



International Health Insurance

Journey coverage



GlobalHealth



Much more than an international health insurer

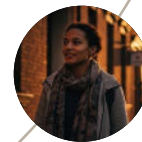
Global Health is a brand designed for those who live beyond borders, thrive in multicultural environments and across multiple countries. We understand the unique challenges of international mobility, the moments of vulnerability when far from home, and the importance of relying on a caring and responsive health partner wherever you are. That is why our coverage integrates naturally into your lifestyle and is perfectly aligned with your personal needs.

Rooted in European reliability and driven by global agility, Global Health supports every journey with health solutions designed for the real lives of expats. Our coverage is designed to offer continuity, peace of mind and simplicity, to give you the freedom to grow anywhere in the world. By your side 24/7, from emergencies to everyday care, Global Health is the trusted space for those who call the world their home.





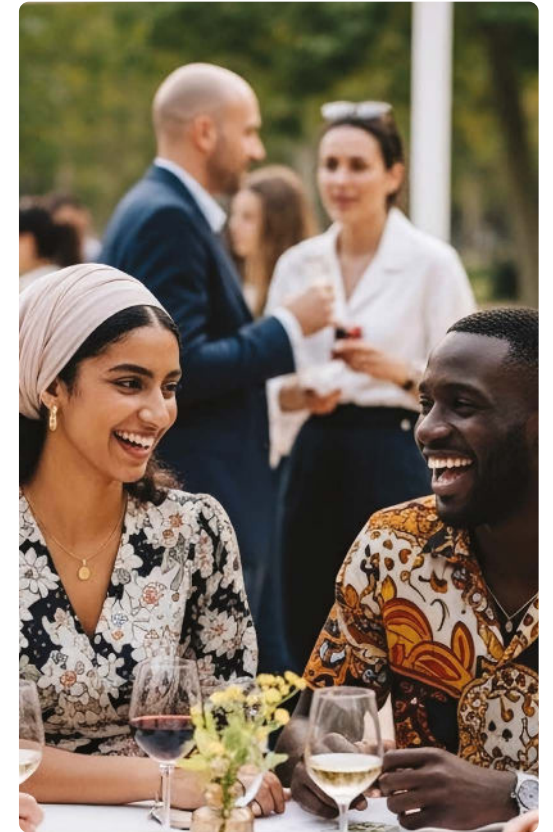
Global Health is the
community of world citizens,
offering **international health
insurance for peace of mind.**



Tailored for globally mobile people.

We have designed Journey for every profile: professionals, families, digital nomads... Journey offers the right health solution to all profiles and budgets.

Journey offers 5 plans with different ranges of benefits, coverage limits, deductibles and copayment options. For a short stay or a long-term move, we offer you solutions that perfectly match your expatriation needs.



OUR BENEFITS

Your trusted health support, wherever you are.



Choose your doctor

Visit the health provider that feels right for you. For minor health issues, you can rely on online consultations.



24/7 worldwide assistance

Our multilingual teams assist you in your specific location, with a strong local expertise.



Evacuation and repatriation

If urgent care is needed and local treatment is not possible, we ensure your safe transport back home.



Easy contract access

Manage your contract and claims directly in your client portal, through a fully digital and secure experience.



OUR PLANS

Individuals & Families

Discover our plans. Make it your Journey.

Journey is composed of 5 levels of plans, from short-term coverage to unlimited duration. You benefit from high-quality care and services, available in multiple languages, with flexible deductibles (from €250 to €7,000) and co-payment options (of 10% or 20%). Our medical assistance is available 24/7 with local expertise from specialised advisors.

For 3, 6 or 9 months cover :

Short

Core protection providing essential cover for unforeseen hospitalisation and emergency outpatient care.

€500,000 annual limit

- ✔ Unforeseen hospitalisations
- ✔ Basic outpatient care 80% up to €2,000
- ✘ Dental care
- ✘ Mental health & Health checks
- ✘ Vision care
- ✘ Maternity



Compare the plans and find the **Journey that adapts to your lifestyle.**

For cover of one year or more:

Basic

Broader protection with full support for hospitalisation, plus access to essential day-to-day medical care for minor mishaps.

€1,500,000 annual limit

- ✔ Key inpatient care
- ✔ Basic outpatient care
80% up to €2,000
- ✘ Dental care
- ✘ Mental health & Health checks
- ✘ Vision care
- ✘ Maternity

Extensive

Extensive protection for comprehensive inpatient and outpatient care, with enhanced cover for key health conditions, mental health services, and minor dental care.

