

Globality YouGenio® World

Individual care in a globalised world



NEW

- Improved plan level structure
- Enhanced benefits
- More flexibility

Globality YouGenio® World:

Our best healthcare plan for you and your family.

Now even better.

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 new **Globality YouGenio® World** gives you ultimate peace of mind wherever you go.

For most people, going abroad is one of the biggest adventures of their lives. When it comes to their personal health, people prefer to feel safe and secure wherever they go. With the new **Globality YouGenio® World** we offer you and your family a premium health insurance plan with comprehensive inpatient, outpatient and dental insurance cover, flexible underwriting solutions and market leading services around the globe. In addition you will receive direct access to the Globalites®, our worldwide network of selected, high-quality healthcare service satellites being familiar with the healthcare systems in your destination country and offering local assistance.

The new **Globality YouGenio® World** offers four plan levels: from our new basic Essential plan with attractive premiums up to our Top plan for those demanding the most comprehensive cover. It's up to you to choose the right option according to your personal needs.

Feel safe and secure. Focus on your goals, turn your plans into reality and make the most of your new life.

Highlights

- Comprehensive inpatient, outpatient and dental insurance cover available
- All plans are regionally priced to ensure premiums are relative to local costs of treatment and remain stable in the future
- All plans cover in- and outpatient cancer treatment and organ transplant
- Cover of pre-existing medical conditions
- All plans have no minimum or maximum age restrictions
- Guaranteed renewability
- Within a family group any combination of plan levels and options are available
- Direct access to the unique worldwide Globalites® service network



Globality YouGenio® World:

Top protection for you and the ones you love.

The new **Globality YouGenio® World** comes in four plan levels offering you full access to the world of global premium healthcare.

Essential **NEW**

Our new entry level offers inpatient treatment and medical assistance. It is not only reasonable in price, it also offers outpatient treatment of critical illnesses – a unique offer from Globality Health.

