



## International Health Insurance with a difference

Globalis offers four plans of escalating benefit coverage. Your cover can range from the essential only (hospitalization and emergency assistance services) to our most comprehensive plan which covers outpatient, wellness, dental, vision, and maternity expenses.

If you're tired of paying ever higher premiums but still expect quality coverage and service, take a look at Globalis.

We don't even require all family members to be provided the same benefits. The choice is yours.

	BRONZE	SILVER	GOLD	PLATINUM
Hospitalization	✓	✓	✓	✓
Worldwide 24/7 Evacuation & Repatriation	✓	✓	✓	✓
Outpatient GP & Specialist Visits	✗	✓	✓	✓
Wellness	✗	✗	✓	✓
Preventative & Basic Dental	✗	✗	✓	✓
Complex & Major Dental	✗	✗	✓	✓
Vision	✗	✗	✗	✓
Maternity	✗	✗	✗	✓
Annual No Claims Discount	✗	✓	✓	✓
Family Premium Discount	✓	✓	✓	✓

\* Globalis is a 12-month policy, renewable yearly.

Underwritten by: PT. Great Eastern General Insurance Indonesia  
A member of the OCBC Group  
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## Our 8 options allow you to tailor a plan that suits your needs and budget.

**Overall Annual Plan Limit** is the total sum for which you are insured with a Globalis plan per policy year. Choose a lower limit in return for a premium discount.

USD 3 million (SGD 3.9 million)	Standard
USD 1.5 million (SGD 1.95 million)	1% Discount
USD 500,000 (SGD 650,000)	4% Discount

**Geographic Area of Cover** describes the region of the world where Globalis covers you for elective treatments. Medical costs vary significantly between countries, so if you don't plan to travel to certain countries for elective treatments, consider reducing your Area of Cover for a premium discount. Regardless of your choice, Globalis will always cover you for emergency treatments worldwide during trips of up to 30 consecutive days.

Worldwide excluding USA	Standard
Southeast Asia <b>including</b> Singapore, Australia & New Zealand	5% Discount
Southeast Asia <b>excluding</b> Singapore, Australia & New Zealand	25% Discount

**High-Cost Providers Access** is a standard feature of Globalis. A few healthcare providers are more expensive than others despite offering the same level of care, so if you are happy to avoid using them, you deserve a discount! We only have a handful of Providers in our High-Cost Provider List, so this is an option worth looking at.

*This option is only available to residents of Singapore, Indonesia, Hong Kong, Macau, and China.*

Full Access to High-Cost Providers	Standard
Access with a 15% coinsurance	7.5% Discount
No Access	20% Discount

**Deductible** is the fixed amount of hospitalization-related benefits you agree to forgo in a policy year. If you're convinced you won't need hospital treatment, consider taking a Deductible in return for an attractive discount.

### 🌿 Bronze Plan

No Deductible	Standard
USD 1,000 (SGD 1,300)	20% Discount
USD 2,500 (SGD 3,250)	40% Discount
USD 5,000 (SGD 6,500)	55% Discount
USD 10,000 (SGD 13,000)	70% Discount

### 🌿 Silver, Gold, & Platinum Plans

No Deductible	Standard
USD 1,000 (SGD 1,300)	10% Discount
USD 2,500 (SGD 3,250)	20% Discount

**Hospital Room Type** - you're entitled to a standard single room when in hospital, but if you'd like to drop that to a semi-private room ("2-bedder"), we can provide you a discount.

Standard Single Room	Standard
Semi-Private Room	7.5% Discount

**Outpatient Annual Limit** refers to the maximum benefits payable to you for Outpatient treatments each policy year. If you'd like to reduce your entitlement, we can provide you a discount.

Up to Overall Annual Plan Limit	Standard
USD 15,000 (SGD 19,500)	2.5% Discount
USD 7500 (SGD 9,750)	5% Discount

*This option isn't available with the Bronze Plan.*

**Outpatient Direct Billing Services** are available at select healthcare providers around the world. We are happy to provide you a discount if you don't mind paying first and sending us a claim for reimbursement later.

OP Direct Billing	Standard
No OP Direct Billing	5% Discount

*This option isn't available with the Bronze Plan.*

**Coinsurance** is the percentage of each eligible Outpatient, Wellness, Dental, and Vision claim for which you will be responsible. Globalis provides full cover as standard, but you can change it for a discount.

No Coinsurance	Standard
10% Coinsurance	5% Discount
20% Coinsurance	10% Discount

*This option isn't available with the Bronze Plan.*

Need more?

Globalis provides Silver, Gold and Platinum members a **No Claims Discount** to reward healthy living. Starting at 10% in year 1 and increasing 5% a year, it reaches a maximum achievable annual discount of 25% by year 4. Claims for Wellness, Dental, Vision or Hospital Cash Benefits will not affect the discount.

And if you're applying as a family with three or more members, we provide a **family premium discount** of 10%.

