

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.

The YouGenio® World plan is divided into the Plus and Top plan levels. These plan levels differ in the type and scope of agreed benefits. 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

Globality YouGenio® World

Individual and flexible cover

**Globality YouGenio® World 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: € 0, € 250, € 500, € 1,000 or € 2,500 deductible per year for outpatient treatment giving you the option to tailor your cover 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

Two plan levels – optimal care

The two plan levels of Globality YouGenio® World, 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
Annual overall limit		
	€ 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	✓
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
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
Bone marrow and organ transplants (donor and receiver)	✓ 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 60 days	✓ up to 90 days

✗ not covered

✓ covered/paid in full

Benefits	Plus	Top
Inpatient treatment (cont.)		
Substitute hospital cash plan benefit	 € 150 / \$ 195 / £ 126 per day	 € 200 / \$ 260 / £ 168 per day
Inpatient follow-up rehabilitation	 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	€ 15,000 / \$ 19,500 / £ 12,600	
Consultations and diagnostics, i.e. radiology	 max. outpatient limit applies	
Critical illness, following inpatient treatment	 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 € 2,500 / \$ 3,250 / £ 2,100*	 up to € 5,000 / \$ 6,500 / £ 4,200
Psychiatric treatment	 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	
Over-the-counter drugs (OTC)	 up to € 75 / \$ 97,50 / £ 63*	 up to € 100 / \$ 130 / £ 84
Physiotherapy, including massages	 up to 20 sessions*	
Therapies, i.e. ergotherapy	 up to 10 sessions*	
Therapeutic aids and appliances	 up to € 2,000 / \$ 2,600 / £ 1,680*	

* Max. outpatient limit applies

✗ not covered

✓ covered/paid in full

Benefits	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	✓	✓
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 € 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.

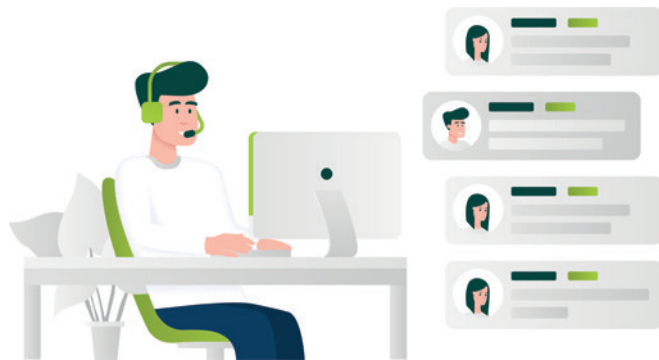
Globality Health's service centres provide round-the-clock service in several languages. As they are familiar with the local health systems, regional structures and peculiarities, they can recommend medical providers, doctors and hospitals which ensure our standards are met. Furthermore, our service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