



GLOBALIS

International Health Insurance | Individual & Family

Underwritten by PT Great Eastern General Insurance Indonesia

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SAFEMERIDIAN



**Great
Eastern**

A member of the OCBC Group

SAFEMERIDIAN

Reassurance Delivered Around the World

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LIFE IS AN ADVENTURE,
ENJOY IT ... SAFELY



ABOUT US

Safe Meridian has partnered with PT Great Eastern General Insurance Indonesia to introduce the Globalis international health insurance plans.

Globalis protects you and your family against the financial impact of costly medical expenses incurred both at home and abroad. Globalis provides an incomparable level of coverage flexibility, allowing you to customize a plan to suit your individual requirements. This flexibility is offered through an array

of eight plan design options, allowing you to create a tailored, cost-effective, and sustainable solution, at a premium that suits any budget.

For over a century, Great Eastern has provided millions of customers with peace of mind. Today, it is one of the leading insurance companies in Asia, with over S\$85 billion in assets and around 4 million policyholders.



INNOVATIVE & SUSTAINABLE SOLUTIONS

Safe Meridian is an innovator in international health insurance, committed to offering comprehensive, sustainable medical protection solutions. We are a pioneer in the design of flexible international health insurance programs, and we are committed to providing premium sustainable health insurance solutions over the long-term. Our risk management capabilities, healthcare provider network administration, and smart benefit design allows us to achieve that for our members, all while offering the superior coverage and member support service they have come to expect from us.

Globalis plan members enjoy prompt, 24-hour customer support, and access to a global network of healthcare providers. Our only concern is to ensure that you always have access to the highest quality healthcare, no matter where you may travel or reside. We are dedicated to delivering efficient customer service to our members around the world, and we measure our success on the consistency and quality of that service.

WELCOME TO GLOBALIS

Globalis international health plans ensure you and your family have access to the highest levels of healthcare available. Our plans are underwritten by one of the world's largest, most stable insurers. Your plan is fully portable, allowing you to keep your plan in place, should you relocate to another country in the future. With Globalis, you are free to use the doctor and hospital of your choice.

Globalis offers four plan levels of escalating benefit coverage. Each plan includes hospitalization, and Emergency Assistance Benefits. You can choose from the basic level of cover for just hospitalizations, up to the most comprehensive plan level that provides Wellness, Dental, Vision, and Maternity benefits. The Globalis Platinum plan offers a unique, escalating Maternity benefit which increases after your first and second policy renewal to reward

TAKE COMFORT IN BEING PROTECTED AGAINST THE UNEXPECTED

your loyalty as a valued member. Please see the Table of Benefits for full details.

Why pay for what you do not need? You can tailor your coverage to meet your personal requirements. We offer a range of options that allow you to customize your benefits and scope of coverage, so that you get the cover you need at the price you want. You are also free to choose the individual cover for each member of your family.

EMERGENCY ASSISTANCE BENEFITS

Included in all Globalis plans, Emergency Assistance Benefits ensure you are protected against the unexpected while away from your home country. Emergency assistance services support you in the event of an urgent medical situation, or if a repatriation or evacuation is necessary.

NO CLAIM DISCOUNT

We believe healthy living should be rewarded. Silver, Gold, and Platinum plan members receive a premium discount following a claims-free policy year. A 10% discount is awarded after your first claim-free policy year, and an additional 5% discount is added for each subsequent claim-free policy year up to maximum 25% premium discount.

FAMILY DISCOUNT

Globalis family policies that include three or more family members receive a 10% discount on the overall policy premium. Each family member remains free to take the plan and the plan design of their choice.



OUR COMMITMENT TO YOU

We understand the challenges and concerns that come with traveling or residing overseas. Your Globalis plan travels with you wherever you go. Whenever you need assistance, you can rest assured Safe Meridian is there to help. In the event you require treatment, need help finding a nearby medical provider, or have any questions regarding your coverage, we are here to assist you. Help is always just a click or phone call away, 24 hours a day, 365 days a year.

Whenever possible we will arrange for direct settlement with your healthcare provider in the event of your hospitalization. The pre-authorization of hospitalization treatments allows us to arrange this direct settlement on your behalf. Safe Meridian maintains an extensive global network of healthcare

**BE AT EASE, NO MATTER WHERE YOU ARE.
WITH SAFE MERIDIAN, ASSISTANCE IS
ALWAYS AT HAND WHEN YOU NEED IT MOST.**

providers, which offer direct settlement for Inpatient hospitalizations or Outpatient treatments. New providers are added to our network regularly, and we always welcome suggestions from our members to have their preferred clinic or hospital included.

Claims can be submitted via the secure Safe Meridian's member website, MemberOnline, by email or by post. Our Outpatient Direct Billing network provides you with cashless healthcare services at participating medical providers around the world.

