



PROTECTING YOU AND  
YOUR FAMILY'S  
HEALTH & WELLBEING

# International Private Medical Insurance

**Global**Protector, our flagship suite of medical insurance products provide quick, easy and reliable access to medical treatment.

You can rely on assistance from our experienced teams of multi-lingual staff - available 24/7

Our global network of direct-billing medical providers ensure that we deliver a cashless experience for our members.

Our tiered plans enable you to explore a plan that meets the unique needs of you and your family.



# Choose from our 4 plan variants to meet your specific needs

**Global**Protector

**TITANIUM**

**PLATINUM**

**GOLD**

**SILVER**



# Peace of mind with our comprehensive benefits\*

- Up to GBP 7,000,000 annual limit
- Cover for all in-patient, day-care hospital costs and ancillary services
- Therapies - Radiotherapy, Chemotherapy, Oncology and Physiotherapy
- Physical rehabilitation & home nursing
- Outpatient coverage including Ultrasound, X-Ray, MRI & PET scans
- Maternity & new-born infant benefit
- Psychiatric care
- Chronic conditions
- Parent accommodation, House call visits, Hospice and palliative care
- HIV/AIDS, Kidney dialysis, congenital conditions
- Preventive care
- Accompanying & compassionate travel
- Chiropractice, Osteopathy, Acupuncture, Homeopathy & Chinese medicine
- Dental and optical benefits

\*the level and type of benefits available are dependent on your chosen level of cover, not all benefits are available for each plan, see the table below for more information.



# 4 Areas of coverage to choose from

## Coverage Areas

- Worldwide (maximum continuous stay of three months in the United States)
- Worldwide excluding the United States and its territories
- Worldwide excluding the United States and its territories, Switzerland, UK, Russia, China, Hong Kong, Singapore, and Canada
- Europe excluding Switzerland, Russia and UK



**All members are covered for medical emergency outside the area of coverage for a period of up to 30 days from entry up to the limits of their plan.**





## Making sure you get the right answers, every time

- Extensive global network with cashless access to recognised medical facilities around the world.
- Pre-trip medical information, medical advice, referrals & emergency assistance.
- In-house 24/7 service and assistance.
- Second Medical Opinion service for diagnosis reassurance.
- Medical evacuation and repatriation where available.
- Our medical team oversees medical management and reviews treatments and procedures\*.

\*Where permitted depending on local regulations in place.

# Easy access to care in your chosen coverage area

- No restricted lists – choose your provider and treatment\*
- 24/7 assistance to help you find the right medical practitioner
- Peace of mind – Preauthorization for planned procedures; not needed in emergency situations.
- Cashless and direct billing services
- 30 days emergency treatment from within our network available outside your coverage area

\*reasonable and customary rates apply

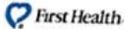


YOUR CONTACT INFORMATION

Global Benefits Center  
Toll Free Number  
Email  
Website

 GBG  
Insurance Without Borders™

Name:  
Primary:  
ID#:  
Policy:  
Effective Date:  
Deductible:  
Co-Ins:

 First Health

MEMBER IDENTIFICATION CARD

## Peace of mind in the event of an emergency and convenient access to healthcare

- 24/7 Multilingual assistance
- Contact GBG by hotline, email or online
- Over 50 dedicated air ambulances around the globe
- Ability to work with local partners
- Extensive knowledge of the capabilities of the providers

\*Where permitted depending on local regulations in place

## Speak to a doctor from the comfort of your home, at a time you choose

- Getting care and guidance from the comfort of your own home can put your mind at ease and help you avoid heavily public areas such as doctors' surgeries and the ER.
- Our doctors can consult and treat a wide variety of non-emergency illnesses providing general advice. In some case, you may be referred to see a specialist.



