NAVIGATOR
Insurance Brokers Ltd.
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Care & Health Corporate
Protection for your staff on the move

Henner
Insuring People

redefining / standards
AXA

Advantages

tailored for employees

SPECIFIC SERVICES

- Unlimited benefits
- Cover for maternity, dental and vision care
- No deductibles, various cost-sharing possiblilities
- Freedom to choose healthcare providers
- Highly flexible services to meet the needs of company protection plans

ESSENTIAL SERVICES

- Cashless hospital services
- Cashless outpatient service in accredited healthcare networks

SIMPLIFIED UNDERWRITING

- Cover for pre-existing, chronic and congenital conditions
- Cover for newborns from the first day
- Waiver options for waiting periods and health declarations

HEALTHCARE QUALITY ASSURANCE

- ‘Quality Assurance’ is the result of extensive experience in the field of international healthcare provision
- Medical agreement procedure for top-notch monitoring

INDIVIDUAL COVER

- Your employees have access to GMC International’s range of individual products

Customised benefits

for each employee in each company

The Primary Benefits provides full protection, covering inpatient and outpatient care, assistance and repatriation.

You can customise the basic protection with 3 other modules to choose from.
Module 1 : cover for expenses for your own room in hospital.
Module 2 : cover for maternity related expenses.
Module 3 : dental care reimbursements.

You can opt for the following combinations :
Basic Module and/or Module 1 and/or Module 2 and/or Module 3
Each Module has stand-alone levels of cover.

If you elect Module 3, you can extend your benefits with 2 ‘extension modules’.
Extension 1 : cover for expenses for prostheses and orthodontic devices
Extension 2 : reimbursements for vision care expenses

The cover level (100%, 90%, etc.) of Extension 1 cannot be greater than the level chosen for Module 3.
You can only take out Extension 2 if you have taken out Extension 1.
The cover level (100%, 90%, etc.) of Extension 2 cannot be greater than the level chosen for Extension 1.

NOTE:

- The combination of benefits applies to a single employee category.
- A company with 5 to 10 employees can take out the same policy in 2 different zones.
- A company with over 10 employees can take out a policy in all 3 zones.

Customised benefits

PRIMARY BENEFITS

<table>
<tr><th rowspan="2">Benefits</th><th rowspan="2">Reimbursement</th><th colspan="2">Limits (US$)</th></tr>
<tr><th>Zone 1/2</th><th>Zone 3</th></tr>
<tr><td>Inpatient (1)
• Room and board (double-bedded room)
• Surgery, anesthesiologist, intensive care
• Operating theatre, recovery room and equipment
• General nursing as provided by the hospital
• Diagnostic and laboratory tests
• Internal investigation including X-rays, magnetic resonance imaging (MRI) and ultrasound scans
• Prescribed medicines, healthcare equipment
• Post-hospitalization treatment (following surgery) prescribed by the attending Physician for maximum of 30 days after discharge</td><td>100%</td><td>As Charged</td><td>As Charged</td></tr>
<tr><td>• Parent accommodation for admission of a child under 12 years of age</td><td>100%</td><td colspan="2">$40 per day, limited to 30 days per year</td></tr>
<tr><td>• Psychiatric Care</td><td>100%</td><td colspan="2">Max. 30 days per policy period</td></tr>
<tr><td>AMBULANCE TO/FROM HOSPITAL</td><td>100%</td><td colspan="2">$300 per year</td></tr>
<tr><td>Outpatient
▪ General physician's fees and specialist's fees
▪ Home visits
▪ Prescribed medicine
▪ Diagnostic and laboratory tests
▪ Internal investigation including X-rays, magnetic resonance imaging (MRI) and ultrasound scans
▪ Minor surgery practiced at physician's clinic
▪ Prescribed home nursing (1)
▪ Prescribed physiotherapy (1) and healthcare assistant fees
▪ Vaccinations and inoculations mandatory for the countries of residence or travel destinations</td><td>100% (*)</td><td colspan="2">As Charged</td></tr>
<tr><th colspan="4">EMERGENCY MEDICAL ASSISTANCE AND TRANSPORTATION BENEFIT</th></tr>
<tr><td>Emergency medical evacuation</td><td colspan="3">Unlimited</td></tr>
<tr><td>Emergency medical repatriation</td><td colspan="3">Unlimited</td></tr>
<tr><td>Airfare to the assignment country after recovery</td><td colspan="3">Unlimited</td></tr>
<tr><td>Round-trip airfare for spouse or next of kin in the event of hospitalisation lasting more than 7 consecutive days</td><td colspan="3">Unlimited</td></tr>
<tr><td>Repatriation of Mortal Remains, casket and related expenses</td><td colspan="3">Unlimited, except that cost of casket shall not exceed $1,700</td></tr>
<tr><td>Airfare in the event of death of a member of the immediate family</td><td colspan="3">Unlimited</td></tr>
<tr><td>Transmission of urgent messages to the family</td><td colspan="3">Unlimited</td></tr>
<tr><td>Legal assistance :
▪ Legal fees
▪ Bail (by way of advance only)</td><td colspan="3">Up to $1,700
Up to $13,600</td></tr>
</table>

