

Globality CoGenio[®]

Corporate health insurance solutions for expatriate employees





Globality Health

The experts for expatriates

Globality Health is the international health insurer with a special focus on expatriates – people who study, live or work abroad.

Exclusive focus on our core business – first-class health insurance solutions for international businesses and persons spending extended periods of time abroad – are what distinguish Globality Health in a competitive environment. Numerous customers throughout the world trust our expertise and value our collaboration with our experienced and committed multinational staff in our head office in Luxembourg. From here and in close cooperation with our international partners in the medical sector we can offer you comprehensive advice and a reliable service.

Our years of international experience, knowledge of local health services and our focus on meeting the demands of our customers, enable us to develop innovative solutions for one of the fastest growing markets in the industry.

Top protection for your employees

When it comes to healthcare, your employees deserve nothing but the best. The Globality CoGenio® plan offers premium health insurance with comprehensive inpatient, outpatient and dental cover, flexible underwriting and market leading assistance whenever and wherever they are needed.

Worldwide care with the highest standards

First-class advice and organisational support are at the heart of our international services for your employees and their families, both when providing benefits and when dealing with general enquiries.

Globality Health standards:

→ **Product**

With Globality CoGenio® you profit from flexible underwriting solutions, high-level products with comprehensive inpatient, outpatient and dental insurance cover around the globe.

→ **Worldwide service**

Our service centres on the ground offer direct access to local specialists, seamless service and first-class support.

→ **Compliance**

Globality Health follows the highest standards of business ethics. A dedicated team of experts provides the security of evaluating all aspects of compliant business solutions for Globality Health's clients worldwide.

Globality CoGenio®

International health insurance solutions at the highest level

With Globality CoGenio® your international staff will benefit from the best insurance protection worldwide and immediate local care.

- No overall limits
- No waiting periods
- Direct settlement worldwide
- Free choice of doctor
- Cancer treatment covered in all plan levels
- No maximum reimbursement limit for medical transport and repatriation
- Accident-related and analgesic dental treatment are available in all plan levels
- No minimum or maximum age limits
- Contract documents available in five languages (German, English, French, Spanish and Dutch)
- Reimbursement in 150 currencies; contractual currency in EUR, USD and GBP
- Up to four deductible options

My Globality

Our online services are available 24 hours a day

All insured persons have direct access to our online services for even greater convenience and service. A personal login means that insured persons can access documents securely at any time.

My Globality includes access to the following online services:

- Eclaims – access and follow up with claims online
- View and download contract documents
- Provider search – find medical services worldwide, including comprehensive information and contact details
- Digital doctor

- Country information for expats – risk profile, useful tips, further information
- All services can be accessed via our app
- HR portal – register employees easily online



Globality CoGenio®

Three plan levels – optimal care

Globality CoGenio® offers three carefully designed plan levels: Classic, Plus and Top. The modularity of inpatient, outpatient and dental care as well as assistance services means that your insurance protection can be tailored to meet the needs of your company. The following table of benefits is an extract of the complete scope of benefits and services. All amounts apply per person per insurance year unless otherwise indicated.

Please refer to the General Conditions of Insurance (GCI) for detailed information.

Benefits	Classic*	Plus**	Top**
Inpatient treatment			
Accommodation in a private or a semi-private room	✓	✓	✓
Medical treatment	✓	✓	✓
Nursing care by qualified nursing staff as directed by a doctor	✓	✓	✓
Surgery (including outpatient surgery instead of inpatient treatment)	✓	✓	✓
Drugs and dressings	✓	✓	✓
Therapies/physiotherapy, including massages	✓	✓	✓
Therapeutic aids and appliances	✓ such as cardiac pacemakers, if needed as a life-saving measure	✓ such as cardiac pacemakers, if needed as a life-saving measure; in addition, reimbursement for therapeutic aids and appliances, such as artificial limbs/protheses up to € 2,000 / \$ 2,600 / £ 1,680	✓
Medical treatment during pregnancy and childbirth	✗	✓ up to € 5,000 / \$ 6,500 / £ 4,200	✓
Newborn care	✗	✓	✓
Chemotherapy, oncological drugs and treatment (e.g. for cancer patients)	✓ up to € 50,000 / \$ 65,000 / £ 42,000	✓ up to € 100,000 / \$ 130,000 / £ 84,000	✓
Transport to the nearest suitable hospital for initial treatment following an accident or an emergency	✓	✓	✓
Bone marrow and organ transplants	✗	✓ up to a maximum of € 200,000 / \$ 260,000 / £ 168,000 for the duration of the group contract	✓
Psychiatric treatment	✓	✓	✓

*Classic: With an outpatient deductible of € 250/ \$ 325/ £ 210 per insured person and insurance year.

