



Nothing is more important than your **health**

With Pallas GlobalHealth, you get the best possible care
in case of illness or injury.

Contents

About Pallas GlobalHealth	1
Plan Highlights	2
Corporate Plans	3
Superior Benefits	4
Service Features	5
Plan Overview	6
Plan Builder	7
Benefits Table	8 - 9
Frequently Asked Questions	10 - 11

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact Liberty Insurance or visit the GIA / LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

With global coverage and superior benefits, Pallas GlobalHealth provides you with high annual maximum coverage against major medical expenses - anywhere in the world, any time. Plus, you will enjoy continuous renewals of your policy, even if you move to another city or country... and even if you ever have high claims over the course of a policy year.

Pallas GlobalHealth is underwritten by Liberty Insurance Singapore. Liberty Insurance Singapore is a 100% owned strategic business unit of Liberty Mutual Group. Headquartered in Boston, Liberty Mutual Group is a diversified global insurer and fifth-largest property and casualty insurer in the U.S. It ranks 84th on the Fortune 500 list of largest corporations in the U.S. (2012). Liberty Insurance is a leading general insurer championing responsible living in Singapore. Our customers want to be the best they can be in life, and we enable them the liberty to live life to the fullest while taking care of themselves, their loved ones, and their future. At Liberty Insurance Singapore, we are responsible to help you live safer, more secure lives. As it is Liberty Insurance's promise, you'll find progressive features and exceptional value in all our products and services.

Pallas GlobalHealth

All Pallas GlobalHealth policies are managed and administered by GlobalHealth International Group, in Singapore, formed by a dedicated team of insurance professionals with over 30 years of experience in international health care management. The customer first philosophy of GlobalHealth Asia results in industry leading service being provided to all Pallas GlobalHealth policyholders. All this combines to make Pallas GlobalHealth your wisest global medical insurance choice and the only medical insurance you will ever need for you and your family.



Pallas GlobalHealth is a comprehensive, global medical insurance plan with extraordinary high coverage and great freedom of choice.

Great Freedom of Choice

Benefit choices – you can choose from a range of optional benefit modules to suit the particular needs of you and your family.

Geographic choices – opt for a truly global policy with a Worldwide plan, or select cover with a North American exclusion to enjoy a premium saving.

Deductible choices – you can select the annual deductible level you feel most comfortable with. Deductible options are Nil, US\$500, US\$1,500 and US\$5,000.

Choice of medical practitioners – unlike other insurance providers, we do not dictate which doctors and medical professionals you must use. After all, selection of a medical practitioner is a highly personal decision. We leave this choice totally up to you - as it should be!

Freedom to Live anywhere – with a Worldwide Pallas GlobalHealth plan you can relocate and live almost anywhere in the world. So you don't have to seek out new medical insurance just because you have moved!

Free Medical Second Opinion Benefit – sometimes it is best to seek a second medical opinion for a medical diagnosis, a recommended medical treatment or a planned medical procedure. We provide you with a free written Medical Second Opinion so that you can evaluate all your options.

You can choose to obtain a free Medical Second Opinion from a list of the world's leading medical centres, including the Mayo Clinic, Harvard Medical School and London's King's College Hospital.

Freedom from worry – like most people, you probably worry what would happen to your family if you had to face severe financial hardships in obtaining treatment for a major medical problem, illness or injury. With Pallas GlobalHealth, your worries are over with coverage up to US\$2 million and full coverage of most major medical expenses.

Freedom from multiple policies Now there is no need to purchase multiple medical insurance policies from one or more providers, just to get the coverage you want or need. With Pallas GlobalHealth, everything you could want comes in one, comprehensive policy.

Pallas GlobalHealth is a premier global medical insurance plan that provides you with the great freedom of choice and options.



Corporate Plans

Pallas GlobalHealth provides extensive cover for your globally mobile employees and their dependants.

Superior Corporate Cover

Choosing the right medical insurance for your employees can be a tough choice. With Pallas GlobalHealth, we make it simple for you. Not only can you be confident that your employees and their dependants have excellent cover for a cost effective price, but they can expect to receive outstanding service such as:

- 24-hour emergency assistance anywhere in the world.
- Freedom to choose their own medical practitioner or select one from Pallas GlobalHealth's international provider network.
- Freedom from filing claims with Pallas GlobalHealth's extensive direct billing network for both outpatient and inpatient treatment.
- Fast claims payment and convenient methods of claims reimbursement ranging from cheques, bank wires to credit card reimbursements.

Pallas GlobalHealth provides extraordinary high medical coverage and industry leading service for your employees and their families.

Added features for Corporate Clients

- Bespoke quoting service
- Group discounts
- Coverage for most pre-existing conditions
- Simplified enrolment procedure
- Different benefits for different staff levels
- Tailor made benefits OR the same great benefits on offer to individuals and families



Superior Benefits. Lasting a Lifetime.

