

## Globality YouGenio® World – FAQ



### Why chose Globality YouGenio® World?



- All plans include the unique worldwide Globalites® service network for expert local knowledge and the best on-the-ground support for claims and assistance.
- All plans can cover pre-existing medical conditions, one of the most important areas of international private medical insurance.
- All plans cover in- and outpatient cancer treatment and organ transplant.
- All plans are regionally priced to ensure premiums are relative to local costs of treatment and remain stable in the future.
- All plans have no minimum or maximum age restrictions.
- Within a family group any combination of plan levels and options are available.



### What level of coverage can you offer?



Globality Health offers four levels of coverage: **Essential, Classic, Plus** and **Top**. Please see the General Conditions of Insurance for more information of what is covered by each level.



### What is the Essential plan?



Essential is a new level of cover which provides benefits towards inpatient treatment and a defined list of serious illnesses. There is no deductible applicable as routine outpatient treatment is not covered. Please see the General Conditions of Insurance for further information.



### Will a deductible apply?



Globality YouGenio® World offers the following deductible options:

Globality YouGenio® World Essential	Globality YouGenio® World Classic	Globality YouGenio® World Plus or Top
Does not apply	0 EUR / 0 USD / 0 GBP	0 EUR / 0 USD / 0 GBP
	250 EUR / 325 USD / 210 GBP	250 EUR / 325 USD / 210 GBP
	500 EUR / 650 USD / 420 GBP	500 EUR / 650 USD / 420 GBP
	1,000 EUR / 1,300 USD / 840 GBP	1,000 EUR / 1,300 USD / 840 GBP
		2,500 EUR / 3,250 USD / 2,100 GBP

Deductibles apply for each insurance year and for each insured person. They apply only for expenses linked to outpatient and dental treatment. Deductibles do not apply for accidental dental treatment.



## What are the overall plan limits?



The following annual overall limits apply:

Globality YouGenio® World Essential	Globality YouGenio® World Classic	Globality YouGenio® World Plus	Globality YouGenio® World Top
2,000,000 EUR / 2,600,000 USD / 1,680,000 GBP	3,000,000 EUR / 3,900,000 USD / 2,520,000 GBP	5,000,000 EUR / 6,500,000 USD / 4,200,000 GBP	7,500,000 EUR / 9,750,000 USD / 6,300,000 GBP

For information on specific benefit limits, please refer to the General Conditions of Insurance.



## Who is eligible for cover?



Anyone who stays abroad for at least three months is eligible for insurance.

Please note that we are unable to provide cover in certain countries due to restrictions of local legislation.



## What are geographical areas and pricing zones?



Globality Health offers two geographical areas of coverage: **Worldwide** and **Worldwide excluding the USA**. These areas dictate where the insured member is covered for treatment under their plan.

Furthermore, Globality Health has developed a premium concept, splitting the world into 5 pricing zones. The country in which you reside dictates the pricing zone. This concept allows the policyholder to pay a premium which reflects the cost of medical treatment in that zone.

However, any client who wishes to be covered for treatment in the USA, must pay the premium for zone 1 as the USA boasts the highest medical costs in the world which raises the premiums for geographical area 1, without affecting those who wish to exclude the USA (geographical area 2).

Please note that we are unable to provide cover in certain countries due to restrictions of local legislation. For this reason it is imperative that we are informed immediately if there is a change of country of residence of any insured member.



## Do all insured persons have to undergo full medical underwriting?



Not necessarily. Anyone aged 55 or younger at inception can apply for moratorium cover. In that case any pre-existing medical condition that an insured person has experienced during the last five years will be covered after a continuous two-year period free of medical treatment, symptoms, advice or medication relating to that pre-existing medical condition. If an insured person has any treatment, advice or medication during the first two years of cover relating to a pre-existing medical condition, the two-year period (free of any treatment, advice or medication) will start again for treatment related to that pre-existing medical condition. We will cover any new and unrelated medical conditions immediately.



## What currency can the premium be paid in?



We provide policies in EUR, USD or GBP.



### **What languages are available?**



We have 5 contractual languages, English, German, French, Spanish and Dutch.



### **How long does the policy last for?**



The policy initially lasts for one year and is then renewed annually. The product has a lifetime guarantee of renewal. The renewal date is the same for every insured member on a single policy.