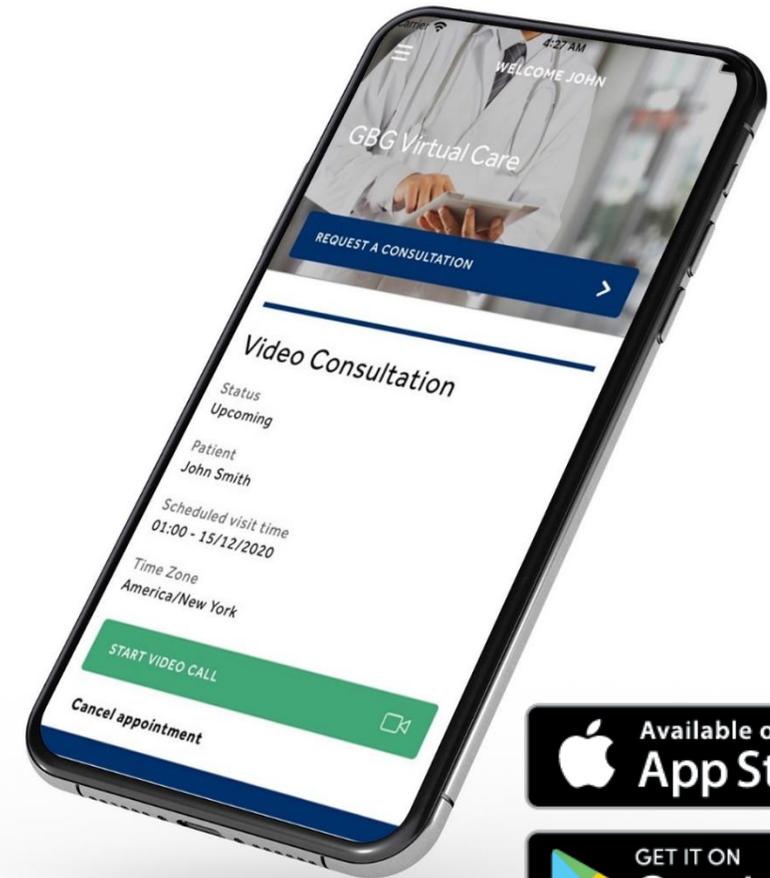
**Our service is open 24/7/365 so book an appointment at a time that suits you**



**No-cost services delivered remotely over phone or video for you and any dependents**



**Safe and secure 30 minute video or call back consultations**



# Digital tools to support your plan

You can register for our member portal at:  
[www.gbg.com](http://www.gbg.com)

Some of the services available on our portal include:



Submit your claims online and check their progress in a secure environment.



Ability to update your personal information.



Download useful forms for claiming and pre-authorization.



Search for a provider if you need care.



In-house 24/7 service and assistance – we're here when you need us.



# Our seamless claims process – Claims Services



Ideally GBG should receive claims **within 180 days** of treatment. How to file a claim:

- Online at [www.gbg.com](http://www.gbg.com)
- E-mail
- GBG Assist

Claims **processing** is usually within **7** working days for member claims and **15** working days for **provider** claims

Claims **reimbursements** are made by:

- Electronic transfer for members where the receiving bank is located outside of the US
- Electronic Direct Deposit for members where the receiving bank is located in the US

# Health insurance plan comparison

The Benefit limits are set out in three currencies, GBP, EUR & USD, in the table below. The currency you choose for your premium is the currency that will apply to your health plan for the purposes of benefit limits. Benefit limits apply per person. The following chart is intended as a summary comparison of all available Global Protector plans. For full details of benefits, limitations and exclusions please refer to the policy document.

