



Extend your  
handshake  
**beyond  
borders.**



### **MyGlobalBenefits**

An international benefits plan that is both flexible and comprehensive  
– the perfect safety net for staff who are off conquering the world.

Welcome to  
**MyGlobalBenefits**



**AVIVA**

# The plan that lets your team know you care



Inside this pack, you can go through **MyGlobalBenefits** features, plan options and annual premium rates to help you provide the best to your employees.

To sign up, simply complete the form included with pack or call your trusted adviser for assistance.

For further information on the product, please email [ebh\\_enquiries@aviva-asia.com](mailto:ebh_enquiries@aviva-asia.com) or call our Customer Service centre at **6827 9929** during office hours.

# Invest in the wellbeing of your company's envoys

When you send key people to manage your business abroad, they become your eyes and ears in new markets. These representatives are your voice and may make big decisions on your behalf. Let these individuals know that you acknowledge them for their loyalty and knowledge of the company, by putting in place an exclusive portfolio of benefits.

**MyGlobalBenefits** is a unique international employee benefits solution created with both local and multinational companies in mind.

With a range of flexible and comprehensive protection features, **MyGlobalBenefits** provides extensive coverage worldwide so that your staff holding overseas appointments can have 24-hour peace of mind, both on and off the job.

Most importantly? The best plan for them is also a cost-effective one for you.

## Why consider **MyGlobalBenefits**?



### Elective treatment

Your employees and their dependants have the flexibility to choose where, when and by whom they are treated for medical needs, even in the USA<sup>1</sup>.



### Home country treatment

Your employees and their dependants can elect to receive treatment in their home country, including the USA<sup>1</sup>.



### Full coverage of chronic care

With **MyGlobalBenefits**, your employees and their dependants enjoy comprehensive coverage for chronic illnesses, such as diabetes or kidney conditions. This is an important feature to consider when comparing the benefits of **MyGlobalBenefits** to other local and international employee benefits solutions.



### Flexibility to mix & match coverage

With **MyGlobalBenefits**, you can mix and match coverage to suit your employees' needs. For groups with more than 30 employees, you can further customise the plan to ensure optimal coverage.



### Minimal eligibility requirement

You can activate **MyGlobalBenefits** with just 3 employees.



### 24-Hours global cover

**MyGlobalBenefits** meets the total insurance needs of internationally-mobile employees or expatriates. This means, employees are covered 24 hours worldwide, whether at work or on their day off. No additional underwriting when your employees and their dependants relocate.

<sup>1</sup> Subject to USA covered under your chosen plan

## MyGlobalBenefits – An Overview

	Benefit Type	Coverage	Benefits
Basic Plans	Group Global Health	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.
	Group Personal Accident	Accidental death, Total & Permanent Disability, 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
	Group Disability Income	A percentage of income after a deferred period, resulting from illness or accident which results in inability to work	Multiples of salary, subject to a maximum of US\$75,000
	Group Term Life	Death and Total & Permanent Disability due to any cause, i.e. illness or accident	a. Flat sum assured in multiples of US\$10,000  or b. Multiples of salary, subject to a maximum coverage of US\$1 million
Supplementary Plan	Group Critical Illness (Accelerator to Group Term Life)	Two coverage options: a. Payable upon diagnosis of one of the 30 major critical illnesses,  or b. Payable upon diagnosis of one of the five 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 planner.

