

# GLOBALIS TABLE OF BENEFITS

(AVAILABLE IN EITHER SGD OR USD)

BENEFITS	PLAN			
	BRONZE	SILVER	GOLD	PLATINUM
<b>Overall Annual Plan Limit</b>	3 Options: (1) SGD 4,200,000 / USD 3,000,000 (2) SGD 2,100,000 / USD 1,500,000 (3) SGD 700,000 / USD 500,000			
<b>Area of Cover for Elective Treatments</b>	3 Options: (1) Worldwide excluding USA (2) Southeast Asia; <b>including</b> Singapore, Australia & New Zealand (3) Southeast Asia; <b>excluding</b> Singapore, Australia & New Zealand			
<b>Emergency Treatments Outside Area of Cover</b>	Up to SGD 700,000 / USD 500,000, for trips up to 30 consecutive days only			
<b>High-Cost Providers Access</b> (Available to those residing in Singapore, Indonesia, Hong Kong, Macau, China)	3 Options: (1) Full Access (2) Access with 15% Coinsurance (3) No Access			
INPATIENT BENEFITS (Including day-care treatments)				
<b>Deductible</b> (Applicable to all Inpatient Treatments; to all Maternity and Newborn Care Inpatient Treatments (where such benefits are provided); to Pre- and Post-Hospitalization benefits if under the Bronze plan)	5 Options: (1) Nil (2) SGD 1,400 / USD 1,000 (3) SGD 3,500 / USD 2,500 (4) SGD 7,000 / USD 5,000 (5) SGD 14,000 / USD 10,000		3 Options: (1) Nil (2) SGD 1,400 / USD 1,000 (3) SGD 3,500 / USD 2,500	
<b>Hospital Room Type</b>	2 Options: (1) Standard Single Room (2) Semi-Private Room			
Hospital Charges	Full Refund	Full Refund	Full Refund	Full Refund
Hospital Accommodation Charges				
Parent Accommodation				
Surgeon, Anesthetist & Theater Fees				
Surgical Procedures				
Specialist Consultations				
Diagnostic tests (e.g. Radiology, Pathology, MRI, PET, CT scan)				
Prescribed Medicines, Drugs & Dressings				
Prosthetic Implants, Appliances, Devices				
Organ & Bone Marrow Transplants				
Complications of Pregnancy where the mother's life is at risk and hospitalization is required. Examples include ectopic pregnancy, hemorrhage and eclampsia. (Waiting period of 12 months)				
Reconstructive/Remedial Treatment				
Accidental Damage to Teeth				
Private Ambulance				
Home Nursing Charges	Full Refund, up to 10 weeks			
Psychiatric Care (Waiting period of 12 months)	Up to a lifetime limit of SGD 42,000 / USD 30,000	Up to a lifetime limit of SGD 56,000 / USD 40,000	Up to a lifetime limit of SGD 63,000 / USD 45,000	Up to a lifetime limit of SGD 84,000 / USD 60,000
Hospice and Palliative Care (Waiting period of 12 months)	Up to a lifetime limit of SGD 35,000 / USD 25,000	Up to a lifetime limit of SGD 49,000 / USD 35,000	Up to a lifetime limit of SGD 56,000 / USD 40,000	Up to a lifetime limit of SGD 70,000 / USD 50,000
Daily Hospital Cash Benefit	Up to SGD 70 / USD 50 per night	Up to SGD 105 / USD 75 per night	Up to SGD 105 / USD 75 per night	Up to SGD 175 / USD 125 per night