<b>BENEFIT CURRENCY: GBP/EUR/USD</b>	<b>SILVER</b>	<b>GOLD</b>	<b>PLATINUM</b>	<b>TITANIUM</b>
Annual benefit (all sections combined), per person	GBP 2,000,000 EUR 2,400,000 USD 2,800,000	GBP 5,000,000 EUR 6,000,000 USD 7,000,000	GBP 5,000,000 EUR 6,000,000 USD 7,000,000	GBP 7,000,000 EUR 8,400,000 USD 9,800,000
Deductible options	Optional	Optional	Optional	Optional
<b>INPATIENT TREATMENT &amp; DAY CARE TREATMENT</b>				
<ul style="list-style-type: none"> <li>Accommodation, meals, nursing care</li> <li>Inpatient consultation by a physician or specialist</li> <li>Medicines and drugs</li> <li>ICU and coronary care unit</li> <li>Medical treatment, medicines, laboratory, and diagnostic tests</li> <li>Medical appliances &amp; prosthetics</li> </ul>	Paid in full	Paid in full	Paid in full	Paid in full
<ul style="list-style-type: none"> <li>Accommodation</li> </ul>	Semi-private room	Private room	Private room	Private room
<ul style="list-style-type: none"> <li>Parent accommodation per night</li> </ul>	GBP 100 EUR 120 USD 140 Max 30 days	GBP 100 EUR 120 USD 140 Max 30 days	GBP 100 EUR 120 USD 140 Max 30 days	Paid in full
<ul style="list-style-type: none"> <li>Cash benefit per night</li> </ul>	GBP 50 EUR 60 USD 70 Max 10 days	GBP 100 EUR 120 USD 140 Max 10 days	GBP 100 EUR 120 USD 140 Max 10 days	GBP 150 EUR 180 USD 210 Max 20 days
<b>SURGICAL BENEFITS – INPATIENT/DAY CARE</b>				
<ul style="list-style-type: none"> <li>Inpatient or outpatient</li> </ul>	Paid in full	Paid in full	Paid in full	Paid in full
<ul style="list-style-type: none"> <li>Surgery/surgeon and anaesthesiology services</li> </ul>	Paid in full	Paid in full	Paid in full	Paid in full

# Health insurance plan comparison

BENEFIT CURRENCY: GBP/EUR/USD	SILVER	GOLD	PLATINUM	TITANIUM
<b>EMERGENCY SERVICES</b>				
• Emergency room, emergency medical services (when directly admitted to the hospital)	Paid in full	Paid in full	Paid in full	Paid in full
• Road ambulance costs (local) Ground ambulance	Paid in full	Paid in full	Paid in full	Paid in full
• Emergency dental treatment	GBP 500 EUR 600 USD 700	GBP 1,500 EUR 1,800 USD 2,100	GBP 1,500 EUR 1,800 USD 2,100	GBP 4,000 EUR 4,800 USD 5,600
<b>OUTPATIENT TREATMENT – whether followed by inpatient treatment or not</b>				
• Outpatient diagnostic testing and advanced medical imaging: • Echocardiography, ultrasound, endoscopy (e.g. gastroscopy, colonoscopy & cystoscopy), X-rays, and laboratory • MRI, CT, PET, and other radiological imaging procedures	Paid in full	Paid in full	Paid in full	Paid in full
• Medical practitioner and specialist consultations & treatment • Prescribed medications	GBP 1,600 EUR 1,920 USD 2,240	Paid in full	Paid in full	Paid in full
• House call visits (Max 100 per visit)	Not covered	GBP 300 EUR 360 USD 420	GBP 300 EUR 360 USD 420	GBP 500 EUR 600 USD 700
• Chiropractic, osteopathy, homeopathy	GBP 350/10 visits EUR 420/10 visits USD 490/10 visits	GBP 2,000/15 visits EUR 2,400/15 visits USD 2,800/15 visits	GBP 2,000/15 visits EUR 2,400/15 visits USD 2,800/15 visits	30 visits
• Acupuncture and Traditional Chinese Medicine	GBP 350/10 visits EUR 420/10 visits USD 490/10 visits	GBP 1,000/15 visits EUR 1,200/15 visits USD 1,400/15 visits	GBP 1,000/15 visits EUR 1,200/15 visits USD 1,400/15 visits	15 visits
• Physiotherapy	GBP 4,000/20 visits EUR 4,800/20 visits USD 5,600/20 visits	30 visits	30 visits	Paid in full
• Physical rehabilitation (following inpatient treatment)	Not covered	30 days	30 days	60 days
• Home nursing	Not covered	90 days	90 days	90 days
• Preventive care	GBP 200 EUR 240 USD 280	GBP 750 EUR 900 USD 1,050	GBP 750 EUR 900 USD 1,050	GBP 1,000 EUR 1,200 USD 1,400