# Benefit Options

## 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 (inpatient & outpatient)	In Full	In Full	In Full	In Full
c) Kidney dialysis (inpatient & outpatient)	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			
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 maximum 26 weeks per policy year)	In Full	In Full	In Full	In Full
o) Daily hospital cash for non-paying patient (maximum 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 & Traditional Chinese Medicine (TCM))		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>6. Optional Coverage – 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				
c) Neo-natal cover for standard nursery charges (up to age 7 days old)				
<b>7. Optional Coverage – Dental benefit</b>				
a) Routine dental treatment	USD500 / £300 / €450 / SGD750			
b) Restorative dental treatment (subject to 6 months waiting period)	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*	Maternity	Dental
Zone 1	USD	1,484	3,462	3,586	3,709	4,303	4,451	4,748	5,317	7,344	9,742	742	1026
	GBP	758	1,769	1,832	1,896	2,199	2,274	2,426	2,716	3,752	4,978	380	526
	EURO	1,190	2,774	2,874	2,973	3,449	3,567	3,803	4,260	5,885	7,808	594	824
	SGD	2,003	4,674	4,840	5,008	5,808	6,009	6,411	7,177	9,915	13,152	1,002	1,386
Zone 2	USD	1,173	2,737	2,835	2,933	3,402	3,519	3,754	4,204	5,807	7,703	587	812
	GBP	600	1,399	1,449	1,499	1,738	1,798	1,918	2,148	2,967	3,936	300	416
	EURO	940	2,194	2,272	2,351	2,727	2,820	3,007	3,369	4,653	6,174	470	651
	SGD	1,584	2,877	3,695	3,828	4,593	4,751	5,069	5,675	7,839	10,399	792	1,096
Zone 3	USD	863	2,013	2,085	2,157	2,502	2,588	2,760	3,092	4,270	5,664	432	597
	GBP	441	1,029	1,065	1,103	1,279	1,322	1,410	1,580	2,181	2,895	221	306
	EURO	692	1,613	1,671	1,728	2,005	2,074	2,212	2,477	3,422	4,539	346	479
	SGD	1,165	2,717	2,814	2,912	3,377	3,494	3,728	4,173	5,765	7,646	583	806
Zone 4	USD	690	1,610	1,668	1,725	2,001	2,070	2,208	2,473	3,416	4,531	345	478
	GBP	353	823	852	882	1,023	1,058	1,128	1,264	1,745	2,315	177	245
	EURO	553	1,291	1,337	1,383	1,604	1,659	1,769	1,982	2,737	3,632	277	383
	SGD	932	2,174	2,252	2,329	2,702	2,795	2,982	3,338	4,612	6,117	466	645
Zone 5	USD	642	1,498	1,552	1,605	1,861	1,926	2,054	2,300	3,177	4,214	321	444
	GBP	328	765	792	821	951	984	1,050	1,175	1,623	2,153	165	227
	EURO	515	1,200	1,243	1,286	1,492	1,543	1,645	1,844	2,545	3,377	258	356
	SGD	867	1,574	2,022	2,094	2,513	2,599	2,774	3,104	4,289	5,688	434	600
Zone 6	USD	587	1,067	1,369	1,418	1,467	1,760	1,877	2,103	2,904	3,852	294	406
	GBP	300	545	700	724	750	870	899	959	1,483	1,969	151	208
	EURO	470	854	1,097	1,136	1,176	1,364	1,411	1,504	2,326	3,087	236	326
	SGD	792	1,438	1,848	1,914	1,980	2,297	2,375	2,535	3,920	5,199	396	548
Zone 7	USD	518	1,208	1,252	1,294	1,501	1,553	1,656	1,855	2,563	3,399	259	358
	GBP	265	481	617	640	662	768	794	846	1,309	1,737	133	184
	EURO	415	754	968	1,003	1,037	1,204	1,245	1,487	2,054	2,724	208	287
	SGD	699	1,269	1,631	1,689	1,748	2,027	2,096	2,504	3,459	4,588	350	484
Zone 8	USD	483	878	1,127	1,168	1,208	1,449	1,546	1,731	2,391	3,172	242	335
	GBP	247	449	576	597	617	716	741	885	1,222	1,621	124	172
	EURO	387	704	904	936	968	1,123	1,161	1,238	1,917	2,543	194	268
	SGD	653	1,185	1,521	1,577	1,631	1,892	1,957	2,087	3,228	4,282	327	452

