

# Xtend International Occupational Health Insurance

Supplementary health insurance for employees





## Globality Health

### Trusted experts in healthcare

**Globality Health stands as a leading international health insurer with a deep specialization in expatriate health coverage, offering support to individuals living, studying, or working abroad.**

Globality Health is a leading international health insurer with a specialized focus on expatriates – we offer a wide range of solutions for employers with valued employees worldwide.

We distinguish ourselves through our commitment to delivering premium health insurance solutions for globally active companies and individuals residing abroad for extended periods. Clients worldwide trust our expertise and appreciate our collaboration with an experienced, dedicated multinational team. In partnership with international experts, we offer comprehensive advice and reliable services.

#### **Ensuring optimal care for your employees**

Staff retention is an important part of a healthy corporate culture. With our occupational health insurance solution you show social responsibility towards your employees and improve their health situation.

This attractive and very flexible offer is considered an additional benefit. It significantly serves your corporate image.

#### **Empowering your company's success**

At Globality Health, we understand that every company is unique. Whether you're managing a large multinational corporation or a smaller family-run business, we offer healthcare solutions that are adaptable to your specific needs. With Xtend, our innovative occupational health insurance plan, you can take proactive steps to support the well-being and satisfaction of your employees, ensuring their health remains a priority.

- **Highly flexible** – Employees can access a personalized health budget of € 300, € 600, € 900, or € 1,200 per year and use it as they need. This flexibility allows employees to address the unique medical expenses they encounter.
- **Easy to understand** – Our plan is designed to be clear and transparent, ensuring that employees can easily navigate and understand their healthcare benefits without confusion.
- **Immediate access** – The health budget is accessible as soon as additional payments are required, ensuring timely access to care.
- **Fully digital administration** – From inception to claims settlement.

# Xtend

## Essential benefits at a glance

With Xtend, you are empowering your employees with greater control over their healthcare decisions while enhancing their overall well-being. This results in improved satisfaction, fewer health-related absences, and a stronger, healthier workforce that drives your company's success.

Employees benefit from a personalized health budget of € 300, € 600, € 900, or € 1,200 per year, which can be used according to their specific needs. The annual overall limit applies per insured person and per insurance year. Please refer to the General Terms and Conditions of Insurance for detailed information.

Benefits Xtend				
	Xtend 300	Xtend 600	Xtend 900	Xtend 1200
Annual Overall Limit	€ 300.00	€ 600.00	€ 900.00	€ 1,200.00
Outpatient treatment	Xtend 300	Xtend 600	Xtend 900	Xtend 1200
Methods of alternative medicine	✓	✓	✓	✓
Drugs/dressings/remedies	✓	✓	✓	✓
Therapeutic aids (including visual aids and hearing aids)	✓	✓	✓	✓
Refractive eye surgery	✓	✓	✓	✓
Routine health checks/vaccinations/health courses	✓	✓	✓	✓
Dental treatment	Xtend 300	Xtend 600	Xtend 900	Xtend 1200
Professional teeth cleaning	✓	✓	✓	✓
Root and periodontal treatment	✓	✓	✓	✓
Dental fillings, dentures and dental crowns	✓	✓	✓	✓

✗ not covered

✓ covered/paid in full



## Xtend Highlights

- **No medical check required**  
All pre-existing conditions, missing teeth, and ongoing treatments are covered.
- **No coverage limits**  
No additional limits on individual services (sub-limits).
- **No waiting periods**  
Full insurance coverage from day one.
- **No compromises**  
Premium service with extensive digital offerings included.

## My Globality Our online services are available 24 hours a day

All insured persons have direct access to our online services for even greater convenience and service.

My Globality includes access to the following online services:

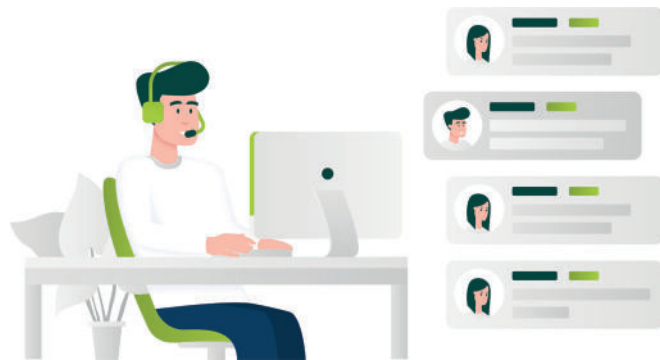
- **„My Globality“-App – health insurance always at your fingertips**

Thanks to this modern app, your employees can keep track of all their important health data and manage their insurance coverage themselves. For example, the app can be used to submit claims directly from a smartphone to speed up reimbursements. The app is free to download from the Apple App Store.

- **„My Globality“**

The 'My Globality' online portal offers your employees direct and secure access to important information about their health insurance. This is a secure way to claim benefits, search for medical service providers, download insurance documents and view details of all benefits online.





## Get in touch

Call our experienced consultants for detailed offers and to discuss your company scheme. Your personal expert will guide you through our benefits and reimbursement process, as well as the services making stays abroad easier.

Lines are open  
Monday to Friday: 8am to 5pm (CET)

**Phone** +352 270 444 10 16

Or send an e-mail to:  
[central@globalites.com](mailto:central@globalites.com)

Foyer Global Health S.A.  
12, rue Léon Laval  
L-3372 Leudelange  
Luxembourg

[www.globality-health.com](http://www.globality-health.com)  
R.C.S. Luxembourg B 134.471