



**Globality YouGenio®**  
Individual care in a globalized world

 First-class care and individual insurance cover

 Worldwide know-how. Local partners

 First-hand experience and expertise

If you are healthy, you are mobile, perform well and can be both innovative and creative. Your health is the basis of your success. It is precious asset which must be preserved. Especially when living and working abroad for long periods of time.

Your health and that of your family deserves nothing less than the best insurance service worldwide.

Globality Health offers maximum security for your individual cover.

It is a calming thought to know that there is someone always at your side with competence and experience. A partner who is familiar with the healthcare system in your new country of residence and who knows the local structures, as well as the right people to contact. A partner who makes you feel so that you can focus on your goals, turn your plans into reality and make the most of your new life style.



Globality Health is the international health insurer with a special focus on expatriates. People who study, live or work abroad are assured that their health is always in good hands, no matter where they are. With more than 80 years of experience in health insurance, we provide our customers the convincing competence of an international network of assistance and service partners.

As an integral part of Munich Health, with more than 5,000 experts at 26 locations, we offer innovative healthcare solutions for clients and partners all over the world. As a member of the Munich Re Group, we give you the strength and security of one of the world's leading insurers and reinsurers.

Going abroad to work or study is a truly magnificent opportunity. So that you can concentrate entirely on making your dreams and goals come true, Globality Health offers individual insurance cover with

- optimum outpatient, inpatient and dental care throughout the world,
- comprehensive advice, both when providing benefits and when dealing with general enquiries, and
- best possible organizational support in case of illness.

Globality Health will accompany you through the healthcare system of the country concerned – from the vaccinations to be obtained before departure, recommending doctors and hospitals, making appointments or procuring medication to quick and straightforward reimbursement of costs.

Quite simply you can recover quickly and concentrate entirely on your job, family or course of study, secure in the knowledge that your health is in the very best hands.



- 🌐 Access to worldwide care with the highest standards available
- 🌐 Innovative competence based on decades of experience






**Globality Health takes international healthcare service to a new level**

An integrated international locally based service and assistance model unified under one brand: Globalites®. One world, one worldwide service, one brand, one face to the customer.

This worldwide network of Healthcare Service Satellites delivers excellent support, reliability and service on a global scale. Your Globalite excels the regions with their expertise and leverages existing regional capabilities as well as local knowledge.

**Globalites® Service Card:  
Your direct access to a premium network**

Your card identifies you to medical providers (doctors, pharmacists, hospitals) as a patient with worldwide premium private insurance. Call the number indicated on the service card to contact your personal Globalite – day or night. He will recommend doctors and hospitals, make appointments or procure medication. If you require inpatient hospital treatment, your Globalite will settle the costs for accommodation, as well as for the medically necessary treatment.

-  Always nearby, throughout the world
-  A calming thought: Globalites®
-  Always the right partner at hand with your personal Globalites® Service Card





 Health care that leaves nothing to be desired:  
your benefit packages

 Optimum protection for your family

**Globality Health offers you three different plan levels each with or without deductibles**

Our Globality YouGenio® range consists of the following plan levels:

- Classic
- Plus
- Top

The individual plan levels differ with regard to the nature and amount of agreed benefits. Each level, however, generally includes benefits for inpatient, outpatient and dental treatment, as well as special assistance services.

The following table of benefits is an extract of the complete scope of benefits and services. Some benefits may be subject to additional conditions indicated in the General Conditions of Insurance.