No matter how large your claims may be during any policy year, you will always have the opportunity to renew your Pallas GlobalHealth plan at prevailing rates. Unlike other insurance providers, we will not drop you as a customer due to your claims rate.

This also means that with Pallas GlobalHealth you will enjoy continuous renewal of your policy, even for chronic conditions that require years of treatment.

Live anywhere

With Pallas GlobalHealth, your medical insurance travels with you almost anywhere you go, whether it's on holiday or a relocation move to another city or country.

With most medical insurance policies, your coverage ends when you move from one locale to another. We don't believe such restrictions meet the needs of today's global citizens. So you can keep your Pallas GlobalHealth medical insurance, even if you move halfway across the globe (restrictions may apply in some jurisdictions).



Automatic coverage upon birth

That's why we make this automatic for all Pallas GlobalHealth family policies - your new daughter or son enjoys the same medical insurance coverage as you, from the moment they are born, provided your child's birth occurs 12 months after your policy has been in force, and provided the pregnancy was not assisted, such as through the use of fertility drugs.

If your child is born during the initial 12 months of insurance coverage, the cover available for the newborn child during this period will match the benefits available to the mother at the time of the child's birth, but will exclude cover for disabilities which start within 15 days of birth or for special care or treatment for a congenital condition, birth anomalies or premature birth.

Preventive Care & Wellness

Preventive care and an active lifestyle are key to stay in good health. Your Pallas GlobalHealth policy comes with full cover for vaccinations and US\$1,000 per year to spend on medical check ups.

Pre-existing Conditions

Your Pallas GlobalHealth policy covers many pre-existing conditions, subject to prior disclosure and acceptance. We make every attempt to secure coverage of pre-existing conditions for you from the Pallas GlobalHealth underwriters.

Once pre-existing conditions are approved, there are no waiting periods after joining before becoming eligible for coverage and pre-insurance medical check-ups are rarely required.

When you purchase a Pallas GlobalHealth policy, we want you to become a customer for life. That's why you will enjoy continuous renewal of your policy.

Industry Service Leader

Easy to sign up, Easy to understand.

It is easy to sign up for your Pallas GlobalHealth policy. Application forms are available for download and the latest tables showing all your choices and options are readily available.

We believe that your purchase of a Pallas GlobalHealth policy is just the start of a long term, beneficial relationship. Our goal is to reward you for this relationship with friendly, flexible and industry leading levels of customer service.

Cashless Access to Providers

We can arrange to make direct payments to your medical practitioner, hospital or other medical service provider. Just call us in advance of your medical treatment and we will gladly help you to make these arrangements.

24-hour emergency assistance

In case of a medical emergency outside business hours, you may call our 24-hour emergency service and evacuation provider for immediate assistance.

Our emergency service provider has direct access to a worldwide network of healthcare professionals and facilities and will assist you in making arrangements with the nearest and most appropriate emergency care provider.

Convenient Claims Reimbursement

In addition to our fast turnaround time on claims processing, we offer several convenient methods to reimburse you for your covered medical expenses. Options include reimbursement via cheque and bank wire in most major currencies as well as direct reimbursement to your credit card.

Online Services

You have secure access to your policy details at all times at www.pallasglobalhealth.com, so you can check on your policy whenever it is most convenient for you.

You can also use the Online Services to check the status of your claims and download useful documents and forms.

With clientele spread across numerous markets, GlobalHealth Asia understands our customers' needs for superior and prompt service.



Overview

At Pallas GlobalHealth, we understand the frustration that many people have understanding the fine print, terms and conditions of most medical insurance policies. That is why we have simplified matters, with a straight-forward list of coverage and benefits.

Plans	Individual, Family and Groups
Deductible Options	Nil, US\$500, US\$1,500, US\$5,000
Geographical Area	Worldwide or Worldwide excluding North America and the Caribbean
Age Limits & Renewals	0-60 New Applicants, 61+ may be considered subject to underwriter approval
Plan Currency	US\$
Claims Processing	Singapore



Plan Builder

Use **Pallas GlobalHealth's** modular structure and *deductible* options to design *your* own plan that provides the coverage that *you* want and need.

Core Module

Module I Hospitalisation and Outpatient Surgery

This module forms the base of all Pallas GlobalHealth policies to ensure that all members enjoy extensive cover for *hospital* treatment and outpatient surgery.

This includes cover for cancer and other chronic and acute conditions.

Second Opinion Services also come as standard with this module as do evacuation and repatriation benefits.

Step 1

Choose *Your* Area of Cover

Opt for a truly worldwide plan or enjoy a premium saving by selecting cover excluding *North America and the Caribbean*. The area of cover chosen will apply to **all** modules selected.

