



Pacific Cross Insurance Group
Innovating the Future



ABOUT US

For more than 50 years, Pacific Cross Group has been dedicated to protecting health and providing peace of mind to people around the world. Over the years, we have proudly served clients from more than 100 countries, working alongside leading life and non-life insurers throughout Asia to deliver trusted international coverage.

Our mission is clear: to cover you - wherever life takes you. Whether at home, abroad, or on the move, our health and travel insurance solutions are designed to give you and your family security, confidence, and care when you need it most.

1.5 million
Members

5,500
Hospitals & Clinics

10,000+
Medical Experts

Our Locations



With offices in Hong Kong, Thailand, the Philippines, Indonesia, and Vietnam, Pacific Cross has issued and managed millions of policies, safeguarding the health and travel needs of clients worldwide. Each market is supported by a strong network of hospitals, clinics, medical professionals, and emergency services, ensuring expert assistance whenever and wherever it's needed.

As a trusted global partner, Pacific Cross is committed to delivering protection that goes beyond borders, providing the reliability, support, and peace of mind you deserve.

OUR SERVICES & PRODUCTS

Pacific Cross is here to support your healthcare journey. Our PrimaryCare Plan is designed with the goal of offering access to quality healthcare while helping you manage medical costs with confidence.

We have a range of plans matching levels of cover of protection based on your individual needs for you and your family members.

Core

Covers against major hospitalisation cost. Suitable for individuals seeking protection against any potential unforeseeable excessive medical expenses.

Pulse

Provides hospitalisation treatment and outpatient coverage. Suitable for individuals seeking well-balance coverage.

Complete

Our most comprehensive offer with greater annual maximum limit and outpatient coverage. Suitable for individuals seeking the best of healthcare globally.

Please refer to "What is Covered" section for details on the benefits and coverage.

Key features

1 Comprehensive Benefits	3 plan selections: Core, Pulse, and Complete
2 Flexible Add-on Options	Add outpatient under the Core plan, as well as dental, optical, maternity, and Worldwide (incl. USA) coverage for extra layer of protection
3 Discount Model	High-Cost Country Co-Insurance (Hong Kong & Singapore), Semi-Private Room (Hong Kong), and wide range of inpatient deductibles
4 Standardised Pricing Mechanism	Community Rating Model under our PrimaryCare products
5 Global Portability	Allowing you to continue your coverage globally subject to local regulation allowance ¹
6 Guaranteed renewal invitation	Renewal invitation is guaranteed

Note:

1. Sanctioned countries are excluded

HOW TO USE YOUR PLAN



Outpatient Service

Plans with outpatient benefits allow consultation with any medical practitioner, with eligible expenses reimbursable upon claim submission. Cashless services are available at participating Out-Patient Direct Billing Network providers by presenting your Out-Patient Network Card.



Surgical Procedure

Should you require surgery for inpatient, day patient, or outpatient care, our team can assist by issuing a Letter of Guarantee. This ensures payment support and verifies coverage under your policy, so you can concentrate fully on your treatment with confidence.



