

Global HK 400 Plan

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

Hospitalization and Outpatient Surgery	Room and Board including general nursing care	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; surgical implants	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 and repatriation via International SOS Assistance Programme	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, and chinese medicine practitioner combined up to a per-person limit of	\$500/year
Mental or Nervous Disorders	Inpatient treatment up to a per-person limit of	\$5,000/year \$10,000/lifetime benefit
Optional: Maternity Benefits	Prenatal and postnatal services, costs of delivery including all hospital and professional fees, severe Complications of Pregnancy as specified in Policy, and up to seven days of nursery care to a per-pregnancy limit of	\$8,000
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 HK 400 Plan

Basic Plan: Maximum Benefit up to \$2,000,000 per year

No deductibles or co-payment

Annual Premium in US Dollars				
	Worldwide		North American Exclusion (1)	
Age	GHK400 (2)	GHK400 XMA (3)	GHK400 (2)	GHK400 XMA (3)
0-18	2,168	2,168	1,427	1,427
19-25	2,838	2,697	1,867	1,774
26-30	3,845	3,653	2,530	2,403
31-35	4,084	3,879	2,688	2,553
36-40	4,207	3,996	2,769	2,630
41-45	5,093	4,838	3,428	3,257
46-50	5,774	5,378	3,885	3,619
51-55	6,796	6,796	4,528	4,528
56-60	8,297	8,297	5,862	5,862
61-65	11,664	11,664	8,746	8,746
66-70 (4)	13,413	13,413	10,058	10,058
71-75 (4)	16,096	16,096	12,069	12,069

Remark:

- (1) 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.
- (2) GHK400 plan includes Maternity Benefits. The 90-day waiting period for maternity benefits applies to policies when two or more Insured Persons are covered under this plan. A 15-month waiting period for maternity benefits applies to policies when a single Insured Person is covered under this plan.
- (3) GHK400XMA plan does not include Maternity Benefits.
- (4) Rates for 66 to 75 are applicable for renewal only.

Eligibility

The following basic eligibility rules apply for the Global HK 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 and the Caribbean islands are not eligible for the Global HK 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 HK 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, Hong Kong Branch which is a member company of American International Group (AIG). AIG is the world's leading international insurance and financial services organisation, with operations in more than 130 countries and jurisdictions. AIG member companies serve commercial, institutional and individual customers through the most extensive worldwide property-casualty and life insurance networks of any insurer. GlobalHealth Plans are administered by GlobalHealth Asia Limited.