Step 2

Choose *Your* Annual Deductible

Select *your* annual *deductible* to change the style of *your* cover. The *deductible* applies only to Module I and Module II (if selected). **Deductibles of Nil; US\$500; US\$1,500; US\$5,000 are available.**

Step 3

Select any Optional Modules that *You* Wish

Module II Outpatient Benefits

Outpatient Benefits add further cover to *your* Pallas GlobalHealth plan. GP and specialist consultations, *medicines and drugs* prescribed on an outpatient basis are all fully covered.

You will also enjoy further outpatient coverage including complementary medicine benefits and a *medical check up* benefit.

Module III Maternity Benefit

Offers up to US\$15,000 of cover for pre and post-natal and delivery. *Complications of pregnancy* are fully covered under Module I.

***Your* selected deductible does not apply to *your* Maternity Benefit.**

The maternity premium is applicable only to the adult female member of each policy. Maternity cover is only available to females aged between 19 and 45 years.

Module IV Dental & Optical Benefits

The Pallas GlobalHealth Dental module provides up to US\$1,000 per year for *minor dental treatment* and up to US\$2,500 at 80% co-payment for a range of other dental services.

Exams and prescription lenses or contact lenses are covered up to US\$300.

***Your* selected deductible does not apply to *your* Dental & Optical benefits.**

Benefits

Module I

Hospitalisation and Outpatient Surgery

Hospital Services

Standard Private Room and Board	Fully Covered
Parental Accommodation	Fully Covered
Other Medical Expenses (theatre fees, x-rays, blood etc.)	Fully Covered
Intensive Care	Fully Covered
Surgeon's Fees	Fully Covered
Anaesthetist Fees	Fully Covered
Professional Fees	Fully Covered
Psychiatric Inpatient Hospital Care	Fully Covered
Reconstructive surgery	Fully Covered
Complications of pregnancy	Fully Covered

Clinical Surgery, Chemotherapy & Dialysis

Clinical Surgery	Fully Covered
Chemotherapy	Fully Covered
Dialysis	Fully Covered

Pre-hospitalisation

Pre-hospitalisation benefits for up to thirty (30) days before a covered confinement	Fully Covered
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Post hospitalisation

Post hospitalisation benefits for up to ninety (90) days following a covered confinement	Fully Covered
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Pre-Approved Medical Evacuation & Repatriation (Over and above the limit per period of insurance)

Emergency Medical Evacuation and/or Medically Supervised Repatriation	US\$1 million per event
Visit to Bedside by friend/relative (hospitalisation exceeding 7 days)	Single Return Economy Class Ticket
Return of dependant children	One Way Economy Class Ticket
Return to Place of Work	One Way Economy Class Ticket
Repatriation of Mortal Remains	US \$30,000

Emergency Room Treatment

Emergency Room Treatment	Fully Covered
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Emergency Dental Treatment

Emergency Dental Treatment to repair damage to sound natural teeth within fourteen (14) days of accident	Fully Covered
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Local Transport by Ambulance

Transport to and from hospital prescribed by an attending physician	Fully Covered
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Organ Transplant

Organ transplantation costs (human organs only)	Fully Covered
Direct cost of surgery to remove an organ for transplant	30% of the total transplantation cost

Private Nursing, Home Nursing

Private nursing in hospital when certified necessary by an attending physician	Fully Covered
Home nursing prescribed by an attending physician	US\$ 135 per day up to a maximum of US\$ 5,400 per period of insurance

Hospital Cash Benefit

If treatment received free of charge	US\$ 300 per day up to a maximum of 60 days per period of insurance
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Rehabilitation

Rehabilitation treatment at an authorised rehabilitation centre (maximum of ninety (90) days per illness)	US\$ 355 per day up to a maximum of US\$ 31,950 per period of insurance
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Hospice or Palliative Treatment

Hospice or Palliative Treatment	US\$ 600 per day up to a maximum of 90 days per period of insurance
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Second Opinion Services

Medical Second Opinion Services provided by Mediguide America	Fully Covered
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Module II

Outpatient Benefits

General Practitioners & Specialists

General Practitioner consultations	Fully Covered
Specialists	Fully Covered
Psychiatrists for a <i>mental and nervous condition</i>	Up to 20 consultations per <i>period of insurance</i>
Physiotherapy prescribed by an attending <i>physician</i>	US\$ 100 per consultation

Complementary Medicine

Chinese doctor consultation with prescribed Traditional Chinese medicine	US\$ 750 per <i>period of insurance</i>
Acupuncturist, dietetic guidance, chiropractor, osteopath, and speech therapist (with referral from attending <i>physician</i>)	Up to US\$ 100 per session up to a maximum of 15 consultation per <i>period of insurance</i>

Diagnostic Tests prescribed by an attending *physician*

Lab tests, analysis	Fully Covered
X-Ray	Fully Covered
ECG	Fully Covered
Scan & endoscopic exams	Fully Covered

