

# MyGlobalBenefits



## Invest in the welfare of your employees

As your business expands into overseas markets, an increasing number of your employees will be required to manage your business abroad. With a dynamic team behind you, providing them with the best international employee benefits will make a huge difference to their peace of mind and ability to deliver the results that you want.

MyGlobalBenefits is a unique international employee benefits insurance solution crafted for both local and multinational companies.

Flexible and comprehensive, MyGlobalBenefits offers 24-hour worldwide protection to employees at work or leisure. More importantly, for employers, it is a cost-effective benefit they can purchase for their employees without compromising on coverage.



## Benefits at a glance

Benefit Type	Coverage	Benefits
<b>Basic Plans</b>		
<b>Group Global Health</b>	International medical expense insurance plan that covers eligible inpatient and outpatient expenses as a result of an illness or accident	Up to US\$2 million coverage per person, per year and no compulsory deductible, co-insurance or lifetime limits
<b>Group Personal Accident</b>	Accidental death, Total & Permanent Disability (TPD), Permanent Partial Disability	a) Flat sum assured in multiples of US\$10,000, or b) Multiples of salary, subject to a maximum coverage of US\$1 million
<b>Group Disability Income</b>	A percentage of income after a deferred period, resulting from illness or accident which renders in inability to work	Multiples of salary, subject to a maximum of US\$75,000
<b>Group Term Life</b>	Death and Total Permanent Disability (TPD) due to any cause	a) Flat sum assured in multiples of US\$10,000, or b) Multiples of salary, subject to a maximum of US\$1 million
<b>Supplementary Plans</b>		
<b>Group Critical Illness (Accelerator to Group Term Life)</b>	Two coverage options: a) Payable upon diagnosis of 1 of the 30 major critical illnesses, or b) Payable upon diagnosis of 1 of the 5 critical illnesses	Same sum assured as Group Term Life up to a maximum critical illness sum assured of US\$500,000

For more information on the above coverage, please contact your Financial Adviser.

## More about Group Global Health

We offer one of the most generous international health insurance plans available with up to US\$2 million cover per person per year and no deductible, co-insurance or lifetime limits. This gives your employees and their dependants global access to first-class medical care wherever they are.

### Elective treatment

Your employees and their dependants have the flexibility to choose where, when and by whom they are treated, even in the USA, provided the USA is covered by their plan.

### Home country treatment

Your employees and their dependants can elect to receive treatment in their home country, including the USA, provided the USA is covered by their plan.

### Full coverage of chronic care

With Group Global Health's flexibility, your employees and their dependants enjoy full coverage for chronic illnesses, such as diabetes or kidney conditions. This is an important feature to consider when comparing the benefits of Group Global Health to other local and international plans.

### Flexibility to mix and match coverage

With Group Global Health's flexibility, you can mix and match coverage to suit your employees' needs. For groups with more than 30 employees, you can even customise the coverage to ensure optimal coverage.

### Portability

Employees and their dependants can convert the Group Global Health coverage into a similar individual policy offered by Aviva Ltd without further evidence of insurability, provided they have been underwritten by Aviva Ltd.

### Only 3 employees to start cover

You can activate Group Global Health with just 3 employees.

### 24 hours worldwide cover

Group Global Health meets the insurance needs of internationally-mobile employees or expatriates. With its transportability feature, employees are covered 24 hours, worldwide, whether at work or at leisure. No additional underwriting is required when your employees and their dependants re-locate.

