

A Munich Re company

GLOBALITY ^{HEALTH}
premium health insurance worldwide

Globality CoGenio[®]

Worldwide health insurance for professional sportspersons





Globality Health

The experts for expatriates

Globality Health is the international health insurer with a special focus on expatriates.

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 professional sportspersons

When it comes to healthcare, insured members 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 sportspersons 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® internationally active professional sportspersons 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.

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

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



Three plan levels – optimal care

Globality CoGenio® offers three carefully designed plan levels: Classic, Plus and Top. 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®, insured members 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 our insured members 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 our insured members 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 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

Globality CoGenio® for professional sportspersons

Who is eligible for cover?

- Professional sportspersons coming into Germany (Inbound)
- Professional sportspersons leaving Germany (Outbound)
- Professional sportspersons moving between countries
- Players on loan

E.g. following sports are covered: soccer, ice hockey, basketball, handball or volleyball

However not covered are: boxing, bodybuilding, American football, weightlifting, all forms of martial art, motorsport or mountain biking

What do you need to know?

- The insurance cover only applies to groups (no transactions with individuals/individual contracts)
- The policyholder is either a club or an association
- We carry out regular risk assessments
- In order to carry out a risk assessment, we need a sports medical treatment report (AB1) which is not more than 4 weeks old
- As a rule, players on loan with a contract of less than 12 months cannot be insured

Calculation of premiums

As is usually the case with health insurance, the insurance premiums depend, upon the age of the person and host country to be insured.

Following is a list of countries and regions classified into price zones: To calculate your premium, simply find your host country and note the indicated price zone. Go to the noted price zone, check appropriate age band and chosen level of cover whereby you will see the monthly premium. This step should be repeated for any dependents.

For example:

The person to be insured is 28 years old and plans to benefit from our Globality CoGenio® Plus insurance coverage product in Denmark.

Denmark = Pricing zone 4

For policy holders between the ages of 25 and 29 the monthly Globality CoGenio® Plus premium in pricing zone 4 comes to 216 €.

Country Name	Region	Zone
Afghanistan	Middle East	4
Aland Islands	EU	4
Albania	EU East	5
Algeria (El Djazair)	Africa	4
American Samoa	United States	1
Andorra	EU	4
Angola	Africa	4
Anguilla	Caribbean	4
Antarctica	Asia	4
Antigua and Barbuda	Caribbean	4
Argentina	South America	4
Armenia	EU East	5
Aruba	Caribbean	4
Australia	Australia	4
Austria	EU	4
Azerbaijan	EU East	5
Bahamas	Caribbean	4
Bahrain	Middle East	4
Bangladesh	Asia	4
Barbados	Caribbean	4
Belarus	EU East	5
Belgium	EU	4
Belize	Central America	4
Benin	Africa	4
Bermuda	Caribbean	4
Bhutan	Asia	4
Bolivia	South America	4
Bonaire, St. Eustatius and Saba	EU	4
Bosnia and Herzegovina	EU East	5
Botswana	Africa	4
Bouvet Island	Asia	4
Brazil	Brazil	3
British Indian Territory	EU TOP	3
Brunei Darussalam	Asia	4
Bulgaria	EU East	5
Burkina Faso	Africa	4
Burundi	Africa	4
Cambodia	Asia	4
Cameroon	Africa	4
Canada	Canada	3
Cape Verde	Africa	4
Cayman Islands	Asia	4
Central African Republic	Africa	4
Chad (Tchad)	Africa	4
Chile	South America	4
China	Asia TOP	2
Christmas Island	Asia	4
Cocos Islands	Asia	4
Colombia	South America	4
Comoros	Africa	4
Congo, Republic of	Africa	4
Congo, Democratic Republic of	Africa	4
Cook Islands	Asia	4
Costa Rica	Central America	4
Cote D'Ivoire	Africa	4
Croatia (Hrvatska)	EU East	5
Cuba	Caribbean	4
Curaçao	EU	4
Cyprus	EU	4
Czech Republic	EU East	5
Denmark	EU	4
Djibouti	Middle East	4