€3,000,000 annual limit

- ✔ Comprehensive inpatient care
- ✔ Comprehensive outpatient care
up to €12,000
- ✔ Minor Dental care
- ✔ Mental health & Health checks
- ✘ Vision care
- ✘ Maternity

Advanced

Advanced protection with comprehensive inpatient and outpatient care, plus dedicated benefits for mental health, wellbeing, and maternity.

Unlimited annual limit

- ✔ Comprehensive inpatient care
- ✔ Comprehensive outpatient care
- ✔ Minor and major dental care
- ✔ Mental health & Health checks
- ✔ Vision care
- ✔ Maternity

Premium

Premium cover for complete peace of mind and everyday care, along with enhanced benefits for your overall wellbeing.

Unlimited annual limit

- ✔ Comprehensive inpatient care
- ✔ Comprehensive outpatient care
- ✔ Dental care (minor and major treatments)
- ✔ Mental health & Health checks
- ✔ Vision care
- ✔ Maternity

OUR PLANS




















Comparison table

	Short	Basic	Extensive	Advanced	Premium
Benefits					
Overall limit	EUR 500,000 / USD 650,000 / GBP 420,000 / CHF 465,000 Per insurance period	EUR 1,500,000 / USD 1,950,000 / GBP 1,260,000 / CHF 1,395,000 Per insurance year	EUR 3,000,000 / USD 3,900,000 / GBP 2,520,000 / CHF 2,790,000 Per insurance year	Unlimited	Unlimited
Inpatient treatment					
Accommodation in a private or semi-private room	✓	✓	✓	✓	✓
Consultations and diagnostic services, including pathology, radiology, computed tomography (CT), magnetic resonance imaging (MRI), positron emission tomography (PET) and palliative medicine	✓	✓	✓	✓	✓
Hospital charges, including operating theatres, anaesthesia, intensive care wards and laboratories	✓	✓	✓	✓	✓
Surgery and anaesthetics	✓	✓	✓	✓	✓
Outpatient surgery instead of inpatient treatment	✓	✓	✓	✓	✓
Drugs and dressings	✓	✓	✓	✓	✓
Physiotherapy, including massages	✓	✓	✓	✓	✓

The specified maximum sums, maximum periods and lump sums apply per insured person and per insurance year; for Short plan, per insurance period.

	Short	Basic	Extensive	Advanced	Premium
Inpatient treatment					
Therapies, including occupational therapy, light therapy, hydrotherapy, inhalation, packs, medical baths, cryotherapy, thermotherapy, electrotherapy	✓	✓	✓	✓	✓
Therapeutic aids and appliances	✓ only if needed as a life-saving measure, such as cardiac pacemakers	✓ only if needed as a life-saving measure, such as cardiac pacemakers	✓ only if needed as a lifesaving measure, such as cardiac pacemakers	✓ if needed as a lifesaving measure, such as cardiac pacemakers; in addition, reimbursement for non life-saving therapeutic aids and appliances, such as artificial limbs/ prostheses up to EUR 2,000 / USD 2,600 / GBP 1,680 / CHF 1,860	✓
Congenital conditions	×	✓ Up to a maximum of EUR 100,000 / USD 130,000 / GBP 84,000 / CHF 93,000 per lifetime	✓ Up to a maximum of EUR 100,000 / USD 130,000 / GBP 84,000 / CHF 93,000 per lifetime	✓ Up to a maximum of EUR 150,000 / USD 195,000 / GBP 126,000 / CHF 139,500 per lifetime	✓ Up to a maximum of EUR 200,000 / USD 260,000 / GBP 168,000 / CHF 186,000 per lifetime
Cancer treatment, oncological drugs and treatment, including reconstructive surgery for breast cancer	✓	✓	✓	✓	✓
Prophylactic mastectomy surgery	×	×	×	×	✓ 50% up to EUR 10,000 / USD 13,000 / GBP 8,400 / CHF 9,300 Waiting period of 24 months

The specified maximum sums, maximum periods and lump sums apply per insured person and per insurance year; for Short plan, per insurance period.