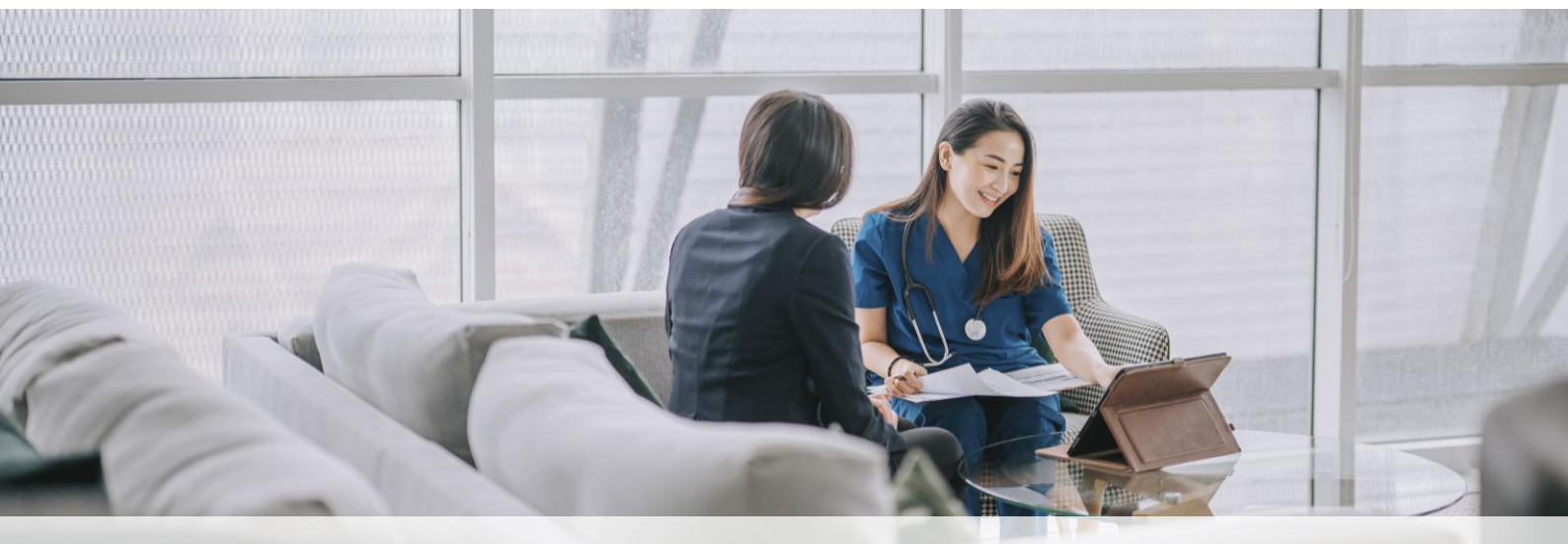
Preventative Coverage

Wellness check-ups and vaccinations are included in our Pulse and Complete options. You may also enhance your preventive coverage by adding Dental and Optical Care, providing added protection for you and your family.



Emergency Services

Our dedicated assistance team is available to provide immediate support during emergencies. Should evacuation or repatriation be required, we will coordinate care for you or your travelling partner to ensure uninterrupted access to medical services.



Our mission is clear: to cover you - wherever life takes you.

HOW TO CLAIM

Treatments received within our outpatient network will be settled by us directly.

For planned surgical procedures that exceed **US\$2,500**, you are encouraged to obtain a Letter of Guarantee from us to ensure benefit eligibility and arrange for direct billing services. We recommend submission of your request at least 7 working days prior to admission.

For all outpatient pay and claim requests, we will process them within 5 working days upon receiving all necessary documents.

You may contact us via email or our customer service hotline for your claim status if processing has exceeded our standard turnaround time.

1. For **outpatient** and claims **under \$2,500**



Submit a completed claim form along with your medical receipt to claimsubmission@pacificcross.com



Pacific Cross Claims Team review, assessment and process



Claims reimbursement to your dedicated account

2. For planned treatment(s) **above \$2,500** either **Pay & Claim** or **Guarantee of Payment**

Pay & Claim

- 1 Proceed with planned treatment
- 2 Receive service provider invoice
- 3 Claims submission to Pacific Cross
- 4 Pacific Cross claims assessment
- 5 Reimburse eligible claim to insured member

Guarantee of Payment (GOP)

- 1 Service provider recommendation of treatment(s)
- 2 Request for GOP
- 3 Pacific Cross review medical necessity of request
- 4 GOP decision issued and schedule treatment(s)
- 5 Pacific Cross settle the billing with service provider

WHY CHOOSE US

Backed by more than 50 years of insurance experience, we focus on understanding our customers' needs and enhancing our products and services to protect everything you value most.

Strong Reinsurance Partner

Reinsured by the financial strength of Gen Re Insurance, a global reinsurance leader in Life & Health and Property & Casualty Insurance, and a Berkshire Hathaway Company, earning superior financial strength rating from each of the major rating agencies.

A.M. Best - A++, **Moody's** Financial Strength Rating – Aa1, and **S&P** Claims Paying Ability Rating – AA+

Seasoned Management Team

Our management team has over a century of combined experience in the premium health insurance sector, complemented by a stable workforce, with more than 50% of employees serving the company for over 20 years.

Comprehensive Product Offering

A complementary benefit design tailored to deliver quality healthcare services, with simple and flexible features that help maintain long-term product sustainability.

Global and Integrated Assistance

Our dedicated assistance team is available to provide immediate support during emergencies. Should evacuation or repatriation be required, we will coordinate care for you or your travelling partner to ensure uninterrupted access to medical services.

Family Discount

As our way of showing appreciation, we provide family discounts when your spouse and/or dependent child(ren) are insured with us.

No Claim Discount (NCD)

Your commitment to staying healthy deserves recognition. Enjoy our No Claim Discount when no medical claims are made.

Community Rating Model

Premiums are determined based on a community rating approach, ensuring sustainable renewal increases and improved predictability for your annual healthcare budgeting.

Strong Customer Service and Support Team

Our dedicated customer service team and alarm centre are always available, ensuring support is within reach whenever you need us.