**Plus and Top: with or without optional outpatient deductible of € 250/ \$ 325/ £ 210, € 500/ \$ 650/ £ 420 or € 1,000/ \$ 1,300/ £ 840 per insured person and insurance year.

✗ not covered

✓ covered/paid in full

Benefits	Classic*	Plus**	Top**
Inpatient treatment (cont.)			
Inpatient psychotherapy	✗	✓	✓
Parent rooming-in during inpatient treatment of an underage child	✗	✓	✓
Nursing care at home and domestic help	✗	✓ up to 7 days	✓ up to 14 days
Substitute cash plan benefit for inpatient treatment actually received, but for which no benefits have been claimed from us	✗	✓ € 50 / \$ 65 / £ 42 per day	✓ € 100 / \$ 130 / £ 84 per day
Inpatient follow-up rehabilitation	✗	✓ up to 14 days	✓ up to 21 days
Hospice	✗	✗	✓ up to 7 weeks
Outpatient treatment			
Medical treatment	✓	✓	✓
Chemotherapy, oncological drugs and treatment (e.g. for cancer patients)	✓	✓	✓
Health checks	✗	✓ up to € 500 / \$ 650 / £ 420	✓ up to € 1,000 / \$ 1,300 / £ 840
Vaccinations	✗	✓ up to € 250 / \$ 325 / £ 210	✓
Pregnancy including preventive screenings and childbirth, midwife and obstetric nurse	✗	✓ up to € 2,000 / \$ 2,600 / £ 1,680	✓
Acupuncture (needle technique), homeopathy, osteopathy and chiropractic, including drugs and dressings	✗	✓ up to € 500 / \$ 650 / £ 420	✓ up to € 1,000 / \$ 1,300 / £ 840
Services of a speech therapist	✗	✓	✓
Psychiatric treatment	✓	✓	✓
Outpatient psychotherapy	✗	✓ up to 20 sessions	✓ up to 20 sessions
Drugs and dressings	✓	✓	✓
Therapies/physiotherapy, including massages	✓	✓	✓
Therapeutic aids and appliances	✗	✓ up to € 2,000 / \$ 2,600 / £ 1,680	✓
Vision aids	✗	✓ up to € 100 / \$ 130 / £ 84	✓ up to € 200 / \$ 260 / £ 168
Hearing aids	✗	✓ up to € 1,000 / \$ 1,300 / £ 840	✓ up to € 2,000 / \$ 2,600 / £ 1,680

*Classic: With an outpatient deductible of € 250/ \$ 325/ £ 210 per insured person and insurance year.

**Plus and Top: with or without optional outpatient deductible of € 250/ \$ 325/ £ 210, € 500/ \$ 650/ £ 420 or € 1,000/ \$ 1,300/ £ 840 per insured person and insurance year.

