



# THE INTERNATIONAL HEALTH INSURANCE SPECIALISTS

Worldwide insurance  
with a personal touch

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OPTIMUM GLOBAL  
INTERNATIONAL INSURANCE SOLUTIONS





## CONTENT

<b>Welcome to Optimum Global</b>	<b>04</b>
<b>Our Products</b>	<b>06</b>
<b>Optimum Global Gems Plan</b>	<b>08</b>
<b>Our Prices</b>	<b>10</b>
<b>Our Service</b>	<b>11</b>
<b>Our Partners</b>	<b>12</b>
<b>Testimonials</b>	<b>14</b>

## WELCOME TO OPTIMUM GLOBAL



Finding the right insurance can be a complicated process when you live and work abroad.

But it's a lot easier when you're supported by a provider who understands the market, talks you through your options and comes up with a solution that matches your specific requirements.

At Optimum Global we specialise in international insurance. It's all we do. So whether you're looking for a Global Healthcare product for you, your family, or employees, Life and Disability cover for your employees or a Group Income Protection plan for your business – we're perfectly placed to help.

## GLOBAL SOLUTIONS YOU CAN RELY ON



## REPRESENTED THROUGH THE WORLD

We have clients in over 130 countries, providing exceptional customer service and protecting the needs of our members.

**With our experience and knowledge, we provide our partners with;**

- Competitive products and pricing
- Technical expertise
- International servicing and claims handling
- Local service to improve turnaround times
- Claims/cost control
- International reinsurance from A/AA or better rated providers
- 24/7 assistance and emergency evacuations
- Comprehensive and flexible solutions



## OUR PRODUCTS

### INTERNATIONAL HEALTH INSURANCE

Medical practices vary from country to country, but with an Optimum Global health plan you can access first class treatment and facilities anywhere in the world. Whether you're looking to cover yourself, your family or your business, we have a range of options that can be shaped to your specific needs, location and budget.

- Five levels of cover to choose from
- Full in-patient cover on all plans
- Full cover for cancer treatments on all plans
- Full cover for in-patient psychiatric treatments on all plans
- Full cover for in-patient physiotherapy on all plans
- Emergency evacuation and repatriation cover on all plans
- Optional Maternity cover on enhanced plans
- Optional dental cover on enhanced plans

We also have considerable experience in supporting people from specialist industry sectors. We recognise that these people often have very specific needs and we use our knowledge and know-how to provide the right level of health cover.

### GROUP LIFE & DISABILITY INSURANCE

If you're looking to recruit, retain and reward better employees, our Group Life & Disability insurance can help. It pays out a fixed lump sum in the event of an employee's death or disability and ensures that their family is always protected financially.

We have different levels of cover available, which are competitively priced and available to companies of all different shapes and sizes.

Our Group Income Protection plans are also an ideal way to show your employees that you care about their welfare. If they have an accident or illness that prevents them from working, it ensures they maintain a good level of income during their recovery. So rather than worrying about how they are going to pay the bills, they can focus on getting better.

Once again, you can choose a level of cover that matches your budget and if you need any advice along the way, we're always happy to help.

## OTHER PRODUCTS WE OFFER

### TRAVEL INSURANCE

We offer single trip or annual multi-trip travel insurance plans, which have been designed specifically to meet the needs of the international traveller. With 3 areas of cover available, our travel Insurance plan can cover you from your country of residence to anywhere in the world.

#### SUMMARY OF TRAVEL BENEFITS

- 24 hour emergency assistance
- Emergency dental treatment
- In-patient hospital benefit
- Legal expenses
- Personal accident cover
- Missed departure
- Delayed baggage
- Cancellation
- Repatriation
- Personal belongings & cash
- Passport cover
- Plus an optional comprehensive Winter Sports package

### SUPERYACHT CREW INSURANCE

We offer Health Insurance solutions along with Personal Accident insurance options specifically designed for the unique lifestyle of Superyacht crew. We offer an individual insurance plan which is excellent for crew members who may be freelancing and changing yachts often, or there is a group Health insurance plan, which is a great solution for larger vessels and is available for a crew of three or more members.

