

Group health insurance

Changes to your policy from renewal

For employers with a health insurance policy whose policy year starts between
01 January 2025 and 31 December 2025 inclusive.



Group health insurance

What's new with your policy

The changes in this guide take effect from the renewal date stated in your renewal invitation. Please read this guide together with your new plan agreement. If you have any questions about the changes to your policy, let us know and we'll be happy to help!



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We make your expat
experience healthier
and safer!

Changes to the terms & conditions

We've changed or added, the following terms & conditions in the agreement for your new policy.

We made it clearer when we're talking about your 'policy'; and when we're talking about your 'health plan'

Previously, we used the terms 'policy' and 'plan' interchangeably. We now use the term 'policy' to refer to your insurance cover. 'Plan' refers to the health plan (e.g., Bronze, Silver) you selected for your employees when your policy started.

If an employee regularly receives treatment in a country that isn't their declared country of residence

If an employee regularly receives their treatment in a country which is not their declared country of residence, we reserve the right to use the country where they regularly have their treatment as their country of residence when we calculate your renewal premium.



Solace Secure Global App

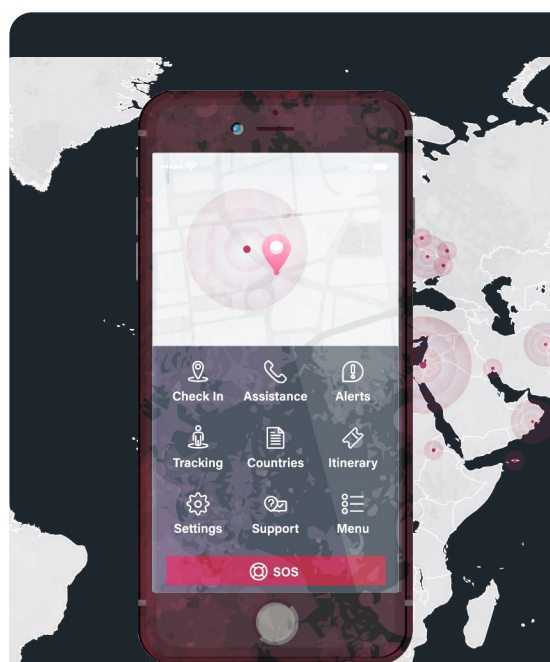
Travel assistance & security info in your pocket

Your membership with William Russell gives you free access to the Solace Secure travel intelligence app, an app for your smartphone with the following features.

- ✓ Near real-time alerts for civil unrest, natural disasters and security incidents
- ✓ Access to the 24/7 Solace Advice Helpline
- ✓ Country intelligence reports

Find out more →

[Visit our website to find out more about Solace Secure!](#)



Your renewal premium and how you can reduce it

Speak to us

If you'd like to discuss your renewal premium, please let us know! There are many things you can do, and sometimes even a small change to your employees' health plan can lead to savings on your premium.

Consider our tools for reducing your premium

Consider a different plan

You can switch your employees to a cheaper health plan with fewer benefits.

Bronze	Silver
<p>A solid inpatient plan that provides full cover when you're admitted to hospital. You're covered in full for serious medical issues (including all cancer), but cover for outpatient treatment is limited to treatment you receive within 90 days of your discharge from hospital.</p> <p>Bronze is for people who want to be sure they're covered for the most expensive healthcare costs.</p>	<p>Our most popular plan, with all the benefits of Bronze, but with more cover for outpatient treatment. You also have cover for complementary therapies, mental health treatment, and well-being benefits.</p> <p>Silver is for people looking for comprehensive cover for a wide range of medical treatments.</p>

Increase your employees' excess

The excess is the fixed cash amount you pay towards a claim. As a rule of thumb, a higher excess means a lower premium. Drop us a line and we'll help you review your options.

Switch to semi-private or general ward accommodation during hospital stays

You can reduce your premium by switching your employees to semi-private or general ward accommodation during hospital stays. Please note this option is only available to members who do not have optional cover in the USA.

Change your payment frequency

Save up to 5% on your renewal premium by paying annually. If you're already paying annually, you can spread the cost of your premium over the year by paying in monthly, quarterly, or half-yearly instalments (though this will increase your overall premium).

You can reach us at

contact@william-russell.com.

For more information about excesses on [our website](#).

We're here to help



Call us on

+44 1276 486 455



Visit

william-russell.com



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