## Inpatient treatment

Classic	Plus	Top
Accommodation in a private or semiprivate room	Accommodation in a private or semiprivate room	Accommodation in a private or semiprivate room
Medical treatment (including pathology, radiology, computed tomography, magnetic resonance imaging (MRI), PET and palliative medicine)	Medical treatment (including pathology, radiology, computed tomography, magnetic resonance imaging (MRI), PET and palliative medicine)	Medical treatment (including pathology, radiology, computed tomography, magnetic resonance imaging (MRI), PET and palliative medicine)
Transport to the nearest hospital	Transport to the nearest hospital	Transport to the nearest hospital
Drugs and dressings	Drugs and dressings	Drugs and dressings
Therapies/ physiotherapy	Therapies/ physiotherapy	Therapies/ physiotherapy
Therapeutic aids and appliances as a life-saving measure (e.g. cardiac pacemakers)	Therapeutic aids and appliances as a life-saving measure (e.g. cardiac pacemakers)	Therapeutic aids and appliances as a life-saving measure (e.g. cardiac pacemakers)
Psychiatric treatment	Psychiatric treatment	Psychiatric treatment
—	Inpatient psychotherapy	Inpatient psychotherapy
—	Other therapeutic aids and appliances (e.g. artificial limbs/ prostheses) up to € 2,000*/ \$ 2,600*/ £ 1,680*	Other therapeutic aids and appliances (e.g. artificial limbs/ prostheses)
—	Medical treatment during pregnancy and childbirth; services of a midwife or obstetric nurse in the hospital but excluding screenings during pregnancy, up to € 5,000*/ \$ 6,500*/ £ 4,200*	Medical treatment during pregnancy and childbirth; services of a midwife or obstetric nurse in the hospital but excluding screenings during pregnancy
—	Outpatient childbirth, lump sum of € 250/ \$ 325/ £ 210	Outpatient childbirth, lump sum of € 500/ \$ 650/ £ 420
—	Chemotherapy, oncological drugs and treatment, up to € 5,000*/ \$ 6,500*/ £ 4,200*	Chemotherapy, oncological drugs and treatment
—	Nursing care at home and domestic help for up to 7 days	Nursing care at home and domestic help for up to 14 days
—	Inpatient follow-up rehabilitation for up to 14 days *	Inpatient follow-up rehabilitation for up to 21 days *
—	Parent rooming-in during inpatient treatment of a child (under the age of 18)	Parent rooming-in during inpatient treatment of a child (under the age of 18)
—	Bone marrow and organ transplants up to € 200,000/ \$ 260,000/ £ 168,000 per insured person (reimbursement of costs for patient and donor)	Bone marrow and organ transplants (reimbursement of costs for patient and donor)

\* The mentioned maximum amounts, maximum periods and lump sums apply per insured person and insurance year

## Outpatient treatment

Classic	Plus	Top
Medical treatment (including pathology, radiology, computed tomography, magnetic resonance imaging (MRI), PET and palliative medicine)	Medical treatment (including pathology, radiology, computed tomography, magnetic resonance imaging (MRI), PET and palliative medicine)	Medical treatment (including pathology, radiology, computed tomography, magnetic resonance imaging (MRI), PET and palliative medicine)
Cancer treatment (chemotherapy, oncological drugs and treatment)	Cancer treatment (chemotherapy, oncological drugs and treatment)	Cancer treatment (chemotherapy, oncological drugs and treatment)
Drugs and dressings	Drugs and dressings	Drugs and dressings
Therapies/ physiotherapy, including massages	Therapies/ physiotherapy, including massages	Therapies/ physiotherapy, including massages
Psychiatric treatment	Psychiatric treatment	Psychiatric treatment
—	Outpatient psychotherapy (up to 20 sessions *)	Outpatient psychotherapy (up to 20 sessions *)
—	Screenings, up to € 250*/ \$ 325*/ £ 210 *	Screenings, up to € 500*/ \$ 650*/ £ 420*
—	Vaccinations, up to € 250*/ \$ 325*/ £ 210*	Vaccinations
—	Reimbursement of costs for pregnancy and childbirth, up to € 2,000*/ \$ 2,600*/ £ 1,680 *	Reimbursement of costs for pregnancy and childbirth
—	Infertility treatment (50 % up to € 7,500/ \$ 9,750/ £ 6,300 per couple)	Infertility treatment (50 % up to € 15,000/ \$ 19,500/ £ 12,600 per couple)
—	Acupuncture, homeopathy, osteopathy and chiropractic, up to € 500*/ \$ 650*/ £ 420*	Acupuncture, homeopathy, osteopathy and chiropractic, up to € 1,000*/ \$ 1,300*/ £ 840*
—	Vision aids, up to € 100*/ \$ 130*/ £ 84*	Vision aids, up to € 200*/ \$ 260*/ £ 168*