# Health insurance plan comparison

BENEFIT CURRENCY: GBP/EUR/USD	SILVER	GOLD	PLATINUM	TITANIUM
<b>OTHER BENEFITS – INPATIENT/OUTPATIENT TREATMENT</b>				
• Radiotherapy, chemotherapy, oncology	Paid in full	Paid in full	Paid in full	Paid in full
• Chronic conditions (12 months waiting period)	GBP 3,000 EUR 3,600 USD 4,200	GBP 12,000 EUR 14,400 USD 16,800	GBP 12,000 EUR 14,400 USD 16,800	Paid in full
• Transplant services	GBP 100,000 EUR 120,000 USD 140,000	GBP 150,000 EUR 180,000 USD 210,000	GBP 150,000 EUR 180,000 USD 210,000	Paid in full
• Psychiatric care	GBP 10,000/10 days EUR 12,000/10 days USD 14,000/10 days	45 days (incl. 30 days IP)	45 days (incl. 30 days IP)	90 days (incl. 30 days IP)
• HIV/AIDS (24 months waiting period)	GBP 10,000 EUR 12,000 USD 14,000	GBP 15,000 EUR 18,000 USD 21,000	GBP 15,000 EUR 18,000 USD 21,000	GBP 20,000 EUR 24,000 USD 28,000
• Kidney dialysis (12 months waiting period)	Not covered	GBP 15,000 EUR 18,000 USD 21,000	GBP 15,000 EUR 18,000 USD 21,000	Paid in full
• Congenital conditions	GBP 20,000 EUR 24,000 USD 28,000	GBP 75,000 EUR 90,000 USD 105,000	GBP 75,000 EUR 90,000 USD 105,000	GBP 125,000 EUR 150,000 USD 175,000
• Hospice and palliative care	Not covered	GBP 10,000 EUR 12,000 USD 14,000	GBP 10,000 EUR 12,000 USD 14,000	GBP 20,000 EUR 24,000 USD 28,000

# Health insurance plan comparison

BENEFIT CURRENCY: GBP/EUR/USD	SILVER	GOLD	PLATINUM	TITANIUM
<b>MATERNITY BENEFITS</b>				
• Maternity (10 months waiting period)	Not covered	GBP 10,000 EUR 12,000 USD 14,000	GBP 10,000 EUR 12,000 USD 14,000	Paid in full
• Prenatal care, childbirth and postnatal care	Not covered	Subject to benefit limit	Subject to benefit limit	Paid in full
• Complications	Not covered	Paid in full	Paid in full	Paid in full
• Travel expenses to home country for childbirth	Not covered	Plan Pays 50% You Pay 50% For covered pregnancy only, subject to benefit limit	Plan Pays 50% You Pay 50% For covered pregnancy only, subject to benefit limit	Plan Pays 50% You Pay 50% For covered pregnancy only
• New-born infant benefit, first 31 days	Not covered	GBP 75,000 EUR 90,000 USD 105,000	GBP 75,000 EUR 90,000 USD 105,000	Paid in full
• New-born infant vaccination/immunisation	Not covered	Paid in full	Paid in full	Paid in full
<b>DENTAL BENEFITS</b>				
• Annual maximum per insured • Class 1, Class 2 and Class 3 services combined	Not covered	Not covered	GBP 500 EUR 600 USD 700	GBP 2,000 EUR 2,400 USD 2,800
• Preventive dental services (Class 1)	Not covered	Not covered	Covered at 75%	Covered at 75%
• Basic dental services (Class 2) - 3 months waiting period	Not covered	Not covered	Covered at 75%	Covered at 75%
• Major dental services (Class 3) - 3 months waiting period	Not covered	Not covered	Covered at 75%	Covered at 75%
• Orthodontic dental services (Class 4) - 3 months waiting period	Not covered	Not covered	GBP 500 at 75% EUR 600 at 75% USD 700 at 75%	GBP 2,000 at 75% EUR 2,400 at 75% USD 2,800 at 75%