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

## 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*	Maternity	Dental
Zone 1	USD	3,858	4,526	4,748	5,070	5,687	6,059	7,171	8,407	10,879	14,588	989	1026
	GBP	1,289	2,312	2,426	2,590	2,906	3,095	3,664	4,295	5,558	7,454	506	526
	EURO	2,020	3,628	3,803	4,062	4,557	4,856	5,746	6,737	8,719	11,691	793	824
	SGD	3,406	6,108	6,411	6,843	7,677	8,178	9,680	11,349	14,687	19,694	1,336	1,386
Zone 2	USD	1,995	3,578	3,754	4,008	4,497	4,790	5,670	6,647	8,602	11,535	782	812
	GBP	1,019	1,829	1,918	2,049	2,298	2,448	2,897	3,396	4,395	5,893	400	416
	EURO	1,598	2,444	2,869	3,007	3,604	3,839	4,544	5,328	6,895	9,245	628	651
	SGD	2,694	4,118	4,830	5,069	6,071	6,467	7,654	8,973	11,613	15,572	1,056	1,096
Zone 3	USD	1,467	2,632	2,760	2,948	3,307	3,523	4,169	4,888	6,325	8,482	575	597
	GBP	750	1,345	1,410	1,506	1,690	1,799	2,131	2,497	3,232	4,334	294	306
	EURO	1,176	1,798	2,110	2,212	2,650	2,823	3,341	3,917	5,069	6,797	461	479
	SGD	1,980	3,028	3,551	3,728	4,464	4,755	5,629	6,599	8,539	11,451	777	806
Zone 4	USD	1,173	1,794	2,105	2,208	2,645	2,818	3,335	3,910	5,060	6,785	460	478
	GBP	600	917	1,076	1,128	1,352	1,440	1,704	1,998	2,585	3,467	235	245
	EURO	940	1,438	1,688	1,769	2,120	2,258	2,673	3,134	4,056	5,438	369	383
	SGD	1,584	2,423	2,841	2,982	3,571	3,804	4,503	5,279	6,831	9,160	621	645
Zone 5	USD	1,092	1,669	1,958	2,054	2,460	2,621	3,102	3,637	4,706	6,311	428	444
	GBP	557	852	1,000	1,050	1,258	1,339	1,586	1,858	2,405	3,225	219	227
	EURO	875	1,337	1,570	1,645	1,972	2,101	2,486	2,915	3,771	5,058	344	356
	SGD	1,473	2,253	2,642	2,774	2,960	3,321	3,537	4,188	4,910	6,353	578	600
Zone 6	USD	998	1,525	1,790	1,877	2,005	2,396	2,835	3,324	4,301	5,768	391	406
	GBP	510	780	915	959	1,024	1,150	1,449	1,698	2,198	2,947	200	208
	EURO	799	1,223	1,434	1,504	1,607	1,803	1,919	2,272	3,448	4,623	314	326
	SGD	1,347	2,059	2,415	2,535	2,706	3,036	3,234	3,828	4,487	5,807	528	548
Zone 7	USD	880	1,346	1,579	1,656	1,769	1,984	2,114	2,933	3,795	5,089	345	358
	GBP	451	688	807	846	904	1,015	1,080	1,499	1,939	2,601	177	184
	EURO	706	1,078	1,266	1,328	1,417	1,590	1,694	2,005	3,042	4,079	277	287
	SGD	1,188	1,817	2,131	2,237	2,388	2,679	2,853	3,378	3,959	5,124	466	484
Zone 8	USD	822	1,256	1,474	1,546	1,651	1,852	1,973	2,737	3,542	4,750	322	335
	GBP	420	642	754	790	844	946	1,009	1,399	1,810	2,427	165	172
	EURO	658	1,007	1,182	1,238	1,323	1,484	1,581	1,872	2,840	3,807	259	268
	SGD	1,110	1,696	1,989	2,087	2,228	2,500	2,663	3,152	4,782	6,412	435	452