## More about Group Global Health – Benefit Options

Benefit / Plan Type	Essential	Classic	Supreme	Elite
Annual limits per insured person	USD500,000 / £300,000 / €450,000 / SGD875,000	USD1,000,000 / £600,000 / €900,000 / SGD1,700,000	USD1,600,000 / £1,000,000 / €1,500,000 / SGD2,800,000	USD2,000,000 / £1,200,000 / €1,800,000 / SGD3,500,000
<b>Core Benefits</b>				
<b>1. Hospital &amp; related services</b>				
a) In-hospital accommodation up to standard private single bed, surgery, treatment, facilities & services	In Full	In Full	In Full	In Full
b) Cancer treatment (in-patient & out-patient)	In Full	In Full	In Full	In Full
c) Kidney dialysis (in-patient & out-patient)	In Full	In Full	In Full	In Full
d) Physiotherapy treatment	In Full	In Full	In Full	In Full
e) Inpatient psychiatric treatment (after 10 months of coverage)	USD10,000 / £6,000 / €9,000 / SGD18,000	USD10,000 / £6,000 / €9,000 / SGD18,000	USD10,000 / £6,000 / €9,000 / SGD18,000	USD10,000 / £6,000 / €9,000 / SGD18,000
f) Day surgery	In Full	In Full	In Full	In Full
g) Casualty ward accident & emergency services	In Full	In Full	In Full	In Full
h) Pre-hospital specialist & diagnostic services (within 60 days of hospital admission)	In Full	In Full	In Full	In Full
i) Post-hospital follow-up treatment (up to 90 days after discharge)	In Full	In Full	In Full	In Full
j) Hospital accommodation for accompanying parent (for insured child below age 18)	In Full	In Full	In Full	In Full
k) Local ambulance services	In Full	In Full	In Full	In Full
l) Emergency treatment in the USA (subject to reasonable & customary charges)	USD50,000 / £30,000 / €45,000 / SGD87,500	USD75,000 / £45,000 / €60,000 / SGD125,000	USD100,000 / £60,000 / €85,000 / SGD175,000	In Full
m) Accident dental treatment	In Full	In Full	In Full	In Full
n) Home nursing care following discharge from hospital (up to max. 26 weeks per policy year)	In Full	In Full	In Full	In Full
o) Daily hospital cash for non-paying patient (max. 30 days per disability)	USD100 / £60 / €80 / SGD165	USD150 / £100 / €125 / SGD250	USD200 / £120 / €175 / SGD350	USD300 / £175 / €250 / SGD500
<b>2. Organ transplantation</b>				
a) Operation costs for kidney, heart, liver & bone marrow transplants (excluding costs of obtaining donor organs)	In Full	In Full	In Full	In Full
<b>3. Emergency medical evacuation &amp; repatriation</b>				
a) Emergency medical evacuation & assistance	In Full	In Full	In Full	In Full
b) Repatriation	In Full	In Full	In Full	In Full
c) Emergency medical advice & assistance	Provided	Provided	Provided	Provided
d) International travel assistance services	Provided	Provided	Provided	Provided
<b>4. Outpatient benefits</b>				
a) General Practitioner (GP) services	Not covered	Not covered	USD8,000 / £4,000 / €5,600 / SGD11,200	In Full
b) Specialist Practitioner (SP) services				
c) Outpatient psychiatric treatment (after 10 months of coverage)				
d) Outpatient laboratory, x-ray & diagnostic service (including CT, PET & MRI scans)				
e) Prescribed drugs				
f) Prescribed physiotherapy, speech therapy & oculomotor therapy				
g) Prescribed medical aids (such as artificial limbs & hearing aids)				
h) Prescribed alternative medicine (chiropractor, homeopathy, osteopathy, acupuncture)		USD500 / £300 / €450 / SGD900		
<b>5. Special benefits</b>				
a) Flexible wellness benefits	Not covered	USD100 / £50 / €70 / SGD140	USD200 / £100 / €140 / SGD280	USD300 / £150 / €210 / SGD420
<b>Optional Benefits</b>				
<b>6. Maternity benefit (subject to 10 months waiting period)</b>				
a) Delivery	USD3,000 / £1,500 / €2,100 / SGD4,200	USD5,000 / £2,500 / €3,500 / SGD7,000	USD8,000 / £4,500 / €7,000 / SGD14,000	USD15,000 / £9,000 / €12,500 / SGD25,000
b) Complications				
<b>7. Dental benefit</b>				
a) Routine dental treatment	USD500 / £300 / €450 / SGD750	USD500 / £300 / €450 / SGD750	USD500 / £300 / €450 / SGD750	USD500 / £300 / €450 / SGD750
b) Restorative dental treatment (subject to 6 months waiting period)	USD3,000 / £1,800 / €2,500 / SGD5,000	USD3,000 / £1,800 / €2,500 / SGD5,000	USD3,000 / £1,800 / €2,500 / SGD5,000	USD3,000 / £1,800 / €2,500 / SGD5,000