Up to \$5,000,000 annual policy maximum, cover includes - Hospitalization, Doctor visits, Prescriptions, Maternity, Dental and Emergency air evacuation to name but a few! Along with the optional Personal Accident add-on benefits, this cover provides a multitude of options for your crew.

## FLEXIBLE PRODUCTS

We understand that local variations mean that what is right in one country is not necessarily right in another, so we develop products with our partners that are suited to local needs. However, all our international health products have standard key features;

- Full cover for Chronic conditions is available
- 24/7 support
- International network of hospitals
- Emergency medical evacuations
- Guarantees of payment for expensive inpatient treatment

# OPTIMUM GLOBAL GEMS

All benefits shown are per insured person, per annum (unless specified otherwise).

Plan	Emerald	Sapphire	Ruby	Jade	Diamond
<b>Annual Policy Maximum</b>	<b>\$1,000,000</b>	<b>\$2,000,000</b>	<b>\$3,000,000</b>	<b>\$5,000,000</b>	<b>\$8,000,000</b>

## 1. HOSPITAL AND RELATED SERVICES

In-hospital accommodation, surgery, treatment, facilities & services	In Full	In Full	In Full	In Full	In Full
Cancer treatment (in-patient & out-patient)	In Full	In Full	In Full	In Full	In Full
Kidney dialysis (in-patient & out-patient)	\$50,000	In Full	In Full	In Full	In Full
In-patient physiotherapy treatment	In Full	In Full	In Full	In Full	In Full
Day surgery	In Full	In Full	In Full	In Full	In Full
Psychiatric treatment (after 10 months coverage)	Maximum 100 days per lifetime membership	In Full	\$5,000	In Full	In Full
Hospital accommodation for accompanying parent of insured child	\$160 per night up to \$800 per year	In Full	In Full	In Full	In Full
Emergency local road ambulance services	In Full	In Full	In Full	In Full	In Full
Emergency treatment outside area of cover - not exceeding forty-five (45) days per trip	Not Covered	Up to \$50,000 in USA & Canada	Up to \$75,000 in USA & Canada	Up to \$100,000 in USA & Canada	In Full
		(In Full for all other countries)			
Home nursing care following discharge from hospital	Not Covered	\$10,000 (up to 26 weeks max per policy year)	\$10,000 (up to 26 weeks max per policy year)	\$10,000 (up to 26 weeks max per policy year)	\$15,000 (up to 26 weeks max per policy year)
Hospital cash per night for non-paying patient (max 30 days per disability)		\$150	\$150	\$200	\$300
Accidental dental treatment	\$8,000	In Full	In Full	In Full	In Full
Chronic medical conditions	\$10,000	In Full	In Full	In Full	In Full
Congenital conditions	Not Covered	\$30,000	Not Covered	\$50,000	\$75,000

## 2. PRE & POST HOSPITALISATION

Pre Hospitalisation medical expenses	In Full	In Full	In Full	In Full	In Full
Prescribed Post Hospital Treatment following an eligible In-hospital admission (up to max 30 days following discharge)	In Full	In Full	In Full	In Full	In Full

## 3. ORGAN TRANSPLANT

Operation costs for kidney, heart, liver, lung and bone marrow transplants (excluding cost of obtaining organ donor)	\$100,000	In Full	In Full	In Full	In Full
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## 4. EMERGENCY MEDICAL EVACUATION AND REPATRIATION

Medical evacuation and repatriation	In Full	In Full	In Full	In Full	In Full
Repatriation of mortal remains	In Full	In Full	In Full	In Full	In Full
Compassionate travel for family member	Cover in full for return economy class air ticket. Up to \$125 per day for ancillary charges & max 14 days				