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# Supreme

## 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*	Maternity	Dental
Zone 1	USD	4,724	5,786	6,132	6,330	7,147	7,566	9,149	9,890	11,621	15,182	1,237	1026
	GBP	2,413	2,957	3,133	3,234	3,651	3,866	4,675	5,053	5,938	7,757	633	526
	EURO	3,784	4,638	4,916	5,072	5,727	6,063	7,332	7,926	9,314	12,167	991	824
	SGD	6,376	7,810	8,277	8,546	9,646	10,214	12,351	13,352	15,689	20,495	1,670	1,386
Zone 2	USD	3,735	4,575	4,849	5,005	5,650	5,983	7,234	7,820	9,189	12,004	978	812
	GBP	1,909	2,338	2,477	2,557	2,887	3,057	3,696	3,995	4,695	6,133	500	416
	EURO	2,993	3,668	3,887	4,011	4,529	4,794	5,798	6,267	7,364	9,621	784	651
	SGD	5,042	6,176	6,545	6,757	7,628	8,077	9,765	10,557	12,405	16,205	1,320	1,096
Zone 3	USD	2,747	3,364	3,565	3,680	4,155	4,399	5,319	5,750	6,757	8,827	719	597
	GBP	1,403	1,720	1,822	1,880	2,123	2,248	2,718	2,938	3,453	4,510	368	306
	EURO	2,201	2,696	2,859	2,950	3,330	3,526	4,263	4,608	5,415	7,074	576	479
	SGD	3,707	4,541	4,813	4,968	5,609	5,939	7,181	7,763	9,122	11,915	971	806
Zone 4	USD	2,197	2,691	2,852	2,944	3,324	3,519	4,255	4,600	5,405	7,061	575	478
	GBP	1,123	1,375	1,457	1,504	1,698	1,798	2,174	2,350	2,762	3,608	294	245
	EURO	1,760	2,157	2,287	2,360	2,664	2,820	3,410	3,687	4,332	5,659	461	383
	SGD	2,966	3,633	3,850	3,975	4,487	4,751	5,745	6,210	7,297	9,533	777	645
Zone 5	USD	2,043	2,503	2,652	2,739	3,092	3,273	3,958	4,278	5,027	6,567	535	444
	GBP	1,044	1,279	1,355	1,399	1,580	1,673	2,023	2,186	2,569	3,355	274	227
	EURO	1,638	2,006	2,127	2,194	2,477	2,623	3,172	3,428	4,029	5,264	429	356
	SGD	2,758	3,379	3,580	3,697	4,173	4,418	5,343	5,776	6,786	8,865	723	600
Zone 6	USD	1,868	2,288	2,425	2,503	2,826	2,992	3,617	3,910	4,595	6,002	489	406
	GBP	955	1,170	1,239	1,279	1,443	1,529	1,849	1,998	2,348	3,067	251	208
	EURO	1,497	1,833	1,944	2,006	2,265	2,398	2,898	3,134	3,682	4,811	392	326
	SGD	2,522	3,089	3,273	3,379	3,814	4,039	4,883	5,279	6,203	8,103	661	548
Zone 7	USD	1,648	2,019	2,139	2,208	2,494	2,640	3,192	3,450	4,054	5,296	432	358
	GBP	842	1,032	1,093	1,128	1,274	1,349	1,631	1,763	2,072	2,707	221	184
	EURO	1,320	1,618	1,716	1,769	1,999	2,115	2,558	2,765	3,249	4,245	346	287
	SGD	2,225	2,725	2,888	2,982	3,365	3,563	4,309	4,658	5,474	7,150	583	484
Zone 8	USD	1,538	1,884	1,997	2,061	2,327	2,464	2,979	3,220	3,784	4,943	403	335
	GBP	787	963	1,020	1,053	1,190	1,259	1,522	1,645	1,933	2,526	206	172
	EURO	1,233	1,511	1,600	1,652	1,865	1,974	2,388	2,581	3,033	3,962	323	268
	SGD	2,076	2,543	2,695	2,783	3,141	3,326	4,021	4,347	5,108	6,673	544	452