### Essential Plan

Age last Birthday		Below 18	18-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69*	Optional	
													Maternity	Dental
Zone 1	USD	1,290	2,344	3,010	3,118	3,225	3,741	3,870	4,128	4,623	6,386	8,471	645	892
	£	645	1,172	1,505	1,559	1,613	1,871	1,935	2,064	2,311	3,193	4,236	323	447
	€	929	1,688	2,167	2,245	2,322	2,694	2,786	2,971	3,328	4,597	6,100	464	643
	SGD	1,780	3,234	4,154	4,302	4,451	5,162	5,341	5,698	6,379	8,813	11,690	890	1,232
Zone 2	USD	1,020	1,853	2,380	2,465	2,550	2,958	3,060	3,264	3,655	5,049	6,698	510	706
	£	510	927	1,190	1,233	1,275	1,479	1,530	1,632	1,828	2,525	3,349	255	354
	€	734	1,335	1,714	1,775	1,836	2,130	2,203	2,349	2,632	3,635	4,823	367	508
	SGD	1,408	2,557	3,284	3,402	3,519	4,082	4,223	4,505	5,044	6,968	9,243	704	974
Zone 3	USD	750	1,363	1,750	1,813	1,875	2,175	2,250	2,400	2,688	3,713	4,925	375	519
	£	375	681	875	906	938	1,088	1,125	1,200	1,344	1,856	2,463	188	260
	€	540	981	1,260	1,305	1,350	1,566	1,620	1,728	1,935	2,673	3,546	270	374
	SGD	1,035	1,880	2,415	2,501	2,588	3,001	3,105	3,313	3,709	5,124	6,796	518	716
Zone 4	USD	600	1,090	1,400	1,450	1,500	1,740	1,800	1,920	2,150	2,970	3,940	300	415
	£	300	545	700	725	750	870	900	960	1,075	1,485	1,970	150	208
	€	432	785	1,008	1,044	1,080	1,253	1,296	1,382	1,548	2,138	2,837	216	299
	SGD	828	1,504	1,932	2,001	2,070	2,401	2,484	2,650	2,967	4,099	5,437	414	573
Zone 5	USD	558	1,014	1,302	1,349	1,395	1,618	1,674	1,786	2,000	2,762	3,664	279	386
	£	279	507	651	674	698	809	837	893	1,000	1,381	1,832	140	193
	€	402	730	937	971	1,004	1,165	1,205	1,285	1,440	1,988	2,638	201	278
	SGD	770	1,399	1,797	1,861	1,925	2,233	2,310	2,465	2,759	3,812	5,056	385	533
Zone 6	USD	510	927	1,190	1,233	1,275	1,479	1,530	1,632	1,828	2,525	3,349	255	353
	£	255	463	595	616	638	740	765	816	914	1,262	1,675	128	177
	€	367	667	857	887	918	1,065	1,102	1,175	1,316	1,817	2,411	184	254
	SGD	704	1,278	1,642	1,701	1,760	2,041	2,111	2,253	2,522	3,484	4,621	352	487
Zone 7	USD	450	818	1,050	1,088	1,125	1,305	1,350	1,440	1,613	2,228	2,955	225	311
	£	225	409	525	544	563	653	675	720	806	1,114	1,478	113	156
	€	324	589	756	783	810	940	972	1,037	1,161	1,604	2,128	162	224
	SGD	621	1,128	1,449	1,501	1,553	1,801	1,863	1,988	2,225	3,074	4,078	311	430
Zone 8	USD	420	763	980	1,015	1,050	1,218	1,260	1,344	1,505	2,079	2,758	210	291
	£	210	382	490	508	525	609	630	672	753	1,040	1,379	105	146
	€	302	550	706	731	756	877	907	967	1,084	1,497	1,986	151	209
	SGD	580	1,053	1,352	1,401	1,449	1,681	1,739	1,855	2,077	2,869	3,806	290	401