	Short	Basic	Extensive	Advanced	Premium
Inpatient treatment					
Dialysis	×	×	 Up to a maximum of EUR 1,000,000 / USD 1,300,000 / GBP 840,000 / CHF 930,000 per lifetime	 Up to a maximum of EUR 1,500,000 / USD 1,950,000 / GBP 1,260,000 / CHF 1,395,000 per lifetime	 Up to a maximum of EUR 2,000,000 / USD 2,600,000 / GBP 1,680,000 / CHF 1,860,000 per lifetime
Bone marrow and organ transplants (costs for donor and receiver)	×	 Up to a maximum of EUR 150,000 / USD 195,000 / GBP 126,000 / CHF 139,500 per lifetime	 Up to a maximum of EUR 150,000 / USD 195,000 / GBP 126,000 / CHF 139,500 per lifetime	 Up to a maximum of EUR 250,000 / USD 325,000 / GBP 210,000 / CHF 232,500 per lifetime	
Parent accommodation during inpatient treatment of a minor child					
Nursing care at home, instead of a hospital stay	×	×	 Up to 30 days after written pre-approval	 Up to 60 days after written pre-approval	 Up to 90 days after written pre-approval
Substitute hospital cash plan benefit	×	 50 EUR / 65 USD / 42 GBP / 46.50 CHF per day	 EUR 75 / USD 97.50 / GBP 63 / CHF 69.75 per day	 EUR 150 / USD 195 / GBP 126 / CHF 139.50 per day	 EUR 200 / USD 260 / GBP 168 / CHF 186 per day

The specified maximum sums, maximum periods and lump sums apply per insured person and per insurance year; for Short plan, per insurance period.

	Short	Basic	Extensive	Advanced	Premium
Inpatient treatment					
Inpatient follow-up rehabilitation	✓ Up to 14 days after written pre-approval	✓ Up to 14 days after written pre-approval	✓ Up to 21 days after written pre-approval	✓ Up to 28 days after written pre-approval	✓ Up to 35 days after written pre-approval
Hospice	✗	✗	✓ Up to 5 weeks	✓ Up to 7 weeks	✓ Up to 9 weeks
Daycare	✓	✓	✓	✓	✓
Transport to the nearest suitable hospital for initial treatment following an accident or an emergency	✓	✓	✓	✓	✓
Inpatient dental treatment	✗	✗	✗	✓	✓
Emergency dental treatment	✗	✗	✓	✓	✓
Outpatient treatment					
Maximum outpatient limit	2,000 EUR / 2,600 USD / 1,680 GBP / 1,860 CHF	2,000 EUR / 2,600 USD / 1,680 GBP / 1,860 CHF	12,000 EUR / 15,600 USD / 10,080 GBP / 11,160 CHF	Unlimited	Unlimited
Consultations and diagnostic services, including pathology, radiology, computed tomography (CT), magnetic resonance imaging (MRI), positron emission tomography (PET) and palliative medicine	✓ 80 %*	✓ 80 %*	✓ Max. outpatient limit applies	✓	✓



















The specified maximum sums, maximum periods and lump sums apply per insured person and per insurance year; for Short plan, per insurance period.

*Max. outpatient limit applies

	Short	Basic	Extensive	Advanced	Premium
Outpatient treatment					
Outpatient surgery	×	×	✓ Max. outpatient limit applies	✓	✓
Chemotherapy, oncological drugs and treatment (e.g. for cancer patients)	✓ Up to EUR 10,000 / USD 13,000 / GBP 8,400 / CHF 9,300	✓	✓	✓	✓
Acupuncture (needle technique), homeopathy, osteopathy, traditional chinese medicine and chiropractic, including drugs and dressings	×	×	✓ Up to EUR 750* / USD 975* / GBP 630* / CHF 697.50*	✓ Up to EUR 2,500 / USD 3,250 / GBP 2,100 / CHF 2,325	✓ Up to EUR 5,000 / USD 6,500 / GBP 4,200 / CHF 4,650
Speech therapy	×	×	×	✓ Up to 20 sessions, after written pre-approval	✓ After written pre-approval
Drugs and dressings	✓ 80 %*	✓ 80 %*	✓ Max. outpatient limit applies	✓	✓
Over-the-counter drugs	×	×	✓ Up to EUR 50* / USD 65* / GBP 42* / CHF 46.50*	✓ Up to EUR 75 / USD 97.50 / GBP 63 / CHF 69.75	✓ Up to EUR 100 / USD 130 / GBP 84 / CHF 93

The specified maximum sums, maximum periods and lump sums apply per insured person and per insurance year; for Short plan, per insurance period.

