



Global 400 Plan

- **Worldwide coverage including North America**
- **Benefit level up to US\$2,000,000**
- **No deductibles or co-payment**
- **30 days money back guarantee**

Hospitalization and Outpatient Surgery	Room and Board including general nursing care, private accommodation (semi-private in USA/Canada)	Fully Covered
	Parental Accommodation (as an added bed, same room)	Fully Covered
	Theatre fees; intensive care; X-rays; laboratory tests; medicines and drugs; blood and plasma; surgical appliances; rental of wheel chairs; standard prosthetic devices	Fully Covered
	Surgeon's Fees including pre- and post-surgical services	Fully Covered
	Anaesthetist Fees as charged	Fully Covered
	Professional Fees including physician, specialist, radiologist, physiotherapist, and pathologist fees	Fully Covered
Private Nursing	In-hospital, when certified medically necessary by an attending physician	Fully Covered
	Home nursing by a registered nurse immediately following hospitalization and on the recommendation of the attending surgeon or specialist	Up to 30 days per Disability
Organ Transplant	Transplant of heart, liver, kidney, or bone marrow to a limit of	\$200,000/Disability
Emergency Benefits	Worldwide emergency assistance including evacuation via International SOS Assistance	Fully Covered
	Local Ambulance to hospital	Fully Covered
	Emergency room treatment	Fully Covered
	Dental Treatment for up to 72 hours following accidental damage to sound natural teeth	Fully Covered
Outpatient Benefits	Physicians and specialists consultations	Fully Covered
	Physiotherapist when certified necessary by an attending physician	Fully Covered
	Prescribed medicines, dressings, x-rays, diagnostic laboratory tests, and surgical appliances	Fully Covered
Complementary Medicine	Physiotherapist without certification from an attending physician, chiropractor, acupuncturist, osteopath, homeopath, bone setter, chinese medicine practitioner combined up to a per-person limit of	\$1,000/year
Mental or Nervous Disorders	Inpatient treatment up to a per-person limit of	\$5,000/year \$10,000/lifetime benefit
Maternity Benefits	Prenatal and postnatal services, costs of delivery including all hospital and professional fees, and up to seven days of nursery care to a per-pregnancy limit of:	
	Normal Delivery	\$5,000
	Surgical Delivery	\$8,000
	Severe Complications of Pregnancy as specified in Policy	\$8,000
	Miscarriage, Therapeutic Abortion	\$3,000
AIDS/HIV Coverage	Coverage will apply when signs or symptoms present for the first time after five (5) years continuous coverage under the Policy and any renewal thereof, to an all inclusive limit of	\$100,000/lifetime benefit
Hospice Care	Hospice / Palliative Care	\$5,000/lifetime benefit

Annual Premiums for Global 400 Plan

Basic Plan: Maximum benefits up to \$2,000,000
No deductibles or co-payment

Age	Annual Premium in US Dollar	
	Worldwide	North American Exclusion*
0–18	923	692
19–25	1,640	1,230
26–30	1,723	1,292
31–35	1,744	1,308
36–40	1,827	1,370
41–45	1,910	1,433
46–50	2,075	1,556
51–55	2,243	1,682
56–60	2,602	1,951
61–65	2,926	2,195

*If you elect the North American Exclusion, coverage in North America will be limited to sudden illness and accidental injury while travelling in North America.

Eligibility

The following basic eligibility rules apply for the Global 400 Plan:

- Persons to be insured must be between the ages of 15 days and 65 years at the time of application.
- Persons residing in North America, Hong Kong, and the Caribbean islands are not eligible for the Global 400 Plan.
- The Proposer may add his/her spouse, and any unmarried children below age 19 to the Policy. Children cannot be added to the Policy unless a parent or a legal guardian is an insured person. An unmarried child who is over 19 but less than 23 may also be added if enrolled in full-time education.
- Children born to an insured person may be added 16 days after birth upon request. No premium will be charged for the remainder of the policy year for that child.

Please note:

This summary has been prepared to assist you in evaluating the benefits provided by the Global 400 Plan. All benefits shall be paid at Reasonable and Customary Charges for the jurisdiction where services are rendered.

For complete details of plan benefits, conditions, limitations, and exclusions, you should refer to the policy, schedules, and endorsements, copies of which will be provided upon request. The Underwriter reserves the right to modify or retract any of the plans, benefits, terms, and conditions described herein without prior notice.

GlobalHealth Plans are underwritten by American Home Assurance Company which is a wholly owned subsidiary of American International Group (AIG). AIG is the leading U.S.-based international insurance and financial services organisation and the largest underwriter of commercial and industrial insurance in the United States. Its member companies write a wide range of commercial and personal insurance products through a variety of distribution channels in approximately 130 countries and jurisdictions throughout the world. GlobalHealth Plans are administered by GlobalHealth Asia Limited.