# Health insurance plan comparison

BENEFIT CURRENCY: GBP/EUR/USD	SILVER	GOLD	PLATINUM	TITANIUM
<b>OPTICAL BENEFITS - 3 months waiting period</b>				
• Eye test (each year)	Not covered	Not covered	Not covered	GBP 75 EUR 90 USD 105
• Frames	Not covered	Not covered	Not covered	GBP 75 EUR 90 USD 105
<b>Lenses (one item per policy period):</b>				
• Single lenses	Not covered	Not covered	Not covered	GBP 180 EUR 215 USD 250
• Bifocal lenses	Not covered	Not covered	Not covered	GBP 250 EUR 300 USD 350
• Trifocal lenses	Not covered	Not covered	Not covered	GBP 300 EUR 360 USD 420
• Contact lenses	Not covered	Not covered	Not covered	GBP 300 EUR 360 USD 420

# Health insurance plan comparison

BENEFIT CURRENCY: GBP/EUR/USD	SILVER	GOLD	PLATINUM	TITANIUM
<b>MEDICAL ASSISTANCE AND REPATRIATION</b>				
• Pre-trip medical information	Paid in full	Paid in full	Paid in full	Paid in full
• Long distance medical advice	Paid in full	Paid in full	Paid in full	Paid in full
• Emergency assistance	Paid in full	Paid in full	Paid in full	Paid in full
• Emergency evacuation	Paid in full	Paid in full	Paid in full	Paid in full
• Out of area emergency coverage (for max. 30 consecutive days)	Paid in full	Paid in full	Paid in full	Paid in full
• Medical expenses following repatriation	Paid in full	Paid in full	Paid in full	Paid in full
• Repatriation of mortal remains or local burial	GBP 15,000 EUR 18,000 USD 21,000	GBP 15,000 EUR 18,000 USD 21,000	GBP 15,000 EUR 18,000 USD 21,000	Paid in full
• GBG Virtual Care	Included	Included	Included	Included
<b>ADDITIONAL TRAVEL AND ACCOMMODATION COSTS</b>				
• Accompanying travel and expenses	Not covered	GBP 3,500 EUR 4,200 USD 4,900	GBP 3,500 EUR 4,200 USD 4,900	GBP 3,500 EUR 4,200 USD 4,900
• Compassionate travel and accommodation (for max. 15 days)	Not covered	GBP 3,500 EUR 4,200 USD 4,900	GBP 3,500 EUR 4,200 USD 4,900	GBP 3,500 EUR 4,200 USD 4,900

## KEY EXCLUSIONS

- Pre-existing medical conditions which you have not declared fully to us, and those which have not been accepted by us for cover in writing
- The amount of the policy deductible or coinsurance (part of the claims to be borne by the insured person), as stated in the policy
- Benefits that are not explicitly indicated in the schedule of benefits
- Any self-inflicted injury or attempted suicide
- Addictive conditions
- Fraudulent, dishonest or criminal acts by you or anyone acting on your behalf
- Cosmetic surgery or elective surgery
- Anything mentioned in the war and terrorism exclusions
- Charges in excess of usual and customary

These are a summary only and other exclusions or limitations will apply, for a full list of exclusions and other limitations please refer to the policy document.



Global Benefits Group (“GBG”) has been specialising in the international insurance market for nearly 40 years. We distribute and underwrite international medical, life, disability, and travel insurance to clients around the world, and are committed to delivering outstanding customer service to the globally mobile population. We are committed to helping you, so you can actively shape the wellbeing of you and your family.



**To find out more about the Global Protector Plan options available to you, please contact your broker.**

Information provided by  
**GBG Insurance Limited**

Phone: +44 (0) 20 3936 2813

Email: [customerservice@gbg.com](mailto:customerservice@gbg.com)

Web: [www.gbg.com](http://www.gbg.com)