Plan	Emerald	Sapphire	Ruby	Jade	Diamond
<b>Annual Policy Maximum</b>	<b>\$1,000,000</b>	<b>\$2,000,000</b>	<b>\$3,000,000</b>	<b>\$5,000,000</b>	<b>\$8,000,000</b>

## 5. OUT-PATIENT BENEFITS

Family doctor consultations	\$500	Not Covered	\$3,500	\$10,000	In Full
Family doctor prescribed drugs & dressings					
Drugs Prescribed by Specialists (including take home drugs following a hospital admission)					
Specialist consultations					
External prostheses and appliances					
Chronic medical conditions	\$1,000	\$1,000	\$4,000	In Full	
Laboratory, x-ray & diagnostic services (inc. CT, PET & MRI Scans)					
Out-patient psychiatric treatment – after 10 months of coverage	Not Covered	Not Covered	Not Covered	\$1,500	\$2,000
Prescribed physiotherapy, speech & oculomotor therapy				\$1,500	\$2,000
Accidental dental treatment				Not Covered	\$1,000
Alternative medicine			\$500	\$1,000	\$2,000
Emergency room accident & emergency services	\$1,000	In Full	In Full	In Full	In Full
Vaccinations	Not Covered	Not Covered	Not Covered	\$500	\$750
Well being benefit – after 12 months coverage					

## 6. COMPLICATIONS OF MATERNITY (subject to 10 months waiting period)

Complications of maternity	Not Covered	In Full	In Full	In Full	In Full
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## OPTIONAL BENEFITS

### 1. MATERNITY BENEFITS (subject to 10 months waiting period)

Delivery (including anaesthetist fee, pre and post natal care, first five days checks & accommodation for newborn)	Not Covered	Not Covered	\$7,000	\$7,000	\$10,000
Newborn cover – (non-routine care for 30 days after birth)			\$30,000	\$30,000	\$50,000

### 2. DENTAL

Routine dental treatment	Not Covered	Not Covered	\$800 (20% Co-pay)	\$800 (20% Co-pay)	\$1,000 (20% Co-pay)
Restorative dental treatment			\$1,500 (20% Co-pay)	\$1,500 (20% Co-pay)	\$2,000 (20% Co-pay)

### 3. OPTICAL

Coverage for eye examination annually and cover for glasses applicable every 2 years	Not Covered	Not Covered	\$200 (20% Co-pay)	\$250 (20% Co-pay)	\$300 (20% Co-pay)
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### 4. LIFE COVER

<b>Option a)</b> Death any cause	\$50,000
<b>Option b)</b> Death any cause	\$100,000

## AREAS OF COVER OPTIONS

- Option 1:** Worldwide
- Option 2:** Worldwide excluding USA
- Option 3:** Asia (Bangladesh - Bhutan - Brunei - Cambodia - East Timor - India - Indonesia - Japan - Laos - Malaysia - Maldives - Mongolia - Myanmar - Nepal - Pakistan - Philippines - Sri Lanka - Taiwan - Thailand - Vietnam)
- Option 4:** Africa (including India & Pakistan)
- Option 5:** Principal Country of Residence within the African Continent and pre-authorised Centres of Excellence on the African Continent

## OUR PRICES

At Optimum Global we work hard to keep Medical Insurance increases to a minimum when compared to our competitors. In a market that is accustomed to double digit increases, these are our prices changes over the last 6 years.

Year	Our Plans
2017	7.5%
2018	6.0%
2019	6.5%
2020	5.0%
2021	6.5%
2022	4.0%

## OUR SERVICES

We don't claim to be the biggest insurance provider in the world, but one of the reasons why people choose Optimum Global is that we provide a truly personal service.

The truth is, we genuinely care about our customers and want to help in any way we can. So whether it's a simple membership query or an emergency evacuation, we go to great lengths to get it right.

### Experienced employees

Because we're passionate about first class service, we make a point of employing the very best people in the industry. The wealth of experience we have across our team makes an enormous difference to our business and it doesn't go unnoticed by our customers.

