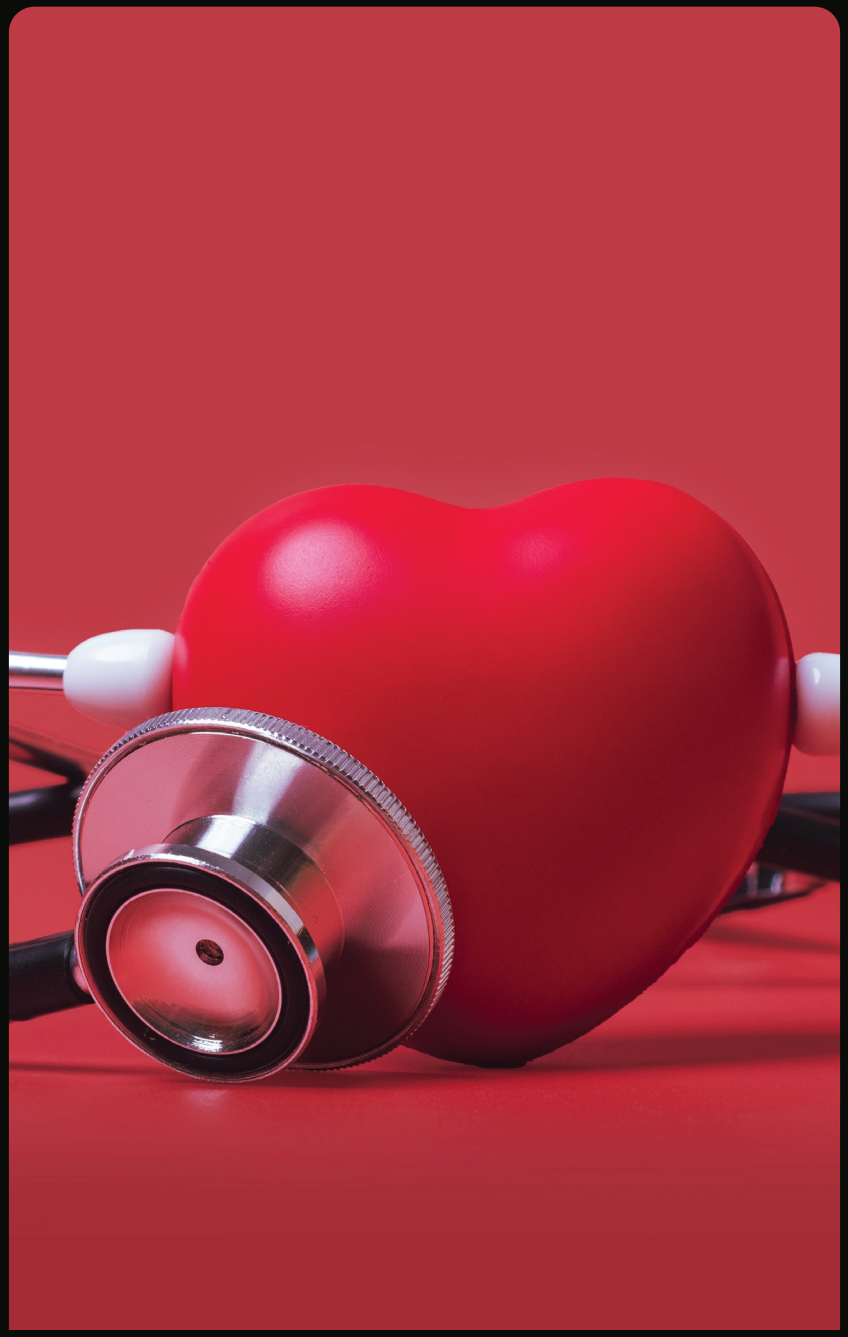
LEADWAY Health HMO

2023 & 2024 NHEA AWARDS
HMO OF THE YEAR



Leadway International Health Plan

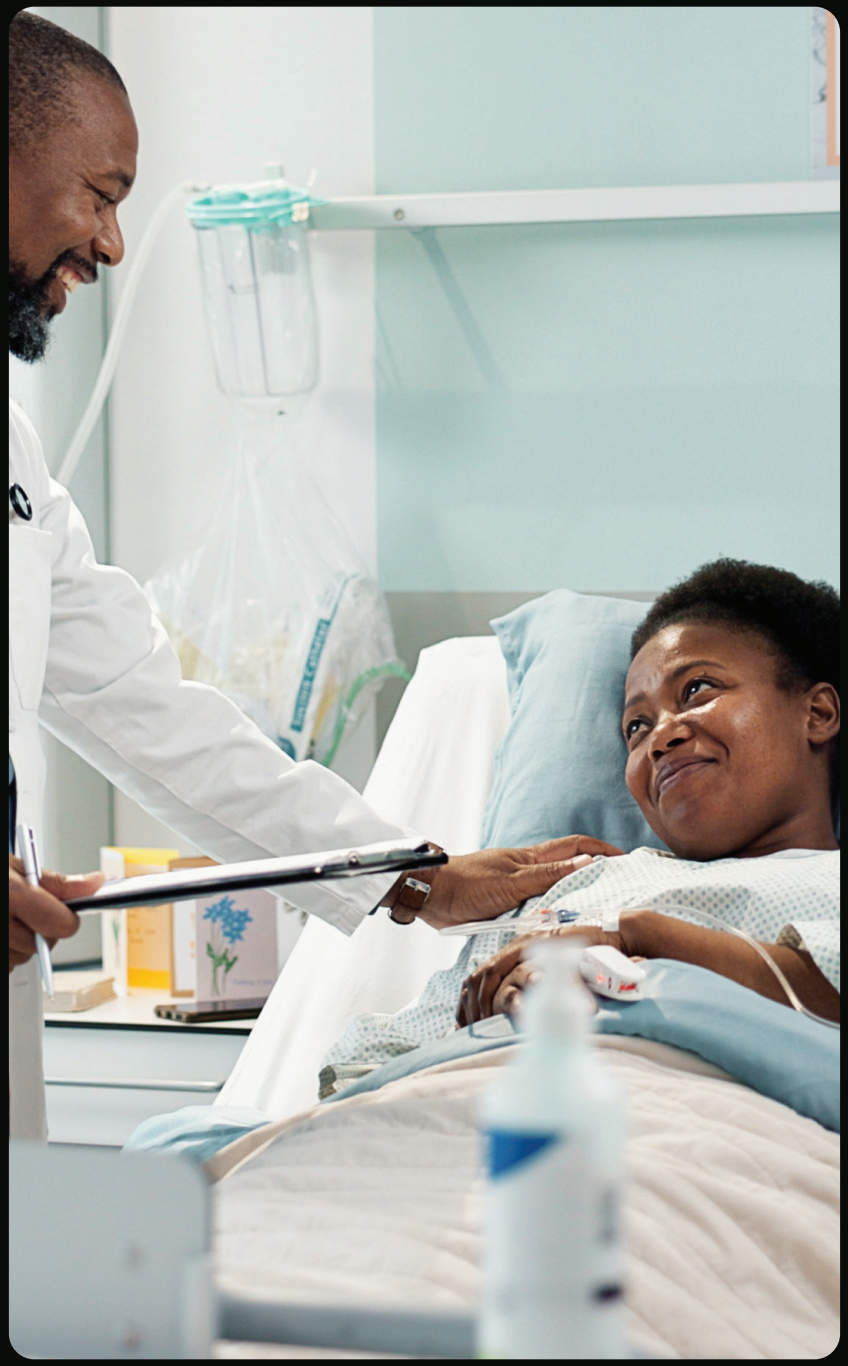


1. Why Leadway International Health Plan? Why Not?

As a high networth individual, your lifestyle affords you access to the best of everything the world has to offer - Shouldn't your healthcare be the same?

Whether it's cutting edge treatments in the U.S, expert consultations in London or seamless emergency care wherever you find yourself, your health deserves nothing but excellence, and the Leadway International Health Cover ensures you receive world class medical care anywhere on the globe with no compromises. This isn't just insurance, it's your passport to premium healthcare.

