

A Munich Re company

**GLOBALITY** HEALTH  
premium health insurance worldwide

# Globality CoGenio<sup>®</sup>

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



# Globality CoGenio®

## Two plan levels – optimal care

Globality CoGenio® offers two carefully designed plan levels: 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	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; in addition, reimbursement for therapeutic aids and appliances, such as artificial limbs/prostheses up to € 2,000 / \$ 2,600 / £ 1,680	✓
Medical treatment during pregnancy and childbirth	✓ up to € 5,000 / \$ 6,500 / £ 4,200	✓
Complications of pregnancy and childbirth	✓	✓
Newborn care	✓	✓
Outpatient childbirth	✓ Lump sum of € 250 / \$ 325 / £ 210 per newborn baby without proof of costs on presentation of the birth certificate	✓ Lump sum of € 500 / \$ 650 / £ 420 per newborn baby without proof of costs on presentation of the birth certificate
Chemotherapy, oncological drugs and treatment (e.g. for cancer patients)	✓ up to € 100,000 / \$ 130,000 / £ 84,000	✓
Transport to the nearest suitable hospital for initial treatment following an accident or an emergency	✓	✓

\*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	Plus*	Top*
<b>Inpatient treatment (cont.)</b>		
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		
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
Nursing care at home after childbirth, instead of a hospital stay	 up to 5 days	 up to 5 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
Inpatient dental treatment		
Emergency dental treatment		
<b>Outpatient treatment</b>		
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	
Maternity care and childbirth, services of a midwife or obstetric nurse	 up to € 2,000 / \$ 2,600 / £ 1,680	
Complications of pregnancy and childbirth	 up to € 10,000 / \$ 13,000 / £ 8,400	
Pre and post-natal classes		 up to € 250 / \$ 325 / £ 210
Acupuncture (needle technique), homeopathy, osteopathy and chiropractic, including drugs and dressings	 up to € 500 / \$ 650 / £ 420	 up to € 1,000 / \$ 1,300 / £ 840

\*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	Plus*	Top*
<b>Outpatient treatment (cont.)</b>		
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	✓
Wigs and prosthetic bras following cancer treatment	✓ up to € 300 / \$ 390 / £ 252	✓ up to € 300 / \$ 390 / £ 252
Nutritional consultations	✓ up to € 125 / \$ 162.50 / £ 105	✓ up to € 250 / \$ 325 / £ 210
Podiatry	✓ up to € 100 / \$ 130 / £ 84	✓ up to € 200 / \$ 260 / £ 168
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
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
<b>Dental treatment</b>		
<b>Basic dental services</b>		
Screenings for early detection of disorders of the teeth, mouth and jaw	✓	✓
Dental treatment	✓	✓
X-rays	✓	✓
Scale-and-polish cleaning	✓	✓
Treating oral mucosa and paradontium	✓	✓
Simple fillings related to cavity	✓	✓
Surgery, extractions, root-canal treatment	✓	✓
Inclusion of an occlusal splint	✓	✓
Accidental dental treatment	✓	✓

\*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	Plus	Top
<b>Dental treatment (cont.)</b>		
<b>Major dental services</b>	<input checked="" type="checkbox"/> Reimbursement for the following benefits up to € 2,000 / \$ 2,600 / £ 1,680	<input checked="" type="checkbox"/> Reimbursement for the following benefits up to € 5,000 / \$ 6,500 / £ 4,200
Dentures (for example, prostheses, bridges and crowns, inlays, onlays)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Implantological services	<input checked="" type="checkbox"/> up to four implants per jaw and the dentures to be secured to these implants	<input checked="" type="checkbox"/> up to four implants per jaw and the dentures to be secured to these implants
Orthodontic treatment (up to age 18)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Dental laboratory work and materials	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Compilation of a plan of treatment and costs	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Medical assistance</b>		
Medical evacuation and repatriation	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Information on medical infrastructure (local medical care and names and addresses of multilingual doctors)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Organizational support in case of bereavement, share of repatriation costs	<input checked="" type="checkbox"/> up to € 5,000 / \$ 6,500 / £ 4,200	<input checked="" type="checkbox"/> up to € 10,000 / \$ 13,000 / £ 8,400
Online services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Additional assistance</b>		
Organizing visits for a relative to the patient	<input checked="" type="checkbox"/> up to € 1,500 / \$ 1,950 / £ 1,260	<input checked="" type="checkbox"/> up to € 3,000 / \$ 3,900 / £ 2,520
Procurement and shipment of vital medication	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Travel costs of insured members to be with a family member who is at peril of death or who has died	<input checked="" type="checkbox"/> up to € 1,500 / \$ 1,950 / £ 1,260	<input checked="" type="checkbox"/> up to € 3,000 / \$ 3,900 / £ 2,520
Travel costs for an accompanying person, in the event of repatriation of an insured person	<input type="checkbox"/>	<input checked="" type="checkbox"/> up to € 1,500 / \$ 1,950 / £ 1,260
Organizing return transport or care for the children	<input type="checkbox"/>	<input checked="" type="checkbox"/>

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

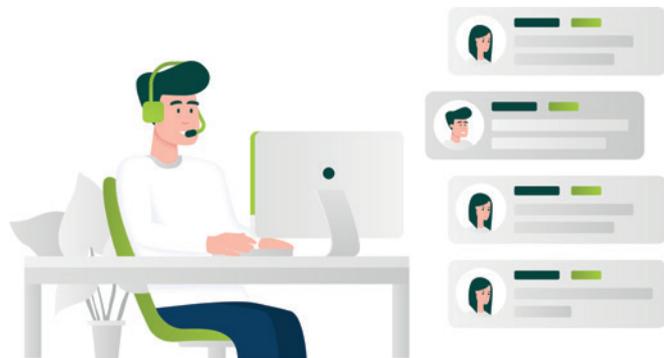
E.g. following sports are covered: soccer, ice hockey, basketball, handball or volleyball

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

## 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  
Monday to Friday: 8am to 5pm (CET)

**Phone** +352 270 444 22 11

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

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