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<b>The following benefits may be covered on both Inpatient and Outpatient basis</b>							
Cancer Treatments & Oncology: Consultations, Medications, Radiation Therapy, Chemotherapy	Full Refund	Full Refund	Full Refund	Full Refund			
Kidney Dialysis	Full Refund, for treatment received as an Inpatient	Full Refund	Full Refund	Full Refund			
Treatment of Chronic Conditions	Full Refund, for treatment of acute episodes requiring hospitalization	Full Refund	Full Refund	Full Refund			
Congenital Conditions Manifesting more than 60 days after birth (Waiting period of 24 months)	Up to a lifetime limit of SGD 35,000 / USD 25,000, for treatment received as an Inpatient	Up to a lifetime limit of SGD 49,000 / USD 35,000	Up to a lifetime limit of SGD 49,000 / USD 35,000	Up to a lifetime limit of SGD 70,000 / USD 50,000			
HIV/AIDS (Waiting period of 24 months)	Not Included	Not Included	Not Included	Up to a lifetime limit of SGD 70,000 / USD 50,000			
<b>OUTPATIENT BENEFITS</b>							
<b>Outpatient Annual Limit</b> (Applicable to Outpatient, Wellness, Dental, and Vision Benefits)	Not Included	3 Options: (1) Up to Overall Annual Plan Limit (2) SGD 21,000 / USD 15,000 (3) SGD 10,500 / USD 7,500					
<b>Outpatient Direct Billing Services</b>	Not Included	2 Options: (1) Yes (2) No					
<b>Coinsurance</b> (Applicable to Outpatient, Wellness, Dental, and Vision Benefits)	Not Included	3 Options: (1) No Coinsurance (2) 10% (3) 20%					
Pre-Hospitalization Outpatient Services: Specialist Consultations, Diagnostic Tests, Medications preparing a Member for hospitalization	Full Refund, for up to 60 days pre-hospitalization	Full Refund, up to the usual Outpatient Benefits limit					
Post-Hospitalization Outpatient Services: Specialist Consultations, Diagnostic Tests, Medications, Physiotherapy	Full Refund, for up to 90 days post-hospitalization	Full Refund, up to the usual Outpatient Benefits limit					
Consultations with a General Practitioner or Specialist	Not Included	Full Refund	Full Refund	Full Refund			
Prescribed Medicines, Drugs & Dressings							
Diagnostic tests (e.g. Radiology, Pathology, MRI, PET, CT scan)							
Non-surgical & minor surgical procedures & treatment							
Hormone Replacement Therapy (up to 18 months from date of diagnosis)							
Physiotherapy (Pre-Authorization is required if more than 7 sessions are required for a given condition)							
Durable Medical Equipment							
Complementary Therapies (Where provided by a chiropractor, osteopath, acupuncturists, homeopath or Traditional Chinese Medicine Practitioner)					SGD 105 / USD 75 per session, up to 10 sessions	SGD 140 / USD 100 per session, up to 12 sessions	Full Refund, up to 20 sessions
Traditional Chinese Medicines					Up to SGD 56 / USD 40 per session	Up to SGD 56 / USD 40 per session	Up to SGD 84 / USD 60 per session
Psychiatric & Psychological Care (Waiting period of 6 months if premium is paid monthly, quarterly or semi-annually)					Not Included	Not Included	Full Refund, lifetime limit of 10 sessions