Overall Limit - Up To $750,000

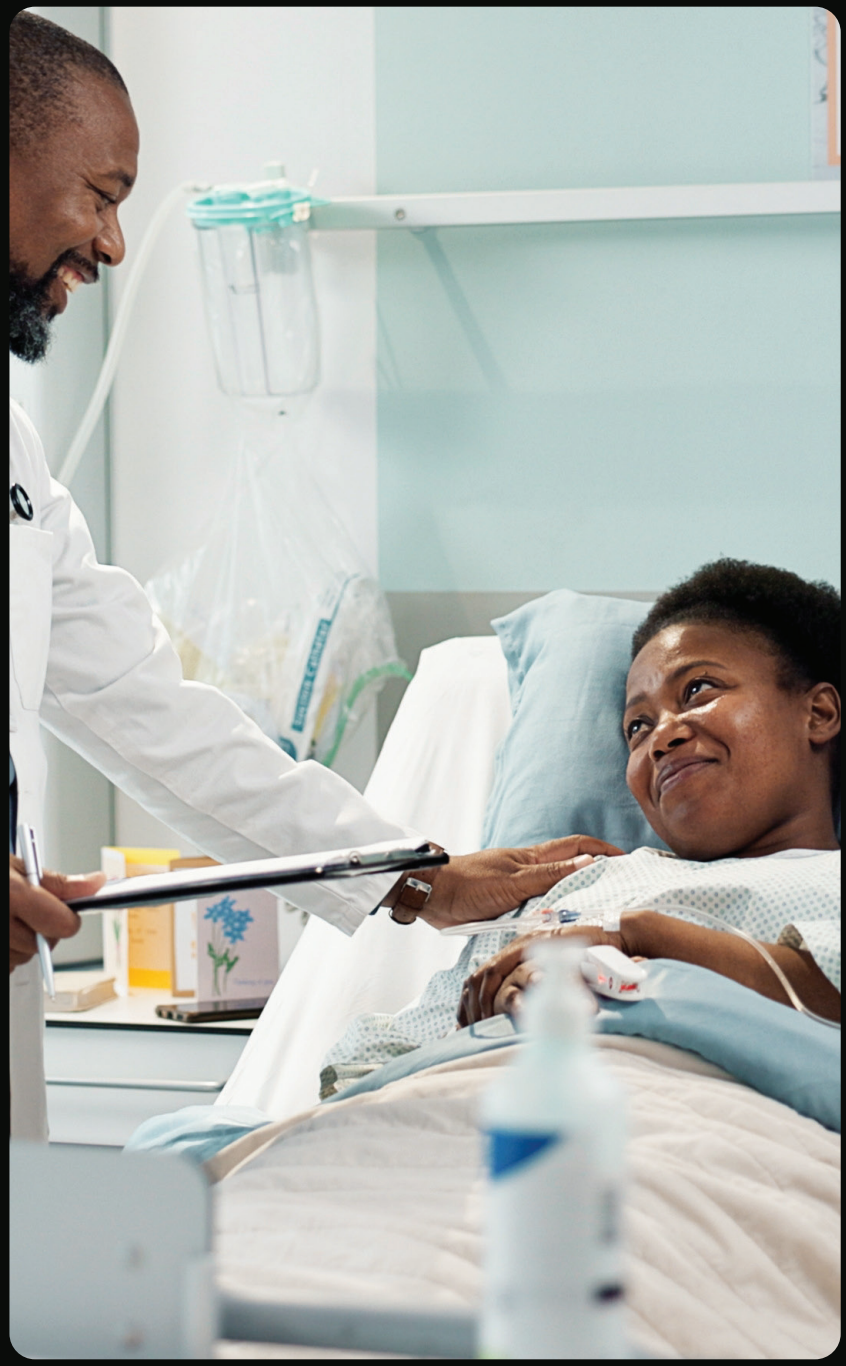


2. InPatient Services.

With this health cover, inpatient care is much more than just treatment. It's personalized world class care that puts your comfort and recovery first. Whether you're in for a major procedure or expert monitoring, you'll experience healthcare designed around you.

1. All in-patient costs	Covered
2. Surgical Operations	Covered
3. Physician & Consultant Fees	Covered
4. Cancer Treatment	Covered
5. Parent Accommodation	Up to 300 USD
6. Kidney Failure & Treatment	Covered
7. Hospital Accommodation	Standard Single
8. Evacuation	Covered
9. Transplant	Covered
10. Nursing Care	Covered
11. Consultant (specialist) fees whilst in hospital	Covered
12. Pathology & X Ray	Covered
13. Advanced Imaging	Covered
14. Psychiatric Treatment	Up to 10000 USD

15. Hospice & Palliative Care	Not Covered
16. Outside area of coverage [Limited to 28 days]	Covered
17. Compassionate visit living allowance	Not Covered
18. Home nursing after in-patient	Covered
19. Compassionate visit and return	Up to 1000 USD
20. Assistance Cover	Covered
21. Operating Theatre Charges	Covered
22. Ground Ambulance	Covered
23. Prosthesis & Implants	Covered
24. Repatriation	Covered
25. In-patient rehabilitation	Covered
26. Transplant	Covered
27. Intensive Care	Covered in-Country
28. Physiotherapy	Coveredin-Country
29. Cash Benefit	Covered in-Country
30. Newborn accommodation	Covered
31. Pre-hospitalization Treatment	Covered
32. Post-hospitalization Treatment	Covered

