

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

Individual care in a globalised world





## Globality YouGenio® for 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® for Germany gives you ultimate peace of mind wherever you go.

Globality Health's **Globality YouGenio® for 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 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.

**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
- 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 German and English
- Reimbursement in 150 currencies; contractual currency in EUR, USD and GBP
- Up to four deductible options

## Globality YouGenio® for Germany Individual and flexible cover

Globality YouGenio® for Germany comes in three plan levels:  
Classic, Plus and Top

### Classic and Plus

Classic and Plus plans contain inpatient, outpatient and dental care throughout the world, and deductible options that enable you to tailor your cover to your family's needs.

### Top

Globality YouGenio® for Germany Top is our most comprehensive cover available.



## 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® for Germany

## Three plan levels – optimal care

The three plan levels of Globality YouGenio® for Germany, 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	Classic*	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	✓	✓	✓
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	✓
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	✗	✓	✓

\*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**
<b>Inpatient treatment (cont.)</b>			
Parent rooming-in during inpatient treatment of a 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
<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, 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
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

\*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
<b>Dental treatment</b>			
Screenings for early detection of disorders of the teeth, mouth and jaw	✗	✓	✓
Dental treatment	✓ pain relief treatment	✓ including inlays without caps	✓ including inlays without caps
	✗ Reimbursement for the outlined below benefits only if needed as a result of an accident	✓ 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 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	✓	✓	✓
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 € 2,500 / \$ 3,250 / £ 2,100	✓ 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® for Germany, 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.

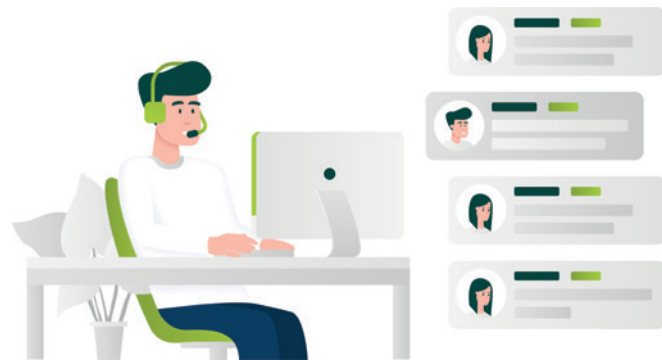
Globality Health's service centres provide round-the-clock service in several languages. As they are familiar with the local health systems, regional structures and peculiarities, they can recommend medical providers, doctors and hospitals which ensure our standards are met. Furthermore, our service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