SECOND MEDICAL OPINION SERVICE

We recognize that when living or traveling away from home, making decisions about your healthcare can be challenging. In the event you find yourself concerned about the advice you have received from your treating physician, a Second Medical Opinion service is available from our Emergency Assistance provider, NIB Assist. The Second Medical Opinion service provides you access to a worldwide network of medical experts when you are faced with a serious diagnosis.



MEMBER WEBSITE

We know that you are busy, and your time is precious. Safe Meridian's member website, MemberOnline, provides you with a secure portal to submit claims electronically, find nearby healthcare providers, and access your policy documents. MemberOnline also allows you to track claims you have already submitted, view invoices due and paid, and download claims and pre-authorization forms.

FLEXIBILITY WITH OPTIONS

Everyone has their own unique requirements when it comes to their personal health insurance. Your individual medical coverage needs and financial situation deserve a customized solution just for you. Globalis health insurance plans offer a range of Options, allowing you to tailor your coverage to meet your specific requirements in terms of both scope of coverage and budget.

8 OPTION TO TAILOR YOUR COVER

Each Option offers you a discount on your standard annual premium. You are free to choose any combination of the following Options:

- **Overall Annual Plan Limit** is the total sum for which you are insured with a Globalis plan per policy year. Should you choose either of the two lower limits, your premium will be discounted. The lower the limit you choose, the larger your premium discount.
- **Geographic Area of Cover** is the region of the world in which your Globalis policy covers you for elective treatment. Treatment costs in some countries are significantly higher than in others, so we provide you a choice of three Areas. From most expensive to least expensive they are:
 - Worldwide excluding the United States
 - Southeast Asia including Singapore, Australia and New Zealand
 - Southeast Asia excluding Singapore, Australia and New Zealand

Regardless of your choice, your Globalis Plan will still cover you for emergency medical cases worldwide during trips of up to 30 consecutive days.

- **High-Cost Providers Access** is a standard feature of Globalis plans. Some healthcare providers are far more expensive than comparable facilities within the same country. If you opt to use providers other than those designated as High-Cost, or accept a 15% coinsurance on any claim from a High-Cost Provider, you will receive a premium discount. This Option is available only to residents of Singapore, Indonesia, Hong Kong, Macau, and China.

- **Deductible** is the fixed amount of eligible hospitalization-related expenses for which you are responsible per policy year. All eligible hospitalization expenses exceeding the Deductible amount are then paid by us, up to the Overall Annual Plan Limit. If you choose to add a Deductible to your plan, the larger Deductible Option you choose, the greater your premium savings.
- **Hospital Room Type** provided by your Globalis plan, in the event you are hospitalized, is a Standard Single Room. Should you opt for Semi-Private Room cover, you will receive a premium discount.
- **Outpatient Annual Limit** is the maximum overall amount of Outpatient expenses eligible for reimbursement per policy year. If you have chosen the Silver, Gold or Platinum plan, an Outpatient Annual Limit will apply. You can choose to reduce this limit in return for a lower premium.



- **Outpatient Direct Billing Service** is available at select healthcare providers around the world. We offer a discount on the usual premium if you choose not to use this service. If you choose to forgo this service, it means you would first pay the Outpatient bill yourself and then submit a claim to us for reimbursement.
- **Coinsurance** is the percentage of each eligible Outpatient, Wellness, Dental, and Vision claim for which you would be responsible. Your Globalis plan provides full cover as standard, but you may choose a 10% or 20% coinsurance in return for a discount on the usual annual premium.

CHOOSE THE RIGHT PLAN FOR YOU

YOUR GLOBALIS PLAN

Globalis plans are designed to cover you throughout the different stages of your life. Globalis plans offer you the most appropriate level of coverage to suit your individual requirements. All Globalis plans allow you to choose any combination of Options, and all Globalis plans include Emergency Assistance Benefits. You can tailor your plan to receive the cover you need, and to minimize your overall annual premium.

YOUR EMERGENCY ASSISTANCE BENEFITS

No one likes to consider what may go wrong when they leave home, but with Globalis you are covered.

We appreciate that our members are often traveling, whether on a business trip or a weekend getaway. All Globalis plans include Emergency Assistance Benefits to protect you while away from home.

Whether traveling for business or pleasure, rest assured that you enjoy the support and financial protection provided by your Emergency Assistance Benefits in the event of the unexpected. Please refer to the Globalis Table of Benefits and policy wording for full details.