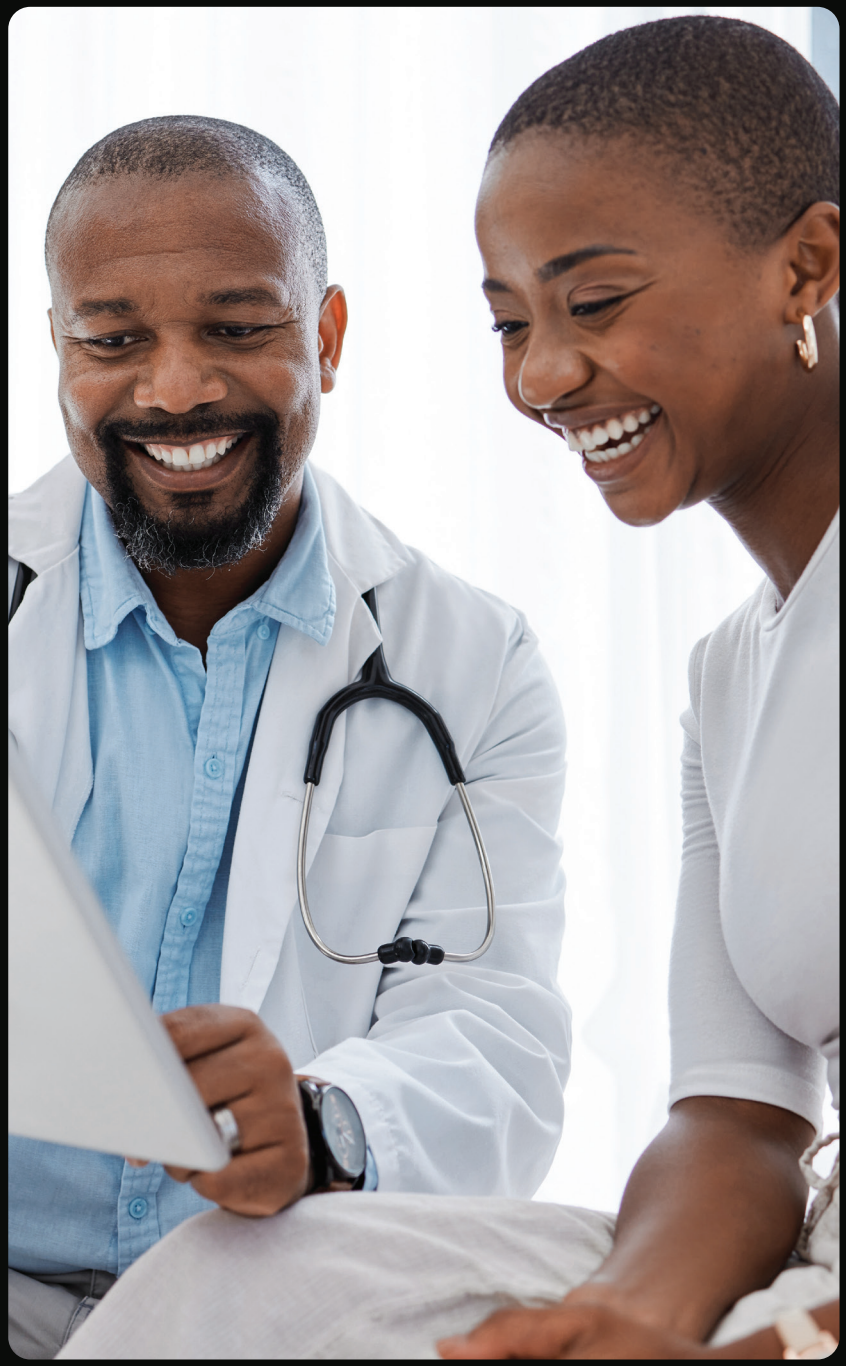


3. OutPatient Services

Our outpatient services provide you with seamless access to consultations, diagnostic tests, and treatments from leading specialists all without the need for admission.

Whether its a same day surgery, or routine check up, you'll receive top tier care at the finest medical facilities world over. Get treated and get back to your day with no disruptions because premium healthcare should fit into your schedule, not the other way around.

1. Consultant and specialist fees	Paid in full
2. Pathology	Paid in full
3. GP Costs	Paid in full
4. X Ray and basic diagnostic tests	Paid in full
5. Advanced Imaging	Paid in full
6. HIV/AIDS	$7000
7. Prosthetic Devices	$2500
8. Drugs & Dressings	$2000
9. Accidental related treatment to teeth	$2000
10. Home replacement therapy	Covered
11. Medical aids & durable medical equipment	Up to $6000





4. Optical and Dental

Your vision and smile deserve utmost priority. Get access to top notch optical and dental care from renowned specialists wherever you are. From routine check ups to advanced procedures we've got you absolutely covered

1.	Optical	$500
2.	Dental	$1500

5. Wellness and Screening

Prevention is the ultimate form of care. With our health cover, you gain access to personalized wellness programs and comprehensive health screenings at leading facilities worldwide. We help you stay on top of your health so you can live life to the fullest.