### Classic Plan

Age last Birthday		Below 18	18-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69*	Optional	
													Maternity	Dental
Zone 1	USD	2,193	3,354	3,935	4,128	4,408	4,945	5,268	6,235	7,310	9,460	12,685	860	892
	£	1,097	1,677	1,967	2,064	2,204	2,473	2,634	3,118	3,655	4,730	6,343	430	447
	€	1,578	2,414	2,834	2,971	3,173	3,560	3,793	4,489	5,263	6,811	9,133	619	643
	SGD	3,027	4,629	5,429	5,698	6,082	6,824	7,269	8,604	10,088	13,055	17,505	1,187	1,232
Zone 2	USD	1,734	2,652	3,111	3,264	3,485	3,910	4,165	4,930	5,780	7,480	10,030	680	706
	£	867	1,326	1,556	1,632	1,743	1,955	2,083	2,465	2,890	3,740	5,015	340	354
	€	1,248	1,909	2,241	2,349	2,509	2,815	2,999	3,550	4,162	5,386	7,222	490	508
	SGD	2,394	3,660	4,293	4,505	4,809	5,396	5,748	6,803	7,976	10,322	13,841	938	974
Zone 3	USD	1,275	1,950	2,288	2,400	2,563	2,875	3,063	3,625	4,250	5,500	7,375	500	519
	£	638	975	1,144	1,200	1,281	1,438	1,531	1,813	2,125	2,750	3,688	250	260
	€	918	1,404	1,648	1,728	1,845	2,070	2,205	2,610	3,060	3,960	5,310	360	374
	SGD	1,760	2,691	3,156	3,313	3,536	3,968	4,226	5,003	5,865	7,590	10,178	690	716
Zone 4	USD	1,020	1,560	1,830	1,920	2,050	2,300	2,450	2,900	3,400	4,400	5,900	400	415
	£	510	780	915	960	1,025	1,150	1,225	1,450	1,700	2,200	2,950	200	208
	€	734	1,123	1,318	1,382	1,476	1,656	1,764	2,088	2,448	3,168	4,248	288	299
	SGD	1,408	2,153	2,525	2,650	2,829	3,174	3,381	4,002	4,692	6,072	8,142	552	573
Zone 5	USD	949	1,451	1,702	1,786	1,907	2,139	2,279	2,697	3,162	4,092	5,487	372	386
	£	474	725	851	893	953	1,070	1,139	1,349	1,581	2,046	2,744	186	193
	€	683	1,044	1,226	1,285	1,373	1,540	1,641	1,942	2,277	2,946	3,951	268	278
	SGD	1,309	2,002	2,348	2,465	2,631	2,952	3,144	3,722	4,364	5,647	7,572	513	533
Zone 6	USD	867	1,326	1,556	1,632	1,743	1,955	2,083	2,465	2,890	3,740	5,015	340	353
	£	434	663	778	816	871	978	1,041	1,233	1,445	1,870	2,508	170	177
	€	624	955	1,120	1,175	1,255	1,408	1,499	1,775	2,081	2,693	3,611	245	254
	SGD	1,197	1,830	2,146	2,253	2,405	2,698	2,874	3,402	3,988	5,161	6,921	469	487
Zone 7	USD	765	1,170	1,373	1,440	1,538	1,725	1,838	2,175	2,550	3,300	4,425	300	311
	£	383	585	686	720	769	863	919	1,088	1,275	1,650	2,213	150	156
	€	551	842	989	1,037	1,107	1,242	1,323	1,566	1,836	2,376	3,186	216	224
	SGD	1,056	1,615	1,894	1,988	2,122	2,381	2,536	3,002	3,519	4,554	6,107	414	430
Zone 8	USD	714	1,092	1,281	1,344	1,435	1,610	1,715	2,030	2,380	3,080	4,130	280	291
	£	357	546	641	672	718	805	858	1,015	1,190	1,540	2,065	140	146
	€	514	786	923	967	1,033	1,159	1,235	1,462	1,714	2,218	2,974	202	209
	SGD	986	1,507	1,768	1,855	1,980	2,222	2,367	2,801	3,284	4,250	5,699	386	401