*Max. outpatient limit applies

	Short	Basic	Extensive	Advanced	Premium
Outpatient treatment					
Physiotherapy, including massages	×	×	 Up to 15 sessions (including 5 non-prescribed sessions)*	 Up to 20 sessions (including 5 nonprescribed sessions)	 (including 5 nonprescribed sessions)
Therapies, including occupational therapy, light therapy, hydrotherapy, inhalation, packs, medical baths, cryotherapy, thermotherapy, electrotherapy	×	×	×	 Up to 10 sessions	
Therapeutic aids and appliances	×	×	 Up to EUR 1,000* / USD 1,300* / GBP 840* / CHF 930*	 Up to EUR 2,000 / USD 2,600 / GBP 1,680 / CHF 1,860	
Wigs and prosthetic bras following cancer treatment	×	×	 Up to EUR 300* / USD 390* / GBP 252* / CHF 279*	 Up to EUR 300 / USD 390 / GBP 252 / CHF 279	 Up to EUR 500 / USD 650 / GBP 420 / CHF 465
Podiatry	×	×	×	 Up to EUR 100 / USD 130 / GBP 84 / CHF 93	 Up to EUR 200 / USD 260 / GBP 168 / CHF 186
Transport to the nearest suitable doctor or hospital for initial treatment following an accident or an emergency					

The specified maximum sums, maximum periods and lump sums apply per insured person and per insurance year; for Short plan, per insurance period.

*Max. outpatient limit applies

	Short	Basic	Extensive	Advanced	Premium
Outpatient treatment					
Infertility treatment	×	×	×	×	50% up to EUR 10,000 / USD 13,000 / GBP 8,400 / CHF 9,300 for each insured couple, after written pre-approval per lifetime, Waiting period of 24 months
Mental health and wellbeing benefits					
Inpatient treatment					
Psychiatric treatment	×	×	✓ Up to 30 days, after written pre-approval	✓ Up to 40 days, after written pre-approval	✓ Up to 60 days, after written pre-approval
Inpatient psychotherapy	×	×	×	✓ Up to 20 sessions, after written pre-approval	✓ Up to 40 sessions, after written pre-approval
Outpatient treatment					
Psychiatric treatment	×	×	✓ Up to EUR 1,000 / USD 1,300 / GBP 840 / CHF 930, after written pre-approval	✓ Up to EUR 5,000 / USD 6,500 / GBP 4,200 / CHF 4,650, after written pre-approval	✓ Up to EUR 10,000 / USD 13,000 / GBP 8,400 / CHF 9,300, after written pre-approval
Outpatient psychotherapy	×	×	×	✓ Up to 10 sessions, after written pre-approval	✓ Up to 20 sessions, after written pre-approval

10-month waiting period applies to psychiatric treatment and psychotherapy. The specified maximum sums, maximum periods and lump sums apply per insured person and per insurance year; for Short plan, per insurance period.

	Short	Basic	Extensive	Advanced	Premium
Outpatient treatment					
Routine health checks or screening tests conducted in the absence of clinical symptoms	×	×	✓ Up to EUR 250 / USD 325 / GBP 210 / CHF 232.50	✓ Up to EUR 500 / USD 650 / GBP 420 / CHF 465	✓ Up to EUR 1,000 / USD 1,300 / GBP 840 / CHF 930
Vaccinations of every kind, including the vaccines and prophylactic measures, insofar as these are recommended for the applicable country of residence	×	×	×	✓ Up to EUR 500 / USD 650 / GBP 420 / CHF 465	✓
Nutritional consultation	×	×	×	×	✓ Up to EUR 400 / USD 520 / GBP 336 / CHF 372
Maternity benefits					
Inpatient treatment					
Maternity care and childbirth, services of a midwife or obstetric nurse in the hospital	×	×	×	✓ Up to EUR 5,000 / USA 6,500 / GBP 4,200 / CHF 4,650	✓ Up to EUR 20,000 / USD 26,000 / GBP 16,800 / CHF 18,600
Complications of pregnancy and childbirth	×	×	×	✓	✓
Nursing care at home after childbirth, instead of a hospital stay	×	×	×	✓ Up to 5 days, after written pre-approval	✓ Up to 5 days, after written pre-approval
Newborn care	×	×	×	✓	✓

12-month waiting period applies to pregnancy and childbirth. The specified maximum sums, maximum periods and lump sums apply per insured person and per insurance year; for Short plan, per insurance period.