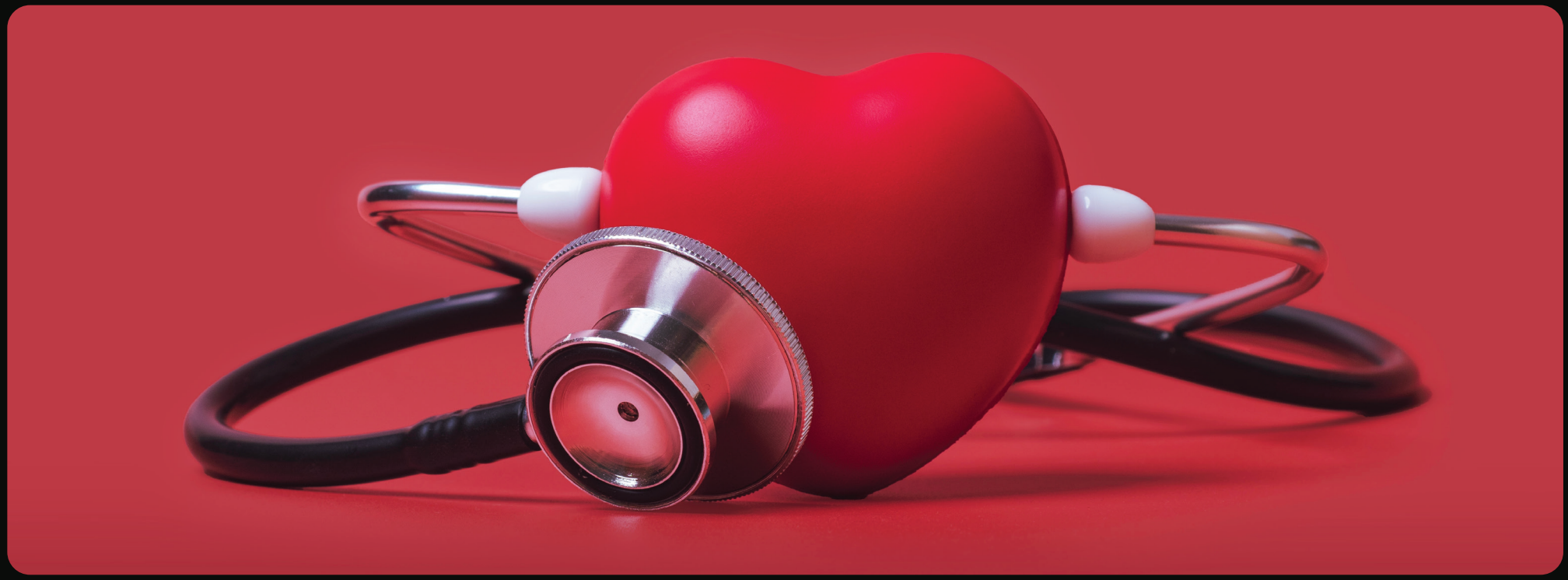
1.	Wellness	$2000
2.	Full health screening	$2000
3.	Complementary medicine and practitioners	Not Covered
4.	Psychology	Covered
5.	Child Wellness	$750
6.	Rewards for health living	Covered
7.	Vaccinations	$500



6. Maternity (10 months waiting period)

We've also got expert care for life's precious moments. Welcoming new life deserves the finest care so you can expect world class maternity service from prenatal care to delivery and postpartum support all at top facilities worldwide.

1. Elective C section	Covered up to $5000
2. Pre-Natal Care	Covered up to $5000
3. Routine Birth	Covered up to $5000
4. Pregnancy & Childbirth Complications	Covered up to $5000
5. Infertility Treatment	Not Covered
6. Childbirth at home	$1500
7. Newborn Care	$15000
8. Medically essential c-section	Covered up to Maternity limit



7. Additional Benefits

From personalized health concierge services to wellness programs and global referrals to specialists, we ensure every aspect of your health journey is covered.

1.	Outpatient Cover (US & Canada) Reimbursable	$400
2.	Health Check Cover in (US & Canada) Reimbursable	Subject to wellness benefits.