

## Globality YouGenio<sup>®</sup> Germany

Individual cover for anyone residing temporarily in Germany  
or coming from Germany and living temporarily abroad



# Globality YouGenio® Germany

## Our best healthcare plan for you and your family

**Your health and that of your family deserves nothing less than the best. Especially when you are living and working abroad for long periods of time. Our Globality YouGenio® Germany gives you ultimate peace of mind wherever you go.**

Globality Health's **Globality YouGenio® Germany** plan gives you and your family premium health insurance with comprehensive inpatient, outpatient and dental cover, flexible underwriting and market leading global services wherever you go. Our service partners are fully conversant with the respective local health systems. They are on hand to assist you, offering the best advice and support. They also offer you direct access to medical services in the area.

**Feel safe and secure. Focus on your goals, turn your plans into reality and make the most of your new life.**

### Highlights:

- Direct settlement worldwide
- Free choice of doctor
- No overall limits
- Comprehensive inpatient, outpatient and dental insurance cover available
- Regional pricing to ensure your premiums are relative to local treatment costs and stay stable in the future
- Waiving of regular right to terminate contract
- Cover of pre-existing medical conditions
- No minimum or maximum age restrictions
- Guaranteed renewability
- Within a family group, any combination of plan levels and options is available
- Direct access to service partners and healthcare providers in your region
- Contract documents available in five languages (German, English, French, Spanish and Dutch)
- Reimbursement in 150 currencies; contractual currency in EUR, USD and GBP





## Gloablity YouGenio® Germany

### Individual and flexible cover

**Gloablity YouGenio® Germany comes in two plan levels:  
Plus and Top**

Plan levels Plus and Top offer extensive worldwide cover with comprehensive inpatient, outpatient and dental treatments.

You have the choice of several deductible options: 250 €, 500 € or 1,000 € deductible per year for outpatient treatment giving you the option to tailor the tariffs to your personal needs.



## My Gloablity

### 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 Gloablity 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
- Country information for expats – risk profile, useful tips, further information
- All services can be accessed via our app

# Globality YouGenio® Germany

## Two plan levels – optimal care

The two plan levels of Globality YouGenio® Germany, Plus and Top differ in regards to the type and amount of benefits agreed. 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 we say otherwise. Please refer to the General Conditions of Insurance (GCI) for detailed information.

Benefits	Plus	Top
<b>Inpatient treatment</b>		
Accommodation in a private or a semi-private room	●	○
Medical treatment	●	○
Nursing care by qualified nursing staff as directed by a doctor	●	○
Drugs and dressings	●	○
Therapies/physiotherapy, including massages	●	○
Therapeutic aids and appliances	●	○
Medical treatment during pregnancy and childbirth	● up to € 5,000 / \$ 6,500 / £ 4,200	○
Chemotherapy, oncological drugs and treatment (e.g. for cancer patients)	● up to € 5,000 / \$ 6,500 / £ 4,200	○
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 contract	○
Psychiatric treatment	●	○
Inpatient psychotherapy	●	○
Parent rooming-in during inpatient treatment of a child	●	○

– not covered

● covered/paid in full



Benefits	Plus	Top
<b>Inpatient treatment (cont.)</b>		
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
<b>Outpatient treatment</b>		
Medical treatment	●	○
Chemotherapy, oncological drugs and treatment	●	○
Screenings for early detection of illnesses	● up to € 250 / \$ 325 / £ 210	○ up to € 500 / \$ 650 / £ 420
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
Speech therapy	●	○
Psychiatric treatment	●	○
Outpatient psychotherapy	● up to 20 sessions	○ up to 20 sessions
Drugs and dressings	●	○
Therapies/physiotherapy	●	○
Therapeutic aids and appliances	● up to € 2,000 / \$ 2,600 / £ 1,680	○
Vision aids	● up to € 100 / \$ 130 / £ 84	○ up to € 200 / \$ 260 / £ 168
Transport to the nearest suitable doctor or hospital for initial treatment following an accident or an emergency	●	○
Infertility treatment	● 50% up to a maximum of € 7,500 / \$ 9,750 / £ 6,300 per insured couple for the duration of the contract	○ 50% up to a maximum of € 15,000 / \$ 19,500 / £ 12,600 per insured couple for the duration of the contract

— not covered

● covered/paid in full

Benefits	Plus	Top
<b>Dental treatment</b>		
Screenings for early detection of disorders of the teeth, mouth and jaw	●	●
Dental treatment	● including inlays without caps	● including inlays without caps
	● Reimbursement for the outlined below benefits up to € 2,000 / \$ 2,600 / £ 1,680	● Reimbursement for the outlined below benefits up to € 5,000 / \$ 6,500 / £ 4,200
Dentures (i.e. prostheses, bridges and crowns)	●	●
Implants	● up to four implants per jaw and the dentures to be secured to these implant	● up to four implants per jaw and the dentures to be secured to these implant
Orthodontic performances	●	●
Dental laboratory work and materials	●	●
Compilation of a plan of treatment and costs	●	●
<b>Medical assistance</b>		
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 € 5,000 / \$ 6,500 / £ 4,200	● up to € 10,000 / \$ 13,000 / £ 8,400
Online services	●	●
<b>Additional assistance</b>		
Organizing visits to 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 YouGenio® Germany, you and your family are in good hands anywhere in the world and at all times. Our service partners 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 you and your family immediate access to high-quality medical services, wherever you 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 partners 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 partners make appointments or take care of acquiring any necessary medication.

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



### Your advantages:

- Worldwide assistance and international experience
- Local experts, on the ground available to help you 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 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 01

Or contact us anytime at:  
[contact@globality-health.com](mailto:contact@globality-health.com)

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

[www.globality-health.com](http://www.globality-health.com)  
R.C.S. Luxembourg B 134.471