# MyGlobalBenefits

## Supreme Plan

Age last Birthday		Below 18	18-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69*	Optional	
													Maternity	Dental
Zone 1	USD	2,903	4,107	5,031	5,332	5,504	6,214	6,579	7,955	8,600	10,105	13,201	1,075	892
	£	1,451	2,053	2,516	2,666	2,752	3,107	3,290	3,978	4,300	5,053	6,601	538	447
	€	2,090	2,956	3,623	3,840	3,962	4,474	4,736	5,728	6,192	7,276	9,505	774	643
	SGD	4,005	5,667	6,942	7,357	7,596	8,574	9,079	10,978	11,868	13,945	18,217	1,484	1,232
Zone 2	USD	2,295	3,247	3,978	4,216	4,352	4,913	5,202	6,290	6,800	7,990	10,438	850	706
	£	1,148	1,624	1,989	2,108	2,176	2,457	2,601	3,145	3,400	3,995	5,219	425	354
	€	1,652	2,338	2,865	3,036	3,133	3,538	3,745	4,529	4,896	5,753	7,516	612	508
	SGD	3,167	4,481	5,489	5,817	6,006	6,780	7,179	8,680	9,384	11,026	14,404	1,173	974
Zone 3	USD	1,688	2,388	2,925	3,100	3,200	3,613	3,825	4,625	5,000	5,875	7,675	625	519
	£	844	1,194	1,463	1,550	1,600	1,806	1,913	2,313	2,500	2,938	3,838	313	270
	€	1,215	1,719	2,106	2,233	2,304	2,601	2,754	3,330	3,600	4,230	5,526	450	364
	SGD	2,329	3,295	4,036	4,278	4,416	4,985	5,279	6,383	6,900	8,108	10,591	863	716
Zone 4	USD	1,350	1,910	2,340	2,480	2,560	2,890	3,060	3,700	4,000	4,700	6,140	500	415
	£	675	955	1,170	1,240	1,280	1,445	1,530	1,850	2,000	2,350	3,070	250	208
	€	972	1,375	1,685	1,786	1,843	2,081	2,203	2,664	2,880	3,384	4,421	360	299
	SGD	1,863	2,636	3,229	3,422	3,533	3,988	4,223	5,106	5,520	6,486	8,473	690	573
Zone 5	USD	1,256	1,776	2,176	2,306	2,381	2,688	2,846	3,441	3,720	4,371	5,710	465	386
	£	628	888	1,088	1,153	1,190	1,344	1,423	1,721	1,860	2,186	2,855	233	193
	€	904	1,279	1,567	1,661	1,714	1,935	2,049	2,478	2,678	3,147	4,112	335	278
	SGD	1,733	2,451	3,003	3,182	3,286	3,709	3,927	4,749	5,134	6,032	7,880	642	533
Zone 6	USD	1,148	1,624	1,989	2,108	2,176	2,457	2,601	3,145	3,400	3,995	5,219	425	353
	£	574	812	995	1,054	1,088	1,228	1,301	1,573	1,700	1,998	2,610	213	177
	€	826	1,169	1,432	1,518	1,567	1,769	1,873	2,264	2,448	2,876	3,758	306	254
	SGD	1,584	2,241	2,745	2,909	3,003	3,390	3,590	4,340	4,692	5,513	7,202	587	487
Zone 7	USD	1,013	1,433	1,755	1,860	1,920	2,168	2,295	2,775	3,000	3,525	4,605	375	311
	£	506	716	878	930	960	1,084	1,148	1,388	1,500	1,763	2,303	188	156
	€	729	1,031	1,264	1,340	1,382	1,561	1,652	1,998	2,160	2,538	3,316	270	224
	SGD	1,397	1,977	2,422	2,567	2,650	2,991	3,167	3,830	4,140	4,865	6,355	518	430
Zone 8	USD	945	1,337	1,638	1,736	1,792	2,023	2,142	2,590	2,800	3,290	4,298	350	291
	£	473	669	819	868	896	1,012	1,071	1,295	1,400	1,645	2,149	175	146
	€	680	963	1,180	1,250	1,290	1,457	1,542	1,865	2,016	2,369	3,095	252	209
	SGD	1,304	1,845	2,260	2,395	2,473	2,792	2,956	3,574	3,864	4,540	5,931	483	401

