due to having a secondary operation/surgery under the coverage of Healthcare Tourism Complication Coverage Insurance are also covered in some insurance plans within the limits and deductions specified in each policy. Coverage is indicated on the insurance certificate and/or policy. In the plans with flight ticket indemnity, the ticket price is exempted from £415 and covers tickets up to £825.



## Accommodation Coverage

In case of treatment of a complication developed as a result of a treatment performed in Turkey or revision of the surgery, the accommodation expenses that the insured has to make outside the health institution before and after the treatment in Turkey are paid within the scope of this coverage, with a maximum of 100 USD per day and a maximum of 500 USD in total. For accommodation expenses, the first 5 days of accommodation are exempted, and for stays that continue after 5 days, the indemnity is applied. Optional accommodation is not covered in cases where there is no medical necessity. The accommodation requirement is determined by medical reports.



# Premiums

Plan	Sales Premium
Dental Complication Plan	£200
Eye Complication Plan	£230
Hair Transplantation Complication Plan	£210
Orthopedics, Gynecology, General Surgery, Aesthetics, Cardiac Surgery Complication Plan	£300
Organ Transplantation Plan	£1300

PREMIUMS

# Insurance Coverage

PREMIUMS

<b>Travel</b>	<b>£26</b>
Illnes	£25.900
<b>Accident</b>	<b>£25.900</b>
Medical Consultancy	Unlimited

## **Warranty Period**

The time period you are in Turkey

## **Annual Limit**

£25.900

## **Territory Of The Contract**

TURKEY

## **Insurance Company Share**

100

# Compensation Payment Practices

The amount of allowable compensation in line with the coverages the insured has during the policy period is paid from the relevant collateral defined in the certificate, in line with the collateral limit and payment rate. Within the scope of the same plan, even if there are multiple complications and even if the insured has to visits to Turkey several time, the total amount of compensation that can be paid, can not exceed the total coverage amount written on the policy.

There is no provision and pre-approval in this policy.

There is no indemnity coverage for death in this policy.

The total amount of health expenditure incurred by the insured, on the basis of the following documents and plan, at the end of the 10 days evaluation period following the submission of additional documents that may be required to the insurer, is paid to the insured's credit card or bank account.

For compensation claims in all plans, except that additional documents may be requested on the basis of policy plans, these documents are required:

- Authorization letter signed by the insured for the insurer to receive medical documents
- First surgery report
- Statement of the insured regarding the resulting complication (when it started, what complaints occurred, etc.)
- Medical report describing the treatment for the complication, if any surgery report,
- Original invoices showing health institution, hotel and transportation costs, flight ticket destination and document showing the dates
- Photocopies of the stamp page of the passport showing the dates of entry and exit to Turkey and of the first page showing the identity information.

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