	Short	Basic	Extensive	Advanced	Premium
Outpatient treatment					
Maternity care and childbirth, services of a midwife or obstetric nurse	×	×	×	✓ Up to EUR 5,000 / USD 6,500 / GBP 4,200 / CHF 4,650	✓ Up to EUR 10,000 / USD 13,000 / GBP 8,400 / CHF 9,300
Complications of pregnancy and childbirth	×	×	×	✓ Up to EUR 5,000 / USD 6,500 / GBP 4,200 / CHF 4,650	✓
Outpatient childbirth cash benefit	×	×	×	✓ Lump sum of EUR 250 / USD 325 / GBP 210 / CHF 232.50 per newborn baby without proof of costs on presentation of the birth certificate	✓ Lump sum of EUR 500 / USD 650 / GBP 420 / CHF 465 per newborn baby without proof of costs on presentation of the birth certificate
Vision aids and dental benefits					
Vision aids					
Vision aids, including an eye test	×	×	×	✓ Up to EUR 300 / USD 390 / GBP 252 / CHF 279 every 2 years	✓ Up to EUR 750 / USD 975 / GBP 630 / CHF 697.50 every 2 years
Dental treatment					
Maximum dental limit	n.a.	n.a.	EUR 250 / USD 325 / GBP 210 / 232.50 CHF	n.a.	n.a.
Minor dental services					
Screenings for early detection of disorder of the teeth, mouth and jaw	×	×	✓ Up to 2 screenings per year*	✓ Up to 2 screenings per year	✓ Up to 2 screenings per year

12-month waiting period applies to pregnancy and childbirth. The specified maximum sums, maximum periods and lump sums apply per insured person and per insurance year; for Short plan, per insurance period.

*Max. dental limit applies

	Short	Basic	Extensive	Advanced	Premium
Minor dental services					
X-rays	×	×	Max. dental limit applies	✓	✓
Scale-and-polish cleaning	×	×	Max. dental limit applies	✓	✓
Treating oral mucosa and paradontium	×	×	Max. dental limit applies	✓	✓
Simple fillings related to cavity	×	×	Max. dental limit applies	✓	✓
Surgery, extractions, root-canal treatment	×	×	Max. dental limit applies	✓	✓
Inclusion of an occlusal splint	×	×	Max. dental limit applies	✓	✓
Inclusion of an occlusal splint	×	×	Max. dental limit applies	✓	✓
Accidental dental treatment	×	×	Max. dental limit applies	✓	✓
Major dental services				Reimbursement for the following benefits up to EUR 2,000 / USD 2,600 / GBP 1,680 / CHF 1,860	Reimbursement for the following benefits up to EUR 5,000 / USD 6,500 / GBP 4,200 / CHF 4,650
Dentures (e.g. prostheses, inlays, bridges and crowns)	×	×	×	✓	✓
Implants	×	×	×	✓	✓
Orthodontic treatment (up to age 18)	×	×	×	✓	✓
Dental laboratory work and materials	×	×	×	✓	✓
Treatment plan	×	×	×	✓	✓

10-month waiting period applies to major dental services. The specified maximum sums, maximum periods and lump sums apply per insured person and per insurance year; for Short plan, per Insurance Period.

	Short	Basic	Extensive	Advanced	Premium
Medical Assistance Benefits					
24-hour phone and e-mail service with experienced counsellors, own doctors and specialists	✓	✓	✓	✓	✓
Medical evacuation and repatriation	✓ After written pre-approval	✓ After written pre-approval	✓ After written pre-approval	✓ After written pre-approval	✓ After written pre-approval
Information on medical infrastructure (local medical care and names and addresses of multilingual doctors)	✓	✓	✓	✓	✓
Support and information by our medical service (second opinion, monitoring of the course of the illness)	✓	✓	✓	✓	✓
Guarantee of payment (GOP) (preparing for a stay in hospital)	✓	✓	✓	✓	✓
Return of mortal remains	✓ Up to EUR 2,500 / USD 3,250 / GBP 2,100 / CHF 2,325	✓ Up to EUR 2,500 / USD 3,250 / GBP 2,100 / CHF 2,325	✓ Up to EUR 5,000 / USD 6,500 / GBP 4,200 / CHF 4,650	✓ Up to EUR 10,000 / USD 13,000 / GBP 8,400 / CHF 9,300	✓ Up to EUR 25,000 / USD 32,500 / GBP 21,000 / CHF 23,250
Additional appropriate medical support (information on the nature, possible causes and possible treatment of an illness)	✓	✓	✓	✓	✓
Online services	✓	✓	✓	✓	✓

The specified maximum sums, maximum periods and lump sums apply per insured person and per insurance year; for Short plan, per insurance period.