## Elite Plan

Age last Birthday		Below 18	18-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69*	Optional	
													Maternity	Dental
Zone 1	USD	3,247	4,558	5,160	5,375	5,956	6,665	7,031	8,170	9,030	12,040	15,738	1,290	892
	£	1,623	2,279	2,580	2,688	2,978	3,333	3,515	4,085	4,515	6,020	7,869	645	447
	€	2,337	3,281	3,715	3,870	4,287	4,799	5,061	5,882	6,502	8,669	11,331	929	643
	SGD	4,481	6,291	7,121	7,418	8,219	9,198	9,703	11,275	12,461	16,615	21,719	1,780	1,232
Zone 2	USD	2,567	3,604	4,080	4,250	4,709	5,270	5,559	6,460	7,140	9,520	12,444	1,020	706
	£	1,284	1,802	2,040	2,125	2,355	2,635	2,780	3,230	3,570	4,760	6,222	510	354
	€	1,848	2,594	2,938	3,060	3,390	3,794	4,002	4,651	5,141	6,854	8,959	734	508
	SGD	3,543	4,974	5,630	5,865	6,499	7,273	7,672	8,915	9,853	13,138	17,173	1,408	974
Zone 3	USD	1,888	2,650	3,000	3,125	3,463	3,875	4,088	4,750	5,250	7,000	9,150	750	519
	£	944	1,325	1,500	1,563	1,731	1,938	2,044	2,375	2,625	3,500	4,575	375	260
	€	1,359	1,908	2,160	2,250	2,493	2,790	2,943	3,420	3,780	5,040	6,588	540	374
	SGD	2,605	3,658	4,140	4,313	4,779	5,348	5,641	6,555	7,245	9,660	12,628	1,035	716
Zone 4	USD	1,510	2,120	2,400	2,500	2,770	3,100	3,270	3,800	4,200	5,600	7,320	600	415
	£	755	1,060	1,200	1,250	1,385	1,550	1,635	1,900	2,100	2,800	3,660	300	208
	€	1,087	1,526	1,728	1,800	1,994	2,232	2,354	2,736	3,024	4,032	5,270	432	299
	SGD	2,084	2,926	3,312	3,450	3,823	4,278	4,513	5,244	5,796	7,728	10,102	828	573
Zone 5	USD	1,404	1,972	2,232	2,325	2,576	2,883	3,041	3,534	3,906	5,208	6,808	558	386
	£	702	986	1,116	1,163	1,288	1,442	1,521	1,767	1,953	2,604	3,404	279	193
	€	1,011	1,419	1,607	1,674	1,854	2,076	2,189	2,544	2,812	3,750	4,901	402	278
	SGD	1,938	2,721	3,080	3,209	3,555	3,979	4,197	4,877	5,390	7,187	9,395	770	533
Zone 6	USD	1,284	1,802	2,040	2,125	2,355	2,635	2,780	3,230	3,570	4,760	6,222	510	353
	£	642	901	1,020	1,063	1,177	1,318	1,390	1,615	1,785	2,380	3,111	255	177
	€	924	1,297	1,469	1,530	1,695	1,897	2,001	2,326	2,570	3,427	4,480	367	254
	SGD	1,771	2,487	2,815	2,933	3,250	3,636	3,836	4,457	4,927	6,569	8,587	704	487
Zone 7	USD	1,133	1,590	1,800	1,875	2,078	2,325	2,453	2,850	3,150	4,200	5,490	450	311
	£	566	795	900	938	1,039	1,163	1,226	1,425	1,575	2,100	2,745	225	156
	€	815	1,145	1,296	1,350	1,496	1,674	1,766	2,052	2,268	3,024	3,953	324	224
	SGD	1,563	2,195	2,484	2,588	2,867	3,209	3,385	3,933	4,347	5,796	7,577	621	430
Zone 8	USD	1,057	1,484	1,680	1,750	1,939	2,170	2,289	2,660	2,940	3,920	5,124	420	291
	£	529	742	840	875	970	1,085	1,145	1,330	1,470	1,960	2,562	210	146
	€	761	1,068	1,210	1,260	1,396	1,562	1,648	1,915	2,117	2,822	3,689	302	209
	SGD	1,459	2,048	2,318	2,415	2,676	2,995	3,159	3,671	4,057	5,410	7,071	580	401