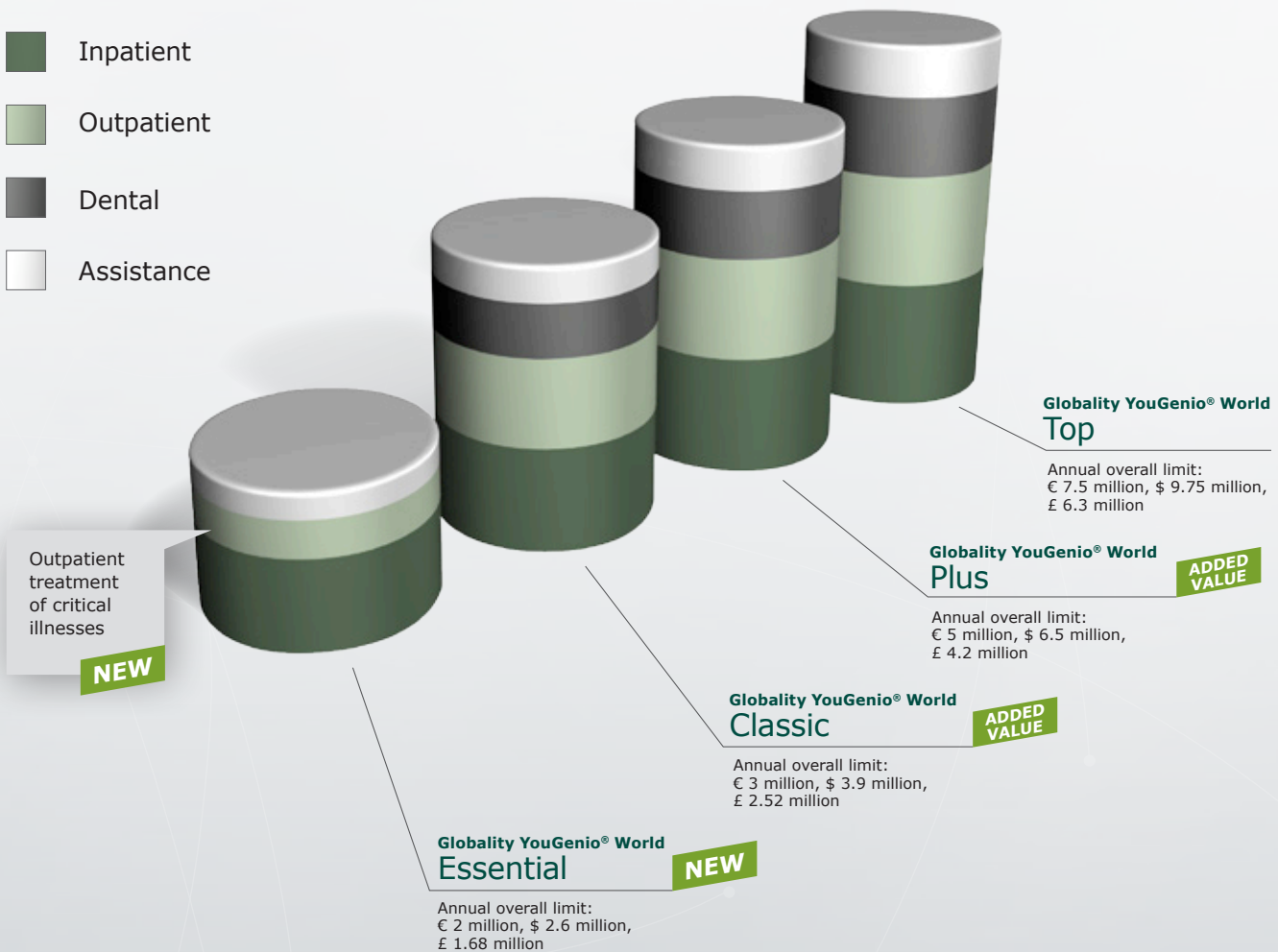
Classic and Plus **ADDED VALUE**

Classic and Plus plans add outpatient and dental care throughout the world. They now offer more deductible options and enable you to tailor your cover to your individual needs.

Top

Globality YouGenio® World Top is – as it always was – our most comprehensive cover available.

Globality YouGenio® World plans at a glance



The New Plan Levels

Globality YouGenio® World

Globality YouGenio® World: Four plan levels. Optimal care.

The new Globality YouGenio® World plan comprises four plan levels: Essential, Classic, Plus and Top. The individual plan levels 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	NEW	ADDED VALUE	ADDED VALUE	
	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 diagnostic services, i.e. computed tomography	●	●	●	●
Outpatient surgery instead of inpatient treatment	●	●	●	●
Drugs and dressings	●	●	●	●
Physiotherapy incl. 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	—	—	● up to € 5,000 / \$ 6,500 / £ 4,200	● up to € 20,000 / \$ 26,000 / £ 16,800
Complications of pregnancy and childbirth	—	—	●	●
Newborn care	—	—	●	●
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

— not covered

● covered/paid in full

The New Plan Levels

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Benefits	NEW	ADDED VALUE	ADDED VALUE	
	Essential	Classic	Plus	Top
Inpatient treatment (cont.)				
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
Inpatient psychotherapy	—	—	● up to 20 sessions	● up to 40 sessions
Parent accommodation	●	●	●	●
Nursing care at home and domestic help	—	● up to 30 days	● up to 60 days	● up to 90 days
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
Hospice	—	● up to 7 weeks	● up to 7 weeks	● up to 7 weeks
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 diagnostic, i.e. radiology	—	● max. outpatient limit applies	● max. outpatient limit applies	●
Critical illness, following inpatient treatment	NEW ● 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	—	—	● 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*	●

— not covered

● covered/paid in full

* Max. outpatient limit applies

The New Plan Levels

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Benefits	NEW Essential	ADDED VALUE Classic	ADDED VALUE Plus	Top
Outpatient treatment (cont.)				
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
Speech therapy	—	—	● max. outpatient limit applies	●
Psychiatric treatment	—	● up to € 1,000 / \$ 1,300 / £ 840*	● up to € 5,000 / \$ 6,500 / £ 4,200*	●
Outpatient 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*	●
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	—	—	●	●
Treating oral mucosa and paradontium	—	● pain relief only	●	●

— not covered

● covered/paid in full

* Max. outpatient limit applies

The New Plan Levels

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Benefits	NEW	ADDED VALUE	ADDED VALUE	
	Essential	Classic	Plus	Top
Dental treatment (cont.)				
Simple fillings	—	● pain relief only	●	●
Surgery, extractions, 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 4 implants	● up to 4 implants
Orthodontic treatment	—	—	●	●
Dental laboratory work and materials	—	—	●	●
Treatment plan	—	—	●	●
Medical assistance				
Medical evacuation and repatriation	●	●	●	●
Support and information	●	●	●	●
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
Online services	●	●	●	●
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	—	—	●	●
Return transport or care for children	—	—	—	●

— not covered ● covered/paid in full

Plan Overview

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