	Short	Basic	Extensive	Advanced	Premium
Additional assistance benefits					
Compassionate family visit	×	×	×	✓ Up to EUR 1,500 / USD 1,950 / GBP 1,260 / CHF 1,395	✓ Up to EUR 3,000 / USD 3,900 / GBP 2,520 / CHF 2,790
Return to country of residence after repatriation	×	×	×	✓ Up to EUR 1,500 / USD 1,950 / GBP 1,260 / CHF 1,395	✓ Up to EUR 3,000 / USD 3,900 / GBP 2,520 / CHF 2,790
Delayed return trip	×	×	×	✓ Up to EUR 1,000 / USD 1,300 / GBP 840 / CHF 930	✓ Up to EUR 2,000 / USD 2,600 / GBP 1,680 / CHF 1,860
Getting hold of and shipping vital medication	×	×	×	✓	✓
Return transport or care for children	×	×	×	×	✓
Organizing help if you have legal difficulties	×	×	×	×	✓
Help with psychological problems possibly caused by the stay abroad	×	×	×	✓ Psychological and therapeutic help by telephone; up to 3 calls	✓ Psychological and therapeutic help by telephone; up to 5 calls
Telemedicine	✓	✓	✓	✓	✓

The specified maximum sums, maximum periods and lump sums apply per insured person and per insurance year; for Short plan, per insurance period.

OUR TELEMEDICINE SERVICES

Access to virtual care anytime.

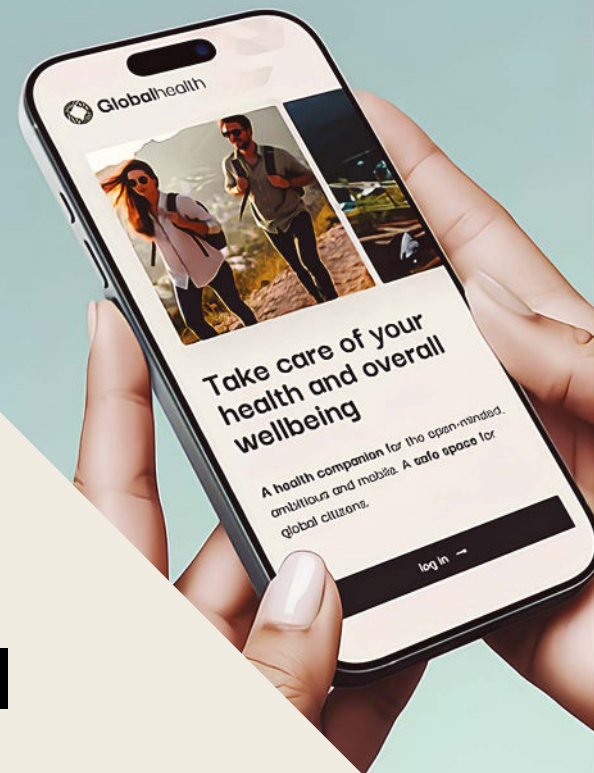
In collaboration with Teladoc Health, we offer our members free and unlimited access telemedicine services. These are included in the insurance contract and GDPR-compliant.

Members can benefit from 24/7 care available in four languages (English, French, German and Spanish), anywhere and wherever they live in the world.

They can access these services directly from the Ecare web portal or Ecare mobile app.



Ecare portal

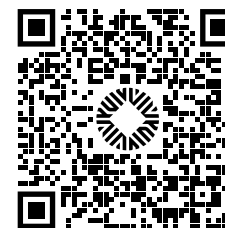


Connect to your Ecare portal to:

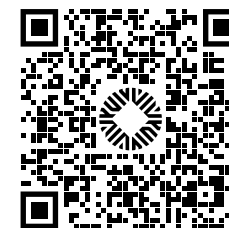
- ✓ Register yourself and your family
- ✓ Book and manage your appointments
- ✓ Receive your diagnosis and treatment plan

ecare.globalhealth.insurance

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Google Play

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Second medical opinion

Global and renowned experts review your diagnosis and ensure that you have the most appropriate recommendation and advice for your treatment.



Get Fit programme

Get a fully personalised programme that fits your exact goals and needs, by focusing on your diet and exercise.



Online consultation

Get advice from a doctor 24/7/365 for your health concerns, through a planned video conference or a call back.



Mental health coaching

Connect with an experienced coach and receive up to three sessions to help you overcome obstacles you might be facing.

COMING SOON



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