Zone 1: USA

Zone 2: Hong Kong, Israel

Zone 3: Bahrain, Greece, Guatemala, Honduras, Mexico

Zone 4: China, Indonesia, Japan, Jersey, Singapore, Switzerland, Taiwan, United Kingdom

Zone 5: Alderney, American Samoa, Anguilla, Antigua and Barbuda, Argentina, Aruba, Bahamas, Bangladesh, Barbados, Belize, Bermuda, Bolivia, Brazil, Canada, Canary Islands, Cayman Islands, Chile, Colombia, Costa Rica, Cuba, Dominica, Dominican Republic, Ecuador, El Salvador, Falkland Islands (Malvinas), Germany, Gibraltar, Grenada, Guadeloupe, Guernsey, Guyana, Haiti, Holy See (Vatican City State), Iran (Islamic Republic of), Iraq, Ireland, Isle of Man, Italy, Jamaica, Kenya, Kuwait, Lebanon, Liechtenstein, Madeira, Martinique, Monaco, Mongolia, Montserrat, Netherlands, Netherlands Antilles, Nicaragua, Norway, Panama, Paraguay, Peru, Portugal, Puerto Rico, Russian Federation, Saint Helena, Saint Kitts and Nevis, Saint Lucia, Saint Pierre and Miquelon, Sark, Saudi Arabia, Spain, St Vincent and the Grenadines, St. George & Sth Sandwich Islands, Sudan, Suriname, Sweden, Syrian Arab Republic, Trinidad and Tobago, Turks and Caicos Islands, UAE, Uruguay, Venezuela, Virgin Islands (British), Virgin Islands (U.S.), Yemen

Zone 6: Andorra, Antarctica, Armenia, Australia, Austria, Azores, Belarus, Belgium, Bhutan, Bulgaria, Burkina Faso, Burundi, Central African Republic, Christmas Islands, Cocos (Keeling) Islands, Congo, Congo The Democratic Republic, Cook Islands, Cyprus, East Timor, Equatorial Guinea, Estonia, Fiji, Finland, France, French Guiana, French Polynesia, French Southern Territories, Gabon, Georgia, Guam, Heard and McDonald Islands, Herm, Jordan, Kiribati, Korea Democratic People's Rep, Kyrgyzstan, Laos People's Democratic Rep, Latvia, Lesotho, Liberia, Libyan Arab Jamahiriya, Lithuania, Macau, Malawi, Maldives, Marshall Islands, Mauritius, Mayotte, Micronesia Federated States, Moldova

Republic of, Montenegro, Myanmar, Namibia, Nauru, Nepal, New Caledonia, Niger, Nigeria, Niue, Norfolk Islands, Northern Mariana Islands, Oman, Palau, Pitcairn, Qatar, Reunion, Rwanda, Samoa, San Marino, Sao Tome and Principe, Senegal, Serbia, Seychelles, Sierra Leone, Solomon Islands, Somalia, South Africa, Svalbard and Jan Mayen, Swaziland, Tajikistan, Thailand, Tokelau, Tonga, Tunisia, Turkey, Turkmenistan, Tuvalu, Uganda, Ukraine, United Republic of Tanzania, Uzbekistan, Vanuatu, Vietnam, Wallis and Futuna Islands, Western Sahara, Zambia, Zimbabwe

Zone 7: Afghanistan, Albania, Azerbaijan, Benin, Bosnia and Herzegovina, Botswana, Bouvet Island, British Indian Ocean Territory, Brunei Darussalam, Cambodia, Cameroon, Cape Verde, Chad, Cote D'Ivoire, Croatia, Czech Republic, Denmark, Djibouti, Egypt, Faroe Islands, Gambia, Ghana, Greenland, Guinea, Guinea-Bissau, Hungary, Iceland, India, Kazakhstan, Republic of Korea, Luxembourg, Madagascar, Malaysia, Malta, Mauritania, Morocco, New Zealand, Pakistan, Papua New Guinea, Philippines, Poland, Rep Of Macedonia, Romania, Slovakia, Slovenia, Togo

Zone 8: Algeria, Angola, Comoros, Eritrea, Ethiopia, Mali, Mozambique, Sri Lanka

Please note that the product and prices available may be subject to change at short notice due to regulatory changes, tax or other matters outside of Aviva's control.

