

A Munich Re company

GLOBALITY ^{HEALTH}
premium health insurance worldwide

Globality YouGenio[®] World

Individual care in a globalised world





Globality YouGenio® World

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® World gives you ultimate peace of mind wherever you go.

Globality Health's **Globality YouGenio® World** 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 centres 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.

With four plan levels to choose from Globality YouGenio® World gives you and your family the ultimate peace of mind. From our basic Essential plan with attractive premiums to our Top plan for those needing the most comprehensive cover, it's up to you to choose the plan that best meets your needs.

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

→ Cover of pre-existing medical conditions

→ 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

→ 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 centres 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

→ Up to five deductible options

Globality YouGenio® World

Individual and flexible cover

Globality YouGenio® World comes in four plan levels: Essential, Classic, Plus and Top

Essential

Our attractively priced entry plan covers inpatient medical treatment and medical assistance - a unique offer, available with Globality Health.

Classic

In addition to inpatient cover, the Classic plan offers additional cover for outpatient medical treatment and medical assistance at an attractive rate.

Plus and Top

Globality YouGenio® World Plus and Top include both outpatient and inpatient treatments, in addition to attractive coverage of dental treatments and comprehensive assistance

services. A range of deductible options allows you the possibility to adapt the rates to your personal needs.



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



Globality YouGenio® World

Four plan levels – optimal care

The four plan levels of Globality YouGenio® World Essential, Classic, 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	Essential	Classic	Plus	Top
Annual overall limit	€ 2 million \$ 2.6 million £ 1.68 million	€ 3 million \$ 3.9 million £ 2.52 million	€ 5 million \$ 6.5 million £ 4.2 million	€ 7.5 million \$ 9.75 million £ 6.3 million
Inpatient treatment				
Accommodation in a private or a semi-private room	✓	✓	✓	✓
Hospital charges, consultations and diagnostics	✓	✓	✓	✓
Drugs and dressings	✓	✓	✓	✓
Physiotherapy, including massages	✓	✓	✓	✓
Therapies, i.e. ergotherapy	✓	✓	✓	✓
Therapeutic aids and appliances	✓ as a life-saving measure	✓ as a life-saving measure	✓ as a life-saving measure	✓
Maternity care and childbirth, services of a midwife or obstetric nurse in the hospital	✗	✗	✓ up to € 5,000 / \$ 6,500 / £ 4,200	✓ up to € 20,000 / \$ 26,000 / £ 16,800
Complications of pregnancy and childbirth	✗	✗	✓	✓
Congenital conditions	✓ up to € 150,000 / \$ 195,000 / £ 126,000 per lifetime	✓ up to € 150,000 / \$ 195,000 / £ 126,000 per lifetime	✓ up to € 150,000 / \$ 195,000 / £ 126,000 per lifetime	✓ up to € 150,000 / \$ 195,000 / £ 126,000 per lifetime
Cancer treatment	✓	✓	✓	✓
Dialysis	✗	✓ up to € 2 million / \$ 2.6 million / £ 1.68 million per lifetime	✓ up to € 2 million / \$ 2.6 million / £ 1.68 million per lifetime	✓ up to € 2 million / \$ 2.6 million / £ 1.68 million per lifetime
Bone marrow and organ transplants (donor and receiver)	✓ up to € 100,000 / \$ 130,000 / £ 84,000 per lifetime	✓ up to € 150,000 / \$ 195,000 / £ 126,000 per lifetime	✓ up to € 200,000 / \$ 260,000 / £ 168,000 per lifetime	✓
Psychiatric treatment	✗	✗	✓ up to 20 days	✓ up to 40 days
Parent accommodation during inpatient treatment of a minor child	✓	✓	✓	✓
Nursing care at home and domestic help, instead of a hospital stay	✗	✓ up to 30 days	✓ up to 60 days	✓ up to 90 days