Country Name	Region	Zone
Dominica	Caribbean	4
Domonican Republic	Central America	4
Ecuador	South America	4
Egypt	Middle East	4
El Salvador	Central America	4
Equatorial Guinea	Africa	4
Eritrea	Africa	4
Estonia	EU East	5
Ethiopia	Africa	4
Faeroe Islands	EU	4
Falkland Islands (Malvinas)	South America	4
Fiji	Asia	4
Finland	EU	4
France	EU	4
French Guinea	South America	4
French Polynesia	Asia	4
Gabon	Africa	4
Gambia	Africa	4
Georgia	EU East	5
Germany	EU	4
Ghana	Africa	4
Gibraltar	EU	4
Great Britain	EU TOP	3
Greece	EU	4
Greenland	EU	4
Grenada	Caribbean	4
Guadeloupe	Caribbean	4
Guam	United States	1
Guatemala	Central America	4
Guernsey	EU	4
Guinea	Africa	4
Guinea-Bissau	Africa	4
Guyana	South America	4
Haiti	Caribbean	4
Heard Island and McDonald	Asia	4
Honduras	Central America	4
Hong Kong	Asia TOP	2
Hungary	EU East	5
Iceland	EU East	4
India	Asia	4
Indonesia	Asia	4
Iran (Islamic Republic of Iran)	Middle East	4
Iraq	Middle East	4
Ireland	EU	4
Isle of Man	EU	4
Israel	Middle East	3
Italy	EU	4
Jamaica	Caribbean	4
Japan	Asia	3
Jersey	EU TOP	4
Jordan (Hashemite Kingdom)	Middle East	4
Kazakhstan	Middle East	4
Kenya	Africa	4
Kiribati	Asia	4
Korea (North)	Asia	4
Korea (South)	Asia	4
Kuwait	Middle East	4
Kyrgyzstan	Asia	4
Lao People's Democratic Republic	Asia	4
Latvia	EU East	5
Lebanon	Middle East	4
Lesotho	Africa	4

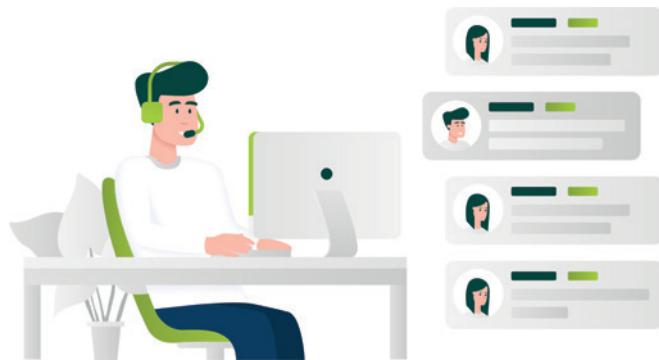
Country Name	Region	Zone
Liberia	Africa	4
Libya	Middle East	4
Liechtenstein	EU	4
Lithuania	EU East	5
Luxembourg	EU	4
Macao	Asia TOP	2
Macedonia	EU East	5
Madagascar	Africa	4
Malawi	Africa	4
Malaysia	Asia	4
Maldives	Asia	4
Mali	Africa	4
Malta	EU	4
Marshall Islands	US	1
Martinique	Caribbean	4
Mauritania	Africa	4
Mauritius	Asia	4
Mayotte	Africa	4
Mexico	Mexico	4
Micronesia	US	1
Moldova	EU East	5
Monaco	EU	4
Mongolia	Asia	4
Montenegro	EU East	5
Montserrat	Caribbean	4
Morocco	Africa	4
Mozambique	Africa	4
Myanmar (formerly Burma)	Asia	4
Namibia	Africa	4
Nauru	Asia	4
Nepal	Asia	4
Netherlands	EU	4
Netherlands Antilles	Caribbean	4
New Caledonia	Asia	4
New Zealand	Rest	4
Nicaragua	Central America	4
Niger	Africa	4
Nigeria	Africa	4
Niue	Asia	4
Norfolk Island	Asia	4
Northern Mariana Islands	Asia	4
Norway	EU	4
Oman	Middle East	4
Pakistan	Asia	4
Palau	US	1
Palestinian Territories	Middle East	4
Panama	Central America	4
Papua New Guinea	Asia	4
Paraguay	South America	4
Peru	South America	4
Philippines	Asia	4
Pitcairn	Asia	4
Poland	EU East	5
Portugal	EU	4
Puerto Rico	US	1
Qatar	Middle East	4
Romania	EU East	5
Russian Federation	Russia	3
Rwanda	Africa	4
Saint Barthelemy	Caribbean	4
Saint Helena	Rest	4
Saint Kitts and Nevis	Caribbean	4