OPTIONAL MODULES:

MODULE 1: SINGLE ROOM

Benefits	Reimbursement	Limits (US$)	
		Zone 1/2	Zone 3
Standard Single Room	**100%**	**As Charged**	

MODULE 2: MATERNITY

Benefits	Reimbursement	Limits (US$)	
		Zone 1/2	Zone 3
Maternity and Delivery Expenses [(1)] ▪ Pre- and post-natal consultations ▪ Delivery	**100%** (*)	**$12,000**	**$6,000**
Fertilization Expenses [(1)] ▪ In-vitro fertilization and artificial insemination		**$750** per Fertilization limited to 3 per lifetime	

MODULE 3: ROUTINE DENTAL

Benefits	Reimbursement	Limits (US$)	
		Zone 1/2	Zone 3
Routine Dental Treatment Consultations and visits for routine and conservative care, surgery, cleaning, fillings, extractions, etc.	**100%** (*)	**$1,500** per year	

EXTENSION 1: MAJOR DENTAL & PROSTHESES

Benefits	Reimbursement	Limits (US$)	
		Zone 1/2	Zone 3
Dental Prostheses[(1)] Crowns, pinned teeth, inlays, onlays, faxed or removable dentures-implants (except temporary implants)	**100%** (*)	**$700** per tooth **$3,500** per year	**$450** per tooth **$2,250** per year
Orthodontics[(1)] Before child's 16th birthday		**$1,800** per year limited to 2 years	**$1,350** per year limited to 2 years
Medical Prostheses[(1)] Orthoses, hearing aids, orthopedic and non-orthopedic prostheses, healthcare equipment and devices		**$4,200** per person per year	

EXTENSION 2: VISION CARE

Benefits	Reimbursement	Limits (US$)	
		Zone 1/2	Zone 3
Glasses and Lenses Lenses, frames, contact lenses Laser eye surgery [(1)]	**100%** (*)	**$500** per year **$300** per eye, lifetime	

Zone 1 : Worldwide

Zone 2 : Worldwide excluding USA

Zone 3 : Worldwide excluding the following countries: Brazil, Hong Kong, Italy, Japan, Lebanon, Russia, South Africa, Switzerland, United Arab Emirates, United Kingdom, United States of America

(*) : Possibility of choosing 90%, 80% or 70% cover

[(1)] : Treatment subject to prior agreement

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GMC

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Care & Health is designed by

HENNER

Simplified joint stock company
Registered capital of EUR8,212,500
No. RCS PARIS B 323 377 739
Headquarters: 10 rue Henner-75009 Paris-France
ORIAS No. 07.002.039
Under ACP control (Autorite de Controle Prudentiel)

Care & Health is administered by

GMC Services (Asia Pacific) Pte Ltd

a Henner Group Company
at 20 Cecil Street #05-04/05/08
Equity Plaza, Singapore 049705

Care & Health is insured by

AXA China Region Insurance Company Limited

AXA China Region Insurance Company Limited is the
insurance underwriter of this policy and is solely responsible
for all content, coverage and benefit payment of the plan
AXA China Region Insurance Company Limited is an
authorised insurer in Hong Kong with its Hong Kong office at
20/F, AXA Centre, 151 Gloucester Road, Wanchai, Hong Kong