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<b>WELLNESS</b>				
(Waiting period of 6 months if premium is paid monthly, quarterly or semi-annually)				
Annual Health Checkup	Not Included		Up to SGD 630 / USD 450	Up to SGD 910 / USD 650
Vaccinations				
Mammogram Screening				
Pap Smear				
Prostate Cancer Screening				
<b>DENTAL</b>				
(Waiting period of 6 months to Basic Dental if premium is paid monthly, quarterly or semi-annually)				
Preventative & Basic Restorations	Not Included		Up to SGD 1,050 / USD 750	Up to SGD 2,100 / USD 1,500
Complex Dental & Major Restorations (Waiting period of 6 months)			Not Included	
<b>VISION</b>				
(Waiting period of 6 months if premium is paid monthly, quarterly or semi-annually)				
Eye examination with an Optometrist or Ophthalmologist	Not Included			Up to SGD 420 / USD 300 every 2 years
Contact lenses; corrective lenses; frames				
<b>MATERNITY</b>				
(Waiting period of 12 months)				
Pre-Natal & Post-Natal Outpatient Checkups; Delivery - after 12 months - after 24 months - after 36 months of continuous membership in the Platinum Plan	Not Included			Up to: - SGD 14,000 / USD 10,000 - SGD 16,800 / USD 12,000 - SGD 21,000 / USD 15,000
Newborn Care: Inpatient and day-care treatment during the first 60 days after birth; including cover for Congenital Conditions Manifesting within 60 days of birth - after 12 months - after 24 months - after 36 months of continuous membership in the Platinum Plan				Up to: - SGD 70,000 / USD 50,000 - SGD 105,000 / USD 75,000 - SGD 140,000 / USD 100,000
<b>EMERGENCY ASSISTANCE</b>				
(Emergency Assistance & Repatriation Benefits)				
<b>Annual Limit</b>	Up to Overall Annual Plan Limit			
Medical Evacuation	Full Refund			Full Refund
Medical Repatriation				
Return to Country of Residence after Evacuation (economy ticket)				
Round-trip for a family member (economy ticket)				
Accommodation expenses for a family member	Up to SGD 140 / USD 100 per night, limited to 10 nights			
Compassionate Visit by a family member in the event of Member's death (economy ticket)	Full Refund			Full Refund
Dispatch of Essential Medication Not Available Locally				
Repatriation of Mortal Remains (Casket is covered up to SGD 5,600 / USD 4,000)				
Local burial or cremation if outside of Country of Residence or Nationality				
Second Medical Opinion (up to 2 requests per year)				
24/7 Medical Information and Advice				