If changes have been made to the policy during the insurance year, the renewal date still refers to the first commencement date of the contract and not the date of which the change took place.



### **Is it possible to change between plan levels?**



It is only possible to change the plan level at the renewal date.

Please note that if the level of cover is upgraded, we will ask that a medical questionnaire is completed and further underwriting terms, exclusions and waiting periods may apply.



### **Is it possible to change the deductible?**



It is possible to change the deductible on the plan, however this can only be effective from renewal.



### **Do any waiting periods apply?**



Yes, some benefits are subject to a waiting period. These are indicated in the General Conditions of Insurance.



### **Do any credit card loadings apply?**



As stated as in the application form, the following loadings apply to premium payment by credit card for the respective payment frequencies: 0% for yearly payment, 2% for half-yearly payment, 3% for quarterly payment and 4% for monthly payment.



### **Is there a right of withdrawal or termination?**



The policy can be cancelled within 14 days of receipt of the policy documents without any financial penalties. We can be informed of cancellation by post, fax or email within the 14 days.

The policy holder has a right to terminate the Health Insurance Policy by notifying us within three months of receiving the renewal notice. In that case, the termination of the Health Insurance Policy will take effect on the date of renewal (not the date of receiving the notice of cancellation).



### **If the policy is terminated, will claims be reimbursed within the termination period?**



Yes, claims are still eligible for reimbursement during the termination period.

Even if the contract is terminated, claims can be reimbursed provided that the treatment date is before the termination date. The termination date, after which treatments will no longer be covered, is the foreseen renewal date, even if the notice of termination is sent and received before that date.

The termination of the insurance will only take effect from the renewal date. The subscription of a new insurance policy at that time will be subject to the same conditions, i.e. to the new premium rate.



### **Do you offer a "no claims discount"?**



No. Currently we do not offer the possibility of a no claims discount.



### **Is the previous Globality YouGenio® product still available?**



As of the launch date of Globality YouGenio® World, Globality YouGenio® is no longer available. However, children and spouses can be added to an existing policy. Existing Globality YouGenio® policies will continue to be renewed as Globality YouGenio®; however policy holders do have the option to switch to Globality YouGenio® World at renewal.

In relation to the insurance of newborns, if the parents are insured on Globality YouGenio®, then the child can be insured on a separate Globality YouGenio® World plan, under a new contract with the parents as policyholders. There cannot be a mix of Globality YouGenio® and Globality YouGenio® World on one plan.



### **Can clients migrate from Globality YouGenio® to Globality YouGenio® World? What will happen to the waiting periods?**



Yes this is possible. If the same plan level is kept, then the waiting periods will continue. However if a more comprehensive level of cover is chosen, then medical underwriting will apply and new waiting periods will apply to any benefits which were not covered on the Globality YouGenio® level of cover.



### **Is it possible to have a combination of benefits from both Globality YouGenio® and Globality YouGenio® World?**



No, this is not possible.



### **What happens to applications that are already in the pipeline? Is there a transition period?**



Yes, any Globality YouGenio® applications which are in process, or for which we have issued a quote which is still valid, can still be issued. Quotes are valid for 30 days.



### **Will the policy remain effective in case of permanent return to the home country?**



This situation is reviewed on a case by case basis. If we are in line with the required local legislation then cover can continue in the home country.



### **Do you have a family plan/ family discounts?**



Unfortunately at this time we do not have a family price plan in place. Pricing is based on the age of all insured members.



### **Do all family members on the same policy have to have the same level of cover?**



No, family members can have different levels of cover. However, there cannot be a mix of Globality YouGenio® and Globality YouGenio® World within one policy.



### **Do you have any regional plans?**



Yes, we have a separate product which is only available to inbound (country of residence) and outbound (country of habitual residence) clients of Germany. Please contact sales for more information on this product and the conditions which apply. Due to German law, we cannot insure permanent residents in Germany.

**For any questions please feel free to contact your direct sales representative at Globality Health or get in touch with us today:**

+352 270 444 22 -

English - 01  
Deutsch - 02  
Français - 03  
Español - 04

Lines are open Monday to Friday: 8am to 5pm (CET).

E-mail: [contact@globality-health.com](mailto:contact@globality-health.com)