WHAT IS COVERED

	Core	Pulse	Complete
In & Day Patient care	✓	✓	✓
Diagnostic Tests	✓	✓	✓
Organ Transplant	✓	✓	✓
Kidney Dialysis	✓	✓	✓
Oncology Treatment	✓	✓	✓
Psychiatric and Mental Disorders	✓	✓	✓
Rehabilitation	✓	✓	✓
Emergency Evacuation / Repatriation	✓	✓	✓
Outpatient Care	+	✓	✓
Medical Check-up and Vaccination	-	✓	✓
Alternative Medicines / Treatment	-	✓	✓
Semi-Private Room (Hong Kong)	+	+	+
High-Cost-Country 30% Co-insurance	+	+	+
Dental Care	-	+	+
Optical Care	-	+	+
Maternity (choice of \$5,000 or \$10,000 Limit)	-	+	+
Worldwide including USA	+	+	+

Legend

✓ Plan Coverage

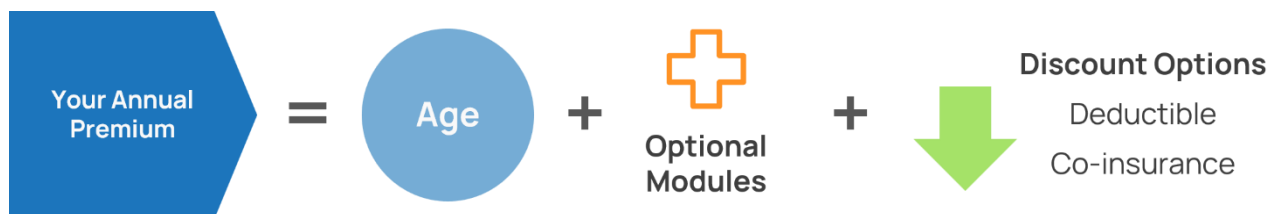
+ Optional Benefit Available

DISCOUNT OPTIONS

We offer discount options to save money on your annual premium!

Your annual premiums¹ are predominantly determined by the following key factors:

- 1 The age when the policy begins with us
- 2 The optional modules selected by you for additional coverage, such as dental care
- 3 Optional discount modules such as annual deductibles and co-insurance



Note:

1. Annual premium based on community rating and determined by our final underwriting decision

Illustration of annual premium

For reference only, actual premiums depend on individual selected modules and final underwriting decision

A single young professional (**35 years old**), recently relocated to **Hong Kong** to advance his career in banking. His employer has sponsored him to purchase a global medical plan, as he will be part of the regional team traveling extensively throughout the Asia Pacific region.

Consideration: Inpatient + Outpatient + Dental

Geographic cover: Worldwide excluding USA

	Benefit and Option	Annual Premium (US\$)
Option 1	Pulse + Nil Deductible + Dental	\$6,530
Option 2	Pulse + Nil Deductible + Dental + Semi-Private Room	\$5,889
Option 3	Complete + Nil Deductible + Dental	\$8,961
Option 4	Complete + Nil Deductible + Dental + Semi-Private Room	\$8,249

DISCOUNT OPTIONS

1 Add annual inpatient deduction option to your plan

We offer annual inpatient deductible options under the PrimaryCare plans for our client to choose from. A deductible is the amount you are responsible for before the insurance plan starts to pay for medical expenses. Our annual deductible is the per person, per Policy Year, and only applies for your inpatient benefits.

Annual Inpatient Deductible Options to Suit Your Budget

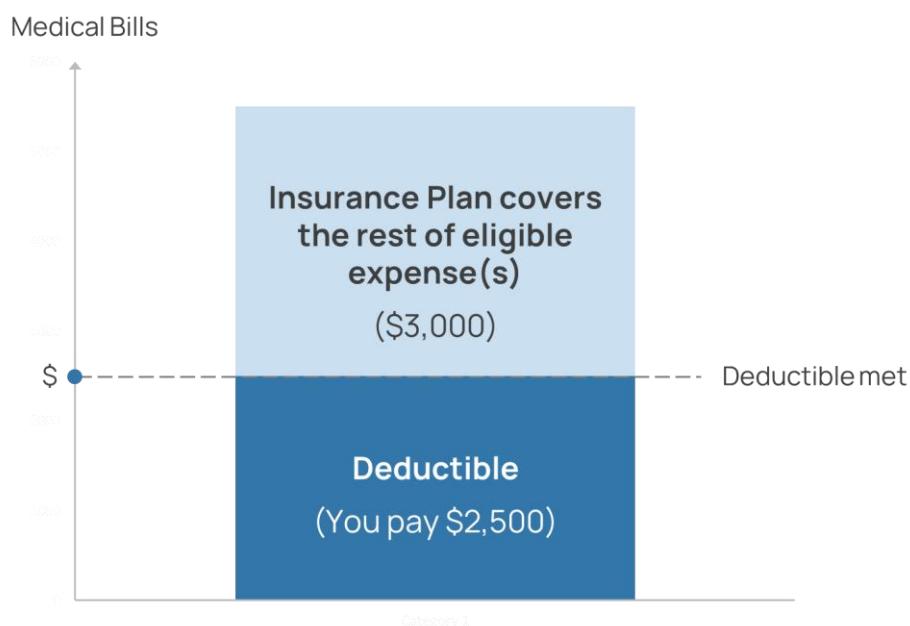
Core	\$2,500	\$5,000	\$7,500	\$10,000	
Pulse & Complete	\$1,000	\$2,500	\$5,000	\$7,500	\$10,000