PLATINUM	Platinum provides the most comprehensive level of coverage. Inpatient, Outpatient, Wellness, Dental, Vision, and Maternity benefits are included. The Globalis Platinum plan also offers a unique, escalating Maternity benefit level that increases after your first year of membership.
GOLD	Gold offers enhanced Inpatient and Outpatient cover with the addition of Wellness and Dental benefits. Vaccination cover is also included as part of your Wellness benefit.
SILVER	Silver extends Outpatient benefits in addition to the Inpatient cover offered by Bronze. Outpatient benefits include, among others, general practitioner and specialist visits and prescription medications, up to your chosen Outpatient Annual Limit.
BRONZE	Bronze provides your essential Inpatient benefits to cover hospitalization costs. Benefits for pre- and post-hospitalization Outpatient services are also included, which means you are covered for expensive diagnostic and testing expenses before and after a covered hospitalization.

GLOBALIS TABLE OF BENEFITS

(AVAILABLE IN USD)

BENEFITS	PLAN			
	BRONZE	SILVER	GOLD	PLATINUM
Overall Annual Plan Limit (All Benefits) (Chosen at time of Application)	3 Options: (1) USD 3,000,000 (2) USD 1,500,000 (3) USD 500,000			
Area of Cover for Elective Treatments (Chosen at time of Application)	3 Options: (1) Worldwide excluding USA (2) Southeast Asia; including Singapore, Australia & New Zealand (3) Southeast Asia; excluding Singapore, Australia & New Zealand			
Outside Area of Cover: Emergency Inpatient & Day-Care Treatments	Up to USD 500,000 available during trips of up to 30 consecutive days only			
Outside Area of Cover: Unexpected, sudden illnesses requiring Outpatient Treatments	Not Included			Up to USD 1,000, available during trips of up to 30 consecutive days only
High-Cost Providers Access (Hospitals & Clinics) (Chosen at time of Application and available to residents of Singapore, Indonesia, Hong Kong, Macau, and China.)	3 Options: (1) Full Access (2) Access with 15% Coinsurance (3) No Access			
INPATIENT BENEFITS (Including day-care treatments)				
Deductible (Chosen at time of Application and applicable to all Inpatient Treatments and to all Maternity and Newborn Care Inpatient Treatments)	5 Options: (1) Nil (2) USD 1,000 (3) USD 2,500 (4) USD 5,000 (5) USD 10,000	3 Options: (1) Nil (2) USD 1,000 (3) USD 2,500		
Hospital Room Type (Chosen at time of Application)	2 Options: (1) Standard Single Room (2) Semi-Private Room			
Hospital Charges	Full Refund			
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. (A waiting period of 12 months applies)				
Reconstructive/Remedial Treatment				
Accidental Damage to Teeth				
Private Ambulance				
Pre-Hospitalization Outpatient Services: General Practitioner / Specialist Consultations, Diagnostic Tests, Medications preparing a Member for hospitalization				
Post-Hospitalization Outpatient Services: Specialist Consultations, Diagnostic Tests, Medications, Physiotherapy	Full Refund, for up to 90 days pre-hospitalization			
Home Nursing Charges	Full Refund up to 10 weeks			

BENEFITS	PLAN			
	BRONZE	SILVER	GOLD	PLATINUM
Psychiatric Care (A waiting period of 12 months applies)	Up to a lifetime limit of USD 30,000	Up to a lifetime limit of USD 40,000	Up to a lifetime limit of USD 45,000	Up to a lifetime limit of USD 60,000
Hospice and Palliative Care (A waiting period of 12 months applies)	Up to a lifetime limit of USD 25,000	Up to a lifetime limit of USD 35,000	Up to a lifetime limit of USD 40,000	Up to a lifetime limit of USD 50,000
Daily Hospital Cash Benefit	Up to USD 50 per night	Up to USD 75 per night		Up to USD 125 per night
BENEFITS	PLAN			
	BRONZE	SILVER	GOLD	PLATINUM

Benefits for the following conditions cover both Inpatient and Outpatient treatments
If you chose a Deductible for your Inpatient Benefits, it will apply to any eligible Inpatient claim for benefits listed below.
If you chose a Coinsurance for your Outpatient Benefits, it will apply to any eligible Outpatient claim for benefits listed below.

Cancer Treatments & Oncology: Consultations, Medications, Radiation Therapy, Chemotherapy	Full Refund			
Kidney Dialysis	Up to a lifetime limit of USD 20,000	Full Refund		
Treatment of Chronic Conditions (Limited to acute exacerbations for Chronic Conditions existing at time of application)	Full Refund, for treatment of acute episodes requiring hospitalization	Full Refund		
Congenital Conditions Manifesting more than 60 days after birth (A waiting period of 24 months applies, but will be waived together with the 60 days for child Dependents whose delivery was covered under their mother's policy, enrolled within 30 days of their birth)	Up to a lifetime limit of USD 25,000, for treatment received as an Inpatient	Up to a lifetime limit of USD 35,000	Up to a lifetime limit of USD 50,000	
HIV/AIDS (A waiting period of 24 months applies)	Not Included			Up to a lifetime limit of USD 50,000