Hearing Aids

Hearing Aids prescribed by an attending <i>physician</i>	US\$ 500 per appliance per <i>period of insurance</i>
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Appliances

Slings and Bandages	Fully Covered
Arch Support	Fully Covered
Rental of Medical Appliances	Fully Covered

Medicines and drugs

<i>Medicines and drugs</i> prescribed by an attending <i>physician</i>	Fully Covered
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Medical check up & vaccinations

<i>Medical check up</i>	US\$ 1,000 per <i>period of insurance</i>
Vaccinations	Fully Covered

Module III

Maternity Benefit

Maternity

Delivery including pre and post natal treatment, vitamins and supplements prescribed by the attending <i>physician</i> , elective and <i>emergency caesarean</i> sections	US\$ 15,000 per pregnancy
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Module IV

Dental and Optical Benefits

Dental – treatment performed or directed by a registered *dentist*

<i>Minor dental treatment</i>	US\$ 1,000 per <i>period of insurance</i>
<i>Major dental treatment</i>	80% up to US\$ 2,500 per <i>period of insurance</i>
<i>Dental prostheses</i>	
<i>Dental surgery</i>	
<i>Periodontics</i>	

Optical

Eye examinations, prescription contact lenses & prescription lenses	US\$ 300 per <i>period of insurance</i>
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Your Concerns. Our Answers.

General Questions

Who is eligible for cover under the Pallas GlobalHealth medical insurance plan?

Individuals between 18 and 60 years of age who are not U.S. Citizens residing in the United States may be covered. Companies may purchase plans to cover their employees and their dependants. Some geographic restrictions may apply due to local regulations.

Are there any age limits for coverage?

The minimum age at entry for individual enrolment is 18 years. Children below age 18 may be covered as dependants on their parent/guardian's policy. New applicants over 60 years of age are eligible, subject to approval of the insurance underwriter.

Does the Pallas GlobalHealth plan renew automatically?

The Pallas GlobalHealth Plan is a year long renewable insurance contract. You must expressly agree to renew on a yearly basis. Prior to your policy expiration, you will be sent a renewal notice and quotation to the latest address held on file, advising you of your renewal premium.

Are pre-existing conditions covered?

Yes, some pre-existing conditions may be covered and may require a premium loading or a cap on benefits. We believe this is a more straightforward and honest approach than offering a pre-existing "waiting period/moratorium" for which the majority of policyholders never qualify.

What coverage is available for Chronic Conditions?

Pallas GlobalHealth offers comprehensive, full refund coverage for chronic conditions even on an outpatient basis.

May I cancel my policy?

From the date of you receive your policy document, you will enjoy a 14 day free look period. During this period, you should review your policy carefully to see if it meets your needs. If you decide not to keep it, you will need to advise us in writing and we will terminate your policy and provide you with the appropriate refund. After the free look period has passed, you can only cancel your policy at renewal time.

Will my premiums increase with age?

Your premium is calculated based on the age band within which you fall at policy inception and subsequent renewals. If at renewal you fall in a higher age band, your premium will increase.

Are any other premium increases applicable?

Yes, your premiums will increase in line with medical treatment inflation as well as claim experience for overall portfolio.

What if I relocate to another country or return permanently to my home country? Will my policy remain effective?

Yes. Your policy will remain effective until the renewal date, and you will enjoy continuous renewals thereafter. It is a policy requirement that you notify us of your change of residence. Whenever possible, please notify us before you relocate.

Enrolment

How do I enrol?

Please complete an application form and a health statement. A health statement must be completed for each person to be covered by a Pallas GlobalHealth policy. Forms can be downloaded or you may apply online at www.pallasglobalhealth.com

How fast does it take to issue a policy?

The usual issuing time for a new Pallas GlobalHealth policy and card is five working days.

Seeking Treatment

Which provider can I see?

You have the freedom to choose your own provider. Should you need a referral, Pallas GlobalHealth's provider network offers you access to hospitals, clinics, specialists and doctors anywhere in the world. In Asia, we offer a direct billing network of over 2000 providers for outpatient visits and inpatient admissions.

Who do I contact in case of an emergency?

We will provide you with contact details for our 24-hour emergency assistance provider with your policy. All contact details are also shown on your member card.

Is it possible for Pallas GlobalHealth to pay the medical provider directly?

Yes, in many cases Pallas GlobalHealth can arrange to pay the provider directly, both for outpatient treatments and hospitalisation.

Claims

Is filing a claim easy?

Yes it is. Please complete a claim form and submit copies of receipts, invoices and other supporting documents to us. The claim form can be downloaded at www.pallasglobalhealth.com. Please retain the originals as we may request them. To submit a claim to us, you can send it by email, fax or mail.