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## 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*	Maternity	Dental
Zone 1	USD	5,242	5,934	6,182	6,850	7,665	8,086	9,396	10,385	13,846	18,099	1,484	1026
	GBP	2,678	3,032	3,159	3,500	3,917	4,131	4,800	5,306	7,074	9,247	758	526
	EURO	4,200	4,756	4,954	5,488	6,143	6,479	7,529	8,323	11,097	14,504	1,190	824
	SGD	7,078	8,012	8,346	9,247	10,348	10,916	12,685	14,019	18,692	24,434	2,003	1,386
Zone 2	USD	4,145	4,692	4,888	5,416	6,061	6,393	7,429	8,211	10,948	14,311	1,173	812
	GBP	2,118	2,397	2,497	2,768	3,097	3,267	3,796	4,195	5,593	7,311	600	416
	EURO	3,321	3,761	3,917	4,340	4,857	5,123	5,594	6,581	8,774	11,468	940	651
	SGD	5,596	6,334	6,599	7,312	8,183	8,631	10,030	11,085	14,781	19,320	1,584	1,096
Zone 3	USD	3,048	3,450	3,594	3,983	4,457	4,702	5,463	6,038	8,050	10,523	863	597
	GBP	1,557	1,763	1,837	2,034	2,278	2,402	2,791	3,085	4,113	5,376	441	306
	EURO	2,443	2,765	2,880	3,192	3,572	3,768	4,378	4,839	6,452	8,433	692	479
	SGD	4,116	4,658	4,853	5,377	6,017	6,347	7,375	8,151	10,868	14,207	1,165	806
Zone 4	USD	2,438	2,760	2,875	3,186	3,565	3,761	4,370	4,830	6,440	8,418	690	478
	GBP	1,246	1,410	1,469	1,628	1,822	1,922	2,233	2,468	3,290	4,301	353	245
	EURO	1,954	2,212	2,304	2,553	2,857	3,014	3,503	3,871	5,161	6,746	553	383
	SGD	3,292	3,726	3,882	4,301	4,813	5,078	5,900	6,521	8,694	11,365	932	645
Zone 5	USD	2,268	2,567	2,674	2,963	3,316	3,498	4,065	4,492	5,990	7,830	642	444
	GBP	1,159	1,312	1,367	1,514	1,695	1,788	2,077	2,295	3,060	4,000	328	227
	EURO	1,817	2,057	2,143	2,374	2,658	2,802	3,257	3,600	4,800	6,274	515	356
	SGD	3,062	3,465	3,611	4,000	4,477	4,722	5,487	6,064	8,086	10,570	867	600
Zone 6	USD	2,073	2,346	2,444	2,709	3,031	3,197	3,715	4,106	5,474	7,156	587	406
	GBP	1,059	1,199	1,250	1,383	1,549	1,634	1,898	2,098	2,797	3,656	300	208
	EURO	1,661	1,881	1,959	2,170	2,429	2,562	2,978	3,290	4,387	5,735	470	326
	SGD	2,798	3,167	3,300	3,657	4,091	4,316	5,015	5,543	7,391	9,661	792	548
Zone 7	USD	1,829	2,070	2,157	2,390	2,674	2,821	3,278	3,623	4,830	6,314	518	358
	GBP	935	1,058	1,103	1,221	1,367	1,441	1,675	1,851	2,468	3,226	265	184
	EURO	1,466	1,659	1,728	1,915	2,143	2,261	2,627	2,904	3,871	5,060	415	287
	SGD	2,470	2,795	2,912	3,226	3,611	3,809	4,425	4,891	6,521	8,525	699	484
Zone 8	USD	1,707	1,932	2,013	2,230	2,496	2,633	3,059	3,381	4,508	5,893	483	335
	GBP	872	987	1,029	1,140	1,275	1,346	1,563	1,728	2,303	3,011	247	172
	EURO	1,368	1,549	1,613	1,787	2,000	2,110	2,452	2,710	3,613	4,722	387	268
	SGD	2,304	2,608	2,717	3,011	3,370	3,554	4,130	4,565	6,087	7,955	653	452

**Disclaimer:** 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 Ltd's control.

**Note:** Maximum entry age is 64 years (age last birthday). Premium rates are not guaranteed. Premium rates excludes prevailing GST.

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

## Premium Rates - Zones

<b>Zone 1:</b>	USA
<b>Zone 2:</b>	Hong Kong, Israel
<b>Zone 3:</b>	Bahrain, Greece, Guatemala, Honduras, Mexico
<b>Zone 4:</b>	China, Indonesia, Japan, Jersey, Singapore, Switzerland, Taiwan, United Kingdom
<b>Zone 5:</b>	Alderney, American Samoa, Anguilla, Antigua and Barbuda, Argentina, Aruba, Bahamas, Bangladesh, Barbados, Belize, Bermuda, Bolivia, 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, Sth Georgia & Sth Sandwich Islands, Sudan, Suriname, Sweden, Syrian Arab Republic, Trinidad & Tobago, Turks and Caicos Islands, UAE, Uruguay, Venezuela, Virgin Islands (British), Virgin Islands (U.S.), Yemen
<b>Zone 6:</b>	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 Republic, Kyrgyzstan, Laos People's Democratic Republic, 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
<b>Zone 7:</b>	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, Republic of Macedonia, Romania, Slovakia, Slovenia, Togo
<b>Zone 8:</b>	Algeria, Angola, Comoros, Eritrea, Ethiopia, Mali, Mozambique, Sri Lanka

# Important Notes

## 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 or at any Renewal Date, and/or
  - c) unmarried or unemployed child between a day old and twenty-four (24) years of age at Policy Commencement Date or at Renewal Date
- Dependant's Plan shall be the same or lower than Employee's Plan. If dependant's 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 and 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 are 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.

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