Country Name	Region	Zone
Saint Lucia	Caribbean	4
Saint Martin	EU	4
Saint Pierre and Miquelon	Rest	4
Saint Vincent and the Grenadines	Caribbean	4
Samoa	Asia	4
San Marino (Republic of)	EU	4
Sao Tome and Principe	Africa	4
Saudi Arabia (Kingdom of)	Middle East	4
Senegal	Africa	4
Serbia (Republic of)	EU East	5
Seychelles	Asia	4
Sierra Leone	Africa	4
Singapore	Asia Top	2
Slovakia (Slovak Republic)	EU East	5
Slovenia	EU East	5
Solomon Islands	Asia	4
Somalia	Africa	4
South Africa	Africa	4
South Georgia and the Sandwich Islands	South America	4
Spain	EU	4
Sri Lanka	Asia	4
Sudan	Africa	4
Suriname	South America	4
Svalbard and Jan Mayen	Rest	4
Swaziland	Africa	4
Sweden	EU	4
Switzerland	EU TOP	3
Syrian Arab Republic	Middle East	4
Taiwan	Asia TOP	2
Tajikistan	Middle East	4
Tanzania	Africa	4
Thailand	Asia TOP	3
Timor-Leste	Asia TOP	4
Togo	Africa	4
Tokelau	Asia	4
Tonga	Africa	4
Trinidad and Tobago	Caribbean	4
Tunisia	Africa	4
Turkey	EU	4
Turkmenistan	Asia	4
Turks and Caicos Islands	Caribbean	4
Tuvalu	Asia	4
Uganda	Africa	4
Ukraine	EU East	5
United Arab Emirates	Middle East	4
United States of America	US	1
Uruguay	South America	4
Uzbekistan	Asia	4
Vanuatu	Asia	4
Vatican City	EU	4
Venezuela	South America	4
Viet Nam	Asia	4
Virgin Islands (British)	Caribbean	4
Virgin Islands (US)	US	1
Wallis and Futuna	Asia	4
Western Sahara	Africa	4
Yemen (Yemen Arab Rep.)	Middle East	4
Zambia	Africa	4
Zimbabwe	Africa	4

	Pricing zone 1	Pricing zone 2	Pricing zone 3	Pricing zone 4	Pricing zone 5
	Globality CoGenio® Top (incl. USA)	Globality CoGenio® Top (excl. USA)	Globality CoGenio® Top (excl. USA)	Globality CoGenio® Top (excl. USA)	Globality CoGenio® Top (excl. USA)
Age groups	Monthly premium* per insured person	Monthly premium* per insured person	Monthly premium* per insured person	Monthly premium* per insured person	Monthly premium* per insured person
0 ≤ 19	527 €	324 €	264 €	170 €	122 €
20 – 24	597 €	369 €	299 €	194 €	139 €
25 – 29	717 €	441 €	359 €	233 €	166 €
30 – 34	796 €	492 €	398 €	257 €	185 €
35 – 39	796 €	492 €	398 €	257 €	185 €
40 – 44	838 €	516 €	419 €	269 €	195 €
45 – 49	877 €	541 €	437 €	282 €	203 €
50 – 54	955 €	588 €	479 €	308 €	222 €
55 – 59	1,036 €	639 €	518 €	334 €	241 €
60 – 64	1,274 €	786 €	639 €	411 €	297 €
65 – 69	1,672 €	1,029 €	838 €	539 €	388 €

	Pricing zone 1	Pricing zone 2	Pricing zone 3	Pricing zone 4	Pricing zone 5
	Globality CoGenio® Plus (incl. USA)	Globality CoGenio® Plus (excl. USA)	Globality CoGenio® Plus (excl. USA)	Globality CoGenio® Plus (excl. USA)	Globality CoGenio® Plus (excl. USA)
Age groups	Monthly premium* per insured person	Monthly premium* per insured person	Monthly premium* per insured person	Monthly premium* per insured person	Monthly premium* per insured person
0 ≤ 19	489 €	301 €	245 €	157 €	114 €
20 – 24	555 €	342 €	278 €	178 €	129 €
25 – 29	667 €	411 €	334 €	216 €	156 €
30 – 34	740 €	455 €	371 €	238 €	173 €
35 – 39	740 €	455 €	371 €	238 €	173 €
40 – 44	777 €	479 €	390 €	251 €	181 €
45 – 49	814 €	502 €	408 €	264 €	189 €
50 – 54	889 €	548 €	444 €	286 €	208 €
55 – 59	964 €	593 €	481 €	311 €	224 €
60 – 64	1,185 €	730 €	593 €	384 €	276 €
65 – 69	1,556 €	959 €	777 €	502 €	360 €

*premium example without deductible



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
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Or contact us anytime at:
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