Note:

- Maximum entry age is age last birthday 64.
- Premium rates are not guaranteed.
- Premium rates exclude prevailing GST.

\*Premium rates for age 65-69 are for renewal only.

## More about Group Global Health – Underwriting Guidelines

### Period of Insurance

- Duration of coverage is for 12 months, renewable annually.

### Underwriting

- All employees and dependants will be underwritten, unless otherwise agreed. Coverage will only commence upon written confirmation from Aviva Ltd.

### Territorial Limits

- 24 hours, worldwide coverage

### Eligibility

- All full-time, permanent and actively at-work employees aged below 65 who are Singaporeans or Singapore PR or foreign nationals living outside their Home country are eligible
- Dependants of employees are also eligible for coverage:
  - (a) legal spouse below sixty-five (65) years of age who is not divorced or legally separated from the Eligible Person at the Policy Commencement Date and at any Renewal Date, or
  - (b) co-habitant below sixty-five (65) years of age at the Policy Commencement Date and at any Renewal Date, and/or
  - (c) unmarried and unemployed child between a day old and twenty-four (24) years of age at the Policy Commencement Date or at any Renewal Date
- Dependant's Plan shall be the same or lower than Employee's Plan. If dependant coverage is taken up, it will apply to all eligible employees in the company within the same basis of coverage
- Minimum number of employees is 3

### Premium

- Premium rate is based on the individual attained age (age last birthday) of insured
- Premium for optional coverage shall apply to all members of the group including dependants
- Mode of payment is Annual
- Prevailing GST applies only to companies registered in Singapore

### Application Documents

- Application form
- Business Profile from the Accounting & Corporate Regulatory Authority (ACRA) Website OR Copy of Certificate of Incorporation (only applicable for companies registered in Singapore)
- List of directors with executive authority within the company
- List of names & identification no. of authorised personnel to sign on the insurance acceptance
- Health Declaration Form for all members
- Quotation Acceptance Form

### Exclusions<sup>#</sup>

- Pre-existing conditions as defined unless declared on the application form and expressly accepted by Aviva Ltd.
- Treatment of self-inflicted injury, suicide, abuse of alcohol, drug addiction or abuse, psychological, emotion or mental problems or conditions (unless specifically stated as covered in the benefit schedule) and sexually transmitted diseases
- Experimental or pioneering medical and surgical techniques not commonly available which the Insured Person chooses to receive elsewhere in the world even though treatment usually and customarily provided for the medical condition concerned is available within the Area of Cover of the Policy

<sup>#</sup>Please refer to policy contract for full list and details of exclusions.

### Important Notes

This brochure is not a contract of insurance. The standard terms and conditions of the above plans are provided in the relevant policy contract.

Buying health insurance products are not suitable for you may impact your ability to finance your future healthcare needs.

The above is for your information and does not have any regard to your specific investment objectives, financial situation and any of your particular needs. You may wish to seek advice from a financial adviser before making a commitment to purchase the product. In the event that you choose not to seek advice from a financial adviser, you should consider whether the product in question is suitable for you.

All information in this brochure is correct at the time of printing. The plans are renewable yearly and premium rates may be subject to change.

MyGlobalBenefits is underwritten by Aviva Ltd.



### About Aviva

Aviva is the leading provider of life and pensions to Europe with substantial positions in other markets around the world, making it the world's fifth largest insurance group based on gross worldwide premiums at 31 December 2006.

Aviva's principal business activities are long-term savings, fund management and general insurance, with worldwide total sales of US\$98.4 billion and funds under management of US\$724.36 billion at 31 December 2007.