OUTPATIENT BENEFITS

Outpatient Annual Limit (Chosen at time of Application and applicable to Outpatient, Wellness, Dental, and Vision Benefits)	Not Included	3 Options: (1) Up to Overall Annual Plan Limit (2) USD 15,000 (3) USD 7,500
Outpatient Direct Billing Services (Chosen at time of Application)	Not Included	2 Options: (1) Yes (2) No
Coinsurance (Chosen at time of Application and appli- cable to Outpatient, Wellness, Dental, and Vision Benefits)	Not Included	3 Options: (1) No Coinsurance (2) 10% (3) 20%

BENEFITS	PLAN			
	BRONZE	SILVER	GOLD	PLATINUM
Consultations with a General Practitioner or Specialist	Not Included	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, acupuncturist, homeopath, podiatrist or Traditional Chinese Medicine Practitioner)	USD 75 per session, up to 10 sessions	USD 100 per session, up to 12 sessions	Full Refund, up to 20 sessions	
Traditional Chinese Medicines (Where prescribed and provided as part of a covered TCM consultation – see above)	Up to USD 40 per session		Up to USD 60 per session	
Psychiatric & Psychological Care (A waiting period of 6 months applies if premium is paid monthly, quarterly or semi-annually)	Not Included		Full Refund, lifetime limit of 10 sessions	

WELLNESS
(A waiting period of 6 months applies if premium is paid monthly, quarterly or semi-annually)

Coinsurance (Chosen at time of Application)	Not Included	The Coinsurance you selected for your Outpatient Benefits will also apply to Wellness Benefits	
Annual Health Checkup		Up to USD 450	Up to USD 650
Well-Child Examinations			
Vaccinations			
Mammogram Screening			
Pap Smear			
Prostate Cancer Screening			

DENTAL
(A waiting period of 6 months applies to Basic Dental if premium is paid monthly, quarterly or semi-annually)

Coinsurance (Chosen at time of Application)	Not Included	The Coinsurance you selected for your Outpatient Benefits will also apply to Dental Benefits	
Preventative & Basic Restorations		Up to USD 750	Up to USD 1,500
Complex Dental & Major Restorations (A waiting period of 6 months applies)			

BENEFITS	PLAN			
	BRONZE	SILVER	GOLD	PLATINUM
VISION (Waiting period of 6 months if premium is paid monthly, quarterly or semi-annually)				
Coinsurance (Chosen at time of Application)	Not Included			The Coinsurance you selected for your Outpatient Benefits will also apply to Wellness Benefits
Eye examination with an Optometrist or Ophthalmologist				Up to USD 300
Contact lenses; corrective lenses; frames				
MATERNITY (A waiting period of 12 months applies)				
Deductible (Chosen at time of Application)	Not Included			The Deductible you selected for your Inpatient Benefits will also apply to Maternity Inpatient and Newborn Care Inpatient Benefits
Pre-Natal & Post-Natal Outpatient Checkups; Delivery - after 12 months - after 24 months - after 36 months of continuous membership in the Platinum Plan				Up to: - USD 10,000 - USD 12,000 - 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: - USD 50,000 - USD 75,000 - USD 100,000
EMERGENCY ASSISTANCE (Emergency Assistance & Repatriation Benefits)				
Annual Limit	Up to Overall Annual Plan Limit			
Medical Evacuation	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 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			
Dispatch of Essential Medication Not Available Locally				
Repatriation of Mortal Remains (Casket is covered up to 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				

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

ENROLLING WITH US

When you join a Globalis plan, you enjoy 24 hour support 365 days a year. As a member, you receive access to our full suite of customer support resources provided via the Safe Meridian member website, MemberOnline. You are provided a membership kit that includes your Globalis member handbook and your Globalis health insurance card. The member handbook details all aspects of your policy, from benefits to claims procedures; a copy of which is always available to you on MemberOnline. Health insurance cards will be sent to you by post, while all supporting documentation will be sent to your personal email. We do offer hardcopy documents upon request.

PAYMENT OPTIONS

Premiums may be paid by bank transfer or credit card. Payment frequency options include monthly, quarterly, semi-annually, or annually. Surcharges will apply for premiums paid monthly, quarterly or semi-annually.

UNDERWRITING

Each applicant and dependant shall provide a complete medical history for our review. Based on your medical history, we may need to apply special terms to your coverage. These terms may either exclude cover for particular conditions, or apply a premium loading in order for cover to include those conditions.

HOW TO APPLY

We welcome you to apply for the Globalis plan. To apply, please contact us for a copy of the individual application, or obtain a copy from your insurance advisor. This form supports both individual and family applications.

Should you have any questions regarding the Globalis plan or the application process, please do not hesitate to contact us or your insurance advisor.

CONTACT US

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This document is a brief summary of the benefits, and is not a contract of insurance. For full terms and conditions of this product, please refer to the policy wording, a copy of which is available upon request.

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