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<b>TRAVEL BENEFITS</b>				
Accidental Death & Permanent Total Disablement - Per Adult: up to 70 years of age - Per Adult: above 70 years of age - Per Child	Up to: - SGD 125,000 / USD 89,000 - SGD 75,000 / USD 53,000 - SGD 25,000 / USD 17,000	Up to: - SGD 125,000 / USD 89,000 - SGD 75,000 / USD 53,000 - SGD 25,000 / USD 17,000	Up to: - SGD 125,000 / USD 89,000 - SGD 75,000 / USD 53,000 - SGD 25,000 / USD 17,000	Up to: - SGD 125,000 / USD 89,000 - SGD 75,000 / USD 53,000 - SGD 25,000 / USD 17,000
Double Indemnity for Public Conveyance - Per Adult: up to 70 years of age - Per Adult: above 70 years of age - Per Child	Up to: - SGD 250,000 / USD 178,000 - SGD 150,000 / USD 107,000 - SGD 50,000 / USD 35,000	Up to: - SGD 250,000 / USD 178,000 - SGD 150,000 / USD 107,000 - SGD 50,000 / USD 35,000	Up to: - SGD 250,000 / USD 178,000 - SGD 150,000 / USD 107,000 - SGD 50,000 / USD 35,000	Up to: - SGD 250,000 / USD 178,000 - SGD 150,000 / USD 107,000 - SGD 50,000 / USD 35,000
Child Protection	Up to SGD 25,000 / USD 17,000	Up to SGD 25,000 / USD 17,000	Up to SGD 25,000 / USD 17,000	Up to SGD 25,000 / USD 17,000
Emergency Personal Mobile Phone Charges	Up to SGD 100 / USD 70	Up to SGD 100 / USD 70	Up to SGD 100 / USD 70	Up to SGD 100 / USD 70
Baggage & Personal Effects	Up to SGD 5,000 / USD 3,500	Up to SGD 5,000 / USD 3,500	Up to SGD 5,000 / USD 3,500	Up to SGD 5,000 / USD 3,500
Baggage Delay - Overseas (for every 6 hours' delay) - Country of Residence (for every 6 hours' delay)	- SGD 100 / USD 70 up to SGD 1,000 / USD 700 - SGD 50 / USD 35, up to SGD 500 / USD 350	SGD 100 / USD 70 up to SGD 1,000 / USD 700 - SGD 50 / USD 35, up to SGD 500 / USD 350	- SGD 100 / USD 70 up to SGD 1,000 / USD 700 - SGD 50 / USD 35, up to SGD 500 / USD 350	- SGD 100 / USD 70 up to SGD 1,000 / USD 700 - SGD 50 / USD 35, up to SGD 500 / USD 350
Loss or theft of Money or Travel Documents (sub-limit of SGD 500 / USD 350 for money)	Up to SGD 5,000 / USD 3,500	Up to SGD 5,000 / USD 3,500	Up to SGD 5,000 / USD 3,500	Up to SGD 5,000 / USD 3,500
Loss of Deposit and/or Cancellation Charges including Curtailment Expenses	Up to SGD 25,000 / USD 17,000	Up to SGD 25,000 / USD 17,000	Up to SGD 25,000 / USD 17,000	Up to SGD 25,000 / USD 17,000
Travel Delay (for every 6 hours' delay) Missed Connection / Travel Diversion	- SGD 50 / USD 35, - SGD 150 / USD 107; up to SGD 1,000 / USD 700	- SGD 50 / USD 35, - SGD 150 / USD 107; up to SGD 1,000 / USD 700	- SGD 50 / USD 35, - SGD 150 / USD 107; up to SGD 1,000 / USD 700	- SGD 50 / USD 35, - SGD 150 / USD 107; up to SGD 1,000 / USD 700
Hijack (exceeding 12 consecutive hours)	SGD 500 / USD 350 per day, up to SGD 5,000 / USD 3,500	SGD 500 / USD 350 per day, up to SGD 5,000 / USD 3,500	SGD 500 / USD 350 per day, up to SGD 5,000 / USD 3,500	SGD 500 / USD 350 per day, up to SGD 5,000 / USD 3,500
Overbooked Flight	Up to SGD 200 / USD 140	Up to SGD 200 / USD 140	Up to SGD 200 / USD 140	Up to SGD 200 / USD 140
Personal Liability	Up to SGD 500,000 / USD 350,000	Up to SGD 500,000 / USD 350,000	Up to SGD 500,000 / USD 350,000	Up to SGD 500,000 / USD 350,000
Loss of use of Hotel Facilities	SGD 50 / USD 35 per 48 hours, up to SGD 200 / USD 140	SGD 50 / USD 35 per 48 hours, up to SGD 200 / USD 140	SGD 50 / USD 35 per 48 hours, up to SGD 200 / USD 140	SGD 50 / USD 35 per 48 hours, up to SGD 200 / USD 140
Home Protection	Up to SGD 2,500 / USD 1,700	Up to SGD 2,500 / USD 1,700	Up to SGD 2,500 / USD 1,700	Up to SGD 2,500 / USD 1,700
Terrorism Cover: - Per Adult: up to 70 years of age - Per Adult: above 70 years of age - Per Child	Up to: - SGD 125,000 / USD 89,000 - SGD 75,000 / USD 53,000 - SGD 25,000 / USD 17,000	Up to: - SGD 125,000 / USD 89,000 - SGD 75,000 / USD 53,000 - SGD 25,000 / USD 17,000	Up to: - SGD 125,000 / USD 89,000 - SGD 75,000 / USD 53,000 - SGD 25,000 / USD 17,000	Up to: - SGD 125,000 / USD 89,000 - SGD 75,000 / USD 53,000 - SGD 25,000 / USD 17,000
Rental Car Excess Charges	Up to SGD 750 / USD 530	Up to SGD 750 / USD 530	Up to SGD 750 / USD 530	Up to SGD 750 / USD 530

Please refer to the Policy Wording for the list of treatments requiring Pre-Authorization