✗ not covered

✓ covered/paid in full

Benefits	Essential	Classic	Plus	Top
Inpatient treatment (cont.)				
Substitute hospital cash plan benefit	✓ € 50 / \$ 65 / £ 42 per day	✓ € 75 / \$ 97.50 / £ 63 per day	✓ € 150 / \$ 195 / £ 126 per day	✓ € 200 / \$ 260 / £ 168 per day
Inpatient follow-up rehabilitation	✓ up to 21 days	✓ up to 21 days	✓ up to 28 days	✓ up to 28 days
Transport to the nearest suitable hospital for initial treatment following an accident or an emergency	✓	✓	✓	✓
Return to country of residence after repatriation	✗	✗	✓ up to € 1,500 / \$ 1,950 / £ 1,260	✓ up to € 1,500 / \$ 1,950 / £ 1,260
Outpatient treatment				
Maximum outpatient limit	✗	€ 7,500 / \$ 9,750 / £ 6,300	€ 15,000 / \$ 19,500 / £ 12,600	✓
Consultations and diagnostics, i.e. radiology	✗	✓ max. outpatient limit applies	✓ max. outpatient limit applies	✓
Critical illness, following inpatient treatment	✓ up to a combined limit of € 3,000 / \$ 3,900 / £ 2,520	✓ max. outpatient limit applies	✓ max. outpatient limit applies	✓
Cancer treatment	✓	✓	✓	✓
Health checks	✗	✗	✓ up to € 250 / \$ 325 / £ 210*	✓ up to € 500 / \$ 650 / £ 420
Maternity care and childbirth, services of a midwife or obstetric nurse	✗	✗	✓ up to € 3,000 / \$ 3,900 / £ 2,520*	✓ up to € 5,000 / \$ 6,500 / £ 4,200
Complications of pregnancy and childbirth	✗	✗	✓ up to € 3,000 / \$ 3,900 / £ 2,520*	✓
Acupuncture, homeopathy, osteopathy, chiropractic and traditional Chinese medicine	✗	✓ up to € 1,000 / \$ 1,300 / £ 840*	✓ up to € 2,500 / \$ 3,250 / £ 2,100*	✓ up to € 5,000 / \$ 6,500 / £ 4,200
Psychiatric treatment	✗	✓ up to € 1,000 / \$ 1,300 / £ 840*	✓ up to € 5,000 / \$ 6,500 / £ 4,200*	✓
Inpatient psychotherapy	✗	✗	✓ up to 10 sessions*	✓ up to 20 sessions
Drugs and dressings	✗	✓ max. outpatient limit applies	✓ max. outpatient limit applies	✓
Over-the-counter drugs (OTC)	✗	✓ up to € 50 / \$ 65 / £ 42*	✓ up to € 75 / \$ 97.50 / £ 63*	✓ up to € 100 / \$ 130 / £ 84
Physiotherapy, including massages	✗	✓ up to 15 sessions*	✓ up to 20 sessions*	✓
Therapies, i.e. ergotherapy	✗	✗	✓ up to 10 sessions*	✓
Therapeutic aids and appliances	✗	✓ up to € 1,000 / \$ 1,300 / £ 840*	✓ up to € 2,000 / \$ 2,600 / £ 1,680*	✓

* Max. outpatient limit applies

✗ not covered

✓ covered/paid in full

Benefits	Essential	Classic	Plus	Top
Outpatient treatment (cont.)				
Vaccinations and immunization	✗	✗	✓ up to € 250 / \$ 325 / £ 210*	✓
Vision aids, including an eye test	✗	✗	✓ up to € 150 / \$ 195 / £ 126*	✓ up to € 250 / \$ 325 / £ 210
Transport to the nearest suitable doctor or hospital for initial treatment following an accident or an emergency	✓	✓	✓	✓
Infertility treatment	✗	✗	✓ 50 %* up to € 2,000 / \$ 2,600 / £ 1,680 for each insured couple, per lifetime	✓ 50 % up to € 10,000 / \$ 13,000 / £ 8,400 for each insured couple, per lifetime
Dental treatment				
Basic dental services				
Two check-ups or exams per insurance year	✗	✗	✓	✓
X-rays, scale-and-polish cleaning	✗	✗	✓	✓
Surgery, extractions, simple fillings, root-canal treatment	✗	✓ pain relief only	✓	✓
Night guard	✗	✗	✓	✓
Accidental dental treatment	✗	✓	✓	✓
Major dental services				
	✗	✗	✓ 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 and crowns, inlays)	✗	✗	✓	✓
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, dental laboratory work and materials	✗	✗	✓	✓
Medical assistance				
Medical evacuation and repatriation	✓	✓	✓	✓
Return of mortal remains	✓ up to € 2,500 / \$ 3,250 / £ 2,100	✓ up to € 5,000 / \$ 6,500 / £ 4,200	✓ up to € 7,500 / \$ 9,750 / £ 6,300	✓ up to € 10,000 / \$ 13,000 / £ 8,400
Additional assistance				
Compassionate family visit	✗	✗	✓ up to € 1,500 / \$ 1,950 / £ 1,260	✓ up to € 3,000 / \$ 3,900 / £ 2,520
Delayed return trip	✗	✗	✓ up to € 2,000 / \$ 2,600 / £ 1,680	✓ up to € 2,000 / \$ 2,600 / £ 1,680
Getting hold of and shipping vital medication	✗	✗	✓	✓

* Max. outpatient limit applies

✗ not covered

✓ covered/paid in full

Globality Health

The right partner at your side – worldwide

With health insurance from Globality YouGenio® World, you and your family 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 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.

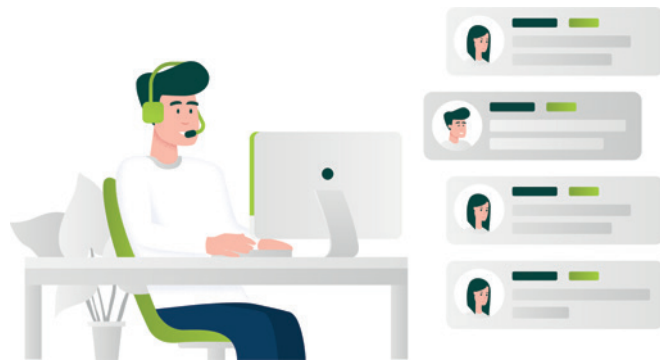
Globality Health's service centres provide round-the-clock service in several languages. As they are familiar with the local health systems, regional structures and peculiarities, they can recommend medical providers, doctors and hospitals which ensure our standards are met. Furthermore, our service 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 you move from one region to another, your service centre 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

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

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