### 24/7 support

Is available for medical emergencies, details will be available to all members enrolled on an Optimum Global policy.

### Efficient claims process

We know how important the claims process is to our members, so we have service level agreements in place to make sure that everything runs smoothly. We process claims within 7 working days.

## OUR PARTNERS

We appreciate the true value of strategic partnerships and are supported by some of the most trusted names in the industry. Our reinsurers and distribution partners play an important role in our business and give our customers confidence at all times.

### REINSURERS

All our products are 100% reinsured by the following companies:

- AXA PPP healthcare Limited forms part of the AXA Group. AXA is a world leader in financial protection and wealth management.
- Lloyd's of London is the world's leading specialist insurance company with over 325 years' experience
- Gen Re - General Reinsurance Corporation is an American multinational life/health reinsurance company offering a range of reinsurance products and services.
- Allianz - The Allianz Group is one of the leading integrated financial services providers worldwide.
- Hannover Re is a reinsurance company based in Hannover, Germany. It is the third-largest reinsurance group in the world.

**WORKING TOGETHER TO  
SUPPORT YOUR EVERY NEED.**



## OUR PROMISE

At Optimum Global we only employ people who can add value to our customers. We base all our decisions on genuine market insight, and we only offer products that are in your best interests.

### ASSISTANCE PROVIDER

Our medical evacuations, repatriations and transportations are delivered by world-leading Assistance providers. With facilities worldwide, and a wealth of medical expertise, you can relax knowing that help and support is never far away.

### DISTRIBUTION PARTNERS

As an international organisation, we appreciate the benefits of local knowledge and work closely with specialist brokers and distribution partners throughout the world. Our partners represent us in Europe, Asia Pacific, The Middle East, North Africa, South Africa and Latin America – all of which help us to stay close to our customers and maintain strong links with local medical facilities.

### CHOOSING THE BEST

We do not believe that any one company can provide the perfect solution for all clients in every country. There are many distributors, insurers and administrators who know local conditions much better than anyone else – we prefer to team up with these local experts. We provide the international know-how and leverage local expertise.



## OPTIMUM GLOBAL TESTIMONIALS

“Our employees know that they can count on Optimum Global when they need them most and that is a great relief to us.”

**GROUP SECRETARY**  
**BELGIUM**

“As our school has grown, we felt the need to have a tailored policy that suits our employees better and so Optimum Global walked us through the process and helped tailor a table of benefits that are truly unique and right for us as a school.”  
“An additional benefit of working with Optimum Global is that we have been appointed with a dedicated Account Manager and she has truly made our administrative tasks and general questions disappear and alleviated the pressure of managing all aspects of having an insurance policy.”

**INTERNATIONAL SCHOOL**  
**MYANMAR**

“Making claims has been extremely easy and straightforward. Our employees really appreciate this.”

“Optimum Global are always readily available to contact whether that be their customer services, claims or finance departments. We are really pleased with the personal approach that our Account Manager gives us by consistently making herself available should we need her.”

**INTERNATIONAL SCHOOL**  
**MYANMAR**

“Always a pleasure working with the Optimum Global team. They are friendly, professional, and always there to lend a helping hand when needed. Our claims are handled proactively and without any intervention when all information is provided correctly.”

“Thank you to the Optimum Global Team for all your support over the past 3 years.”

**LOCAL INSURANCE PARTNER**  
**SEYCHELLES**

“Having worked with various international medical insurers during my 15 years in the industry, I can say that Optimum Global is a breath of fresh air. Not only do they have fantastic insurance solutions, they also constantly keep developing them in line with feedback given to them.”

**LOCAL BROKER**  
**TANZANIA**

“With the efficiency of a global organisation and the courteous service of a local boutique, Optimum Global faces complex challenges with such personalised service, leaving me with no choice but to keep working with this amazing company.”

**LOCAL BROKER**  
**SRI LANKA**

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INTERNATIONAL INSURANCE SOLUTIONS



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