## Dental treatment

Classic	Plus	Top
Pain relief dental treatment	Dental treatment, including inlays	Dental treatment, including inlays
Dentures (implants - up to four per jaw, orthodontic performances), if required as a result of an accident	Dentures (implants - up to four per jaw, orthodontic performances), up to € 2,000*/ \$ 2,600*/ £ 1,680 *	Dentures (implants - up to four per jaw, orthodontic performances), up to € 5,000*/ \$ 6,500*/ £ 4,200*
—	Screenings for early detection of disorders of the teeth, mouth and jaw	Screenings for early detection of disorders of the teeth, mouth and jaw

\* The mentioned maximum amounts, maximum periods and lump sums apply per insured person and insurance year

## Assistance services

Classic	Plus	Top
24-hour service with experienced counsellors, own doctors and specialists	24-hour service with experienced counsellors, own doctors and specialists	24-hour service with experienced counsellors, own doctors and specialists
Medical evacuation and repatriation	Medical evacuation and repatriation	Medical evacuation and repatriation
Information on medical infrastructure (local medical care and names and addresses of multilingual doctors)	Information on medical infrastructure (local medical care and names and addresses of multilingual doctors)	Information on medical infrastructure (local medical care and names and addresses of multilingual doctors)
Support and information (by our medical service, second opinion, monitoring of the course of the illness)	Support and information (by our medical service, second opinion, monitoring of the course of the illness)	Support and information (by our medical service, second opinion, monitoring of the course of the illness)
Assumption of costs guarantee and/ or payment of an advance (preparation for a stay in hospital)	Assumption of costs guarantee and/ or payment of an advance (preparation for a stay in hospital)	Assumption of costs guarantee and/ or payment of an advance (preparation for a stay in hospital)
Support in case of bereavement (up to € 2,500/ \$ 3,250/ £ 2,100)	Support in case of bereavement (up to € 5,000/ \$ 6,500/ £ 4,200)	Support in case of bereavement (up to € 10,000/ \$ 13,000/ £ 8,400)
Appropriate additional medical support (information on the nature, possible causes and possible treatment of an illness)	Appropriate additional medical support (information on the nature, possible causes and possible treatment of an illness)	Appropriate additional medical support (information on the nature, possible causes and possible treatment of an illness)
Country profiles online	Country profiles online	Country profiles online
—	Organizing visits to the patient (reimbursement of costs up to € 1,500*/ \$ 1,950*/ £ 1,260*)	Organizing visits to the patient (reimbursement of costs up to € 3,000*/ \$ 3,900*/ £ 2,520*)
—	Procurement and shipment of vital medication	Procurement and shipment of vital medication
—	Psychological help by telephone (up to three calls *)	Psychological help by telephone (up to five calls *)
—	—	Organizing return transport or care for the children
—	—	Document depot (safe custody, help in obtaining replacements)
—	—	Organizing help in the event of legal difficulties
—	—	Procurement of intercultural training

\* The mentioned maximum amounts, maximum periods and lump sums apply per insured person and insurance year

- 🌐 Your personal customer portal: everywhere, at any time
- 🌐 Quick and flexible claims service
- 🌐 24/7 – round-the-clock advice: reliable and proven

"My Globalite" ([www.globality-health.com](http://www.globality-health.com)) provides you with direct and secure personal access to all the main information (e.g. country profiles, information for travellers, checklists, recommended vaccinations), benefit data and documents associated with the insurance cover.

Rapid and efficient processing of claims and personal support are focal points of our claims handling department. Costs are reimbursed in over a 100 local currencies.

Living in a different culture and society is not always easy, nor is it always easy to understand – particularly if you have to deal with an urgent health problem. That is why our staff have received intensive training so that they can deal with the conditions specific to each country. The well-being of every single insured person receives our particular attention.

Our 24-hour service with experienced counsellors, doctors and specialists will accompany you through the local healthcare system and organize treatment by precisely those doctors and institutions that are best qualified to meet your individual needs.



## Premium health insurance worldwide.

No matter whether you are going abroad next month or next year – contact us now. We will gladly provide you with full details relating to our benefits and reimbursements as well as all the services making life abroad easier for you.

Visit our website: [www.globality-health.com](http://www.globality-health.com)

For further information call our sales advice line +352/ 270 444 2201 or send us an e-mail at: [contact@globality-health.com](mailto:contact@globality-health.com)





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