✗ not covered

✓ covered/paid in full

Benefits	Classic	Plus	Top
Outpatient treatment (cont.)			
Transport to the nearest suitable doctor or hospital for initial treatment following an accident or an emergency, by an approved emergency service with conveyances appropriate to the situation	✓	✓	✓
Infertility treatment	✗	✓ 50% up to a maximum of € 7,500 / \$ 9,750 / £ 6,300 per insured couple per lifetime	✓ 50% up to a maximum of € 15,000 / \$ 19,500 / £ 12,600 per insured couple per lifetime
Dental treatment			
Screenings for early detection of disorders of the teeth, mouth and jaw	✗	✓	✓
Dental treatment	✓ pain relief treatment	✓	✓
	✗ Reimbursement of 50 % for the following benefits if needed as a result of an accident	✓ Reimbursement for the following benefits up to € 2,000 / \$ 2,600 / £ 1,680	✓ Reimbursement for the following benefits up to € 5,000 / \$ 6,500 / £ 4,200
Dentures (i.e. prostheses, bridges, inlays and crowns)	✓	✓	✓
Implants	✓ up to four implants per jaw and the dentures to be secured to these implants	✓ up to four implants per jaw and the dentures to be secured to these implants	✓ up to four implants per jaw and the dentures to be secured to these implants
Orthodontic treatment (up to age 18)	✓	✓	✓
Dental laboratory work and materials	✓	✓	✓
Compilation of a plan of treatment and costs	✓	✓	✓
Medical assistance			
Medical evacuation and repatriation	✓	✓	✓
Information on medical infrastructure (local medical care and names and addresses of multilingual doctors)	✓	✓	✓
Organizational support in case of bereavement, share of repatriation costs	✓ up to € 2,500 / \$ 3,250 / £ 2,100	✓ up to € 5,000 / \$ 6,500 / £ 4,200	✓ up to € 10,000 / \$ 13,000 / £ 8,400
Online services	✓	✓	✓
Additional assistance			
Organizing visits for a relative to the patient	✗	✓ up to € 1,500 / \$ 1,950 / £ 1,260	✓ up to € 3,000 / \$ 3,900 / £ 2,520
Procurement and shipment of vital medication	✗	✓	✓
Organizing return transport or care for the children	✗	✗	✓

✗ not covered

✓ covered/paid in full

Globality Health

The right partner at your side – worldwide

With health insurance from Globality CoGenio®, your employees are in good hands anywhere in the world and at all times. Our service centres on the ground are your reliable contacts. They speak with doctors and hospitals directly and take over the monitoring of treatment – even when the unforeseen happens.

Our aim is to give your employees immediate access to high-quality medical services, wherever they are in the world. With Globality Health's service and assistance network of competent and experienced partners on the ground, we offer our customers individual support worldwide as well as comprehensive, competent consultation for any situation.

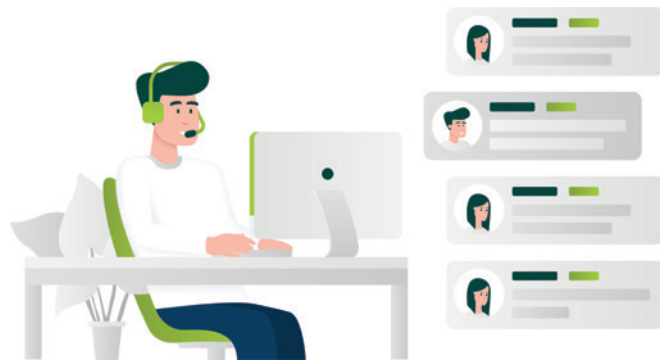
Globality Health's service centres provide round-the-clock service in several languages. As they are familiar with the local health systems, regional structures and peculiarities, they can recommend medical providers, doctors and hospitals which ensure our standards are met. Furthermore, our service centres make appointments or take care of acquiring any necessary medication.

With the support of our service centres, we can offer consistent and seamless services across the globe in accordance with Globality Health's high-quality criteria. Should employees move from one region to another, their service centre may change – yet the service and assurance they enjoy from their Globality Health insurance remains the same wherever they go.



Your advantages:

- Worldwide assistance and international experience
- Local experts, on the ground available to help you and your employees 24 hours a day, 365 days a year
- Direct settlement with medical providers
- Complete medical evacuation should the necessary facilities not be available locally
- Worldwide shipment of vital medication



Get in touch with us

Call our experienced consultants for detailed offers and to discuss your company scheme. Your personal expert will guide you through our benefits and reimbursement process, as well as the services making stays abroad easier.

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

Phone +352 270 444 22 11

Or contact us anytime at:
sales-support@globality-health.com

Globality S.A.
1A, rue Gabriel Lippmann
L-5365 Munsbach
Luxembourg

www.globality-health.com
R.C.S. Luxembourg B 134.471