Illustration – Core Plan with Inpatient Deductible Option

Core Plan

Medical bill: \$5,500

Benefit option: Inpatient Deductible Option (\$2,500)



DISCOUNT OPTIONS

2 Add High-Cost Country Option for Co-insurance

We offer this option exclusively to Insured Persons whose Country of Residence is within the APAC region¹. For Hospitalisation Treatment and non-surgical cancer treatment received in **Hong Kong or Singapore**, we will reimburse up to 70% of Eligible Expenses, with the 30% co-insurance applied first and the annual deductible applied after the Co-insurance.

Eligibility

To Insured Person(s) whose Country of Residence is within the APAC region¹

30% co-insurance
70% reimbursement

Only for treatment(s) in:



Hong Kong



Singapore

Note:

1. As defined per our Terms and Conditions

Illustration A – Core Plan with High-Cost Country Option

Core Plan

Medical bill: \$15,000

Place of treatment: Hong Kong

Benefit option: High-Cost Country Option Only

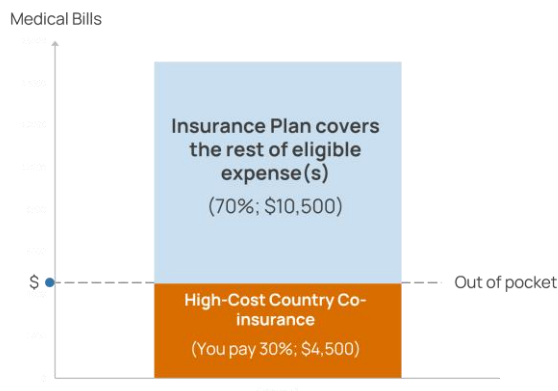


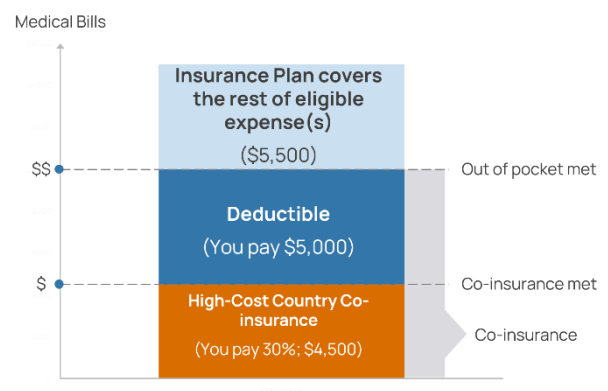
Illustration B – Core Plan with Inpatient deductible and High-Cost Country Option

Core Plan

Medical bill: \$15,000

Place of treatment: Hong Kong

Benefit option: High-Cost Country + Inpatient Deductible (\$5,000) Option



30% Co-insurance will be applied first and followed by the annual deductible

DISCOUNT OPTIONS

3 Family Discount

We like to extend our offering to your immediate family member(s), providing a peace of mind to you and your loved ones. To encourage your family members joining our plan, we offer a family discount starting with 2 people.

An immediate family member is defined as an insured person's legal spouse, children (natural or adopted), siblings, siblings-in-law, parents, parents-in-law, grandparents, grandchildren, legal guardians, stepparents or stepchildren.

Single		0% Discount
Couple (1 + 1)		5% Discount
Family of 3 (1 + 2)		10% Discount
Family of 4 and above (1 + 3)		15% Discount

4 No Claim Discount

Reflecting our belief in healthy living, we encourage and reward you for maintaining wellness by offering a No Claim Discount at renewal when you and your family members remain claim-free.

Your entitlement:

For any policy year in which you have not made a claim to us, you will receive a **10%** No Claim Discount upon your renewal premium.

If you remain claim-free for two (2) consecutive years, we will extend the discount to **15%** upon next renewal until a claim is made.

However, if any claim is reimbursed during a policy year, the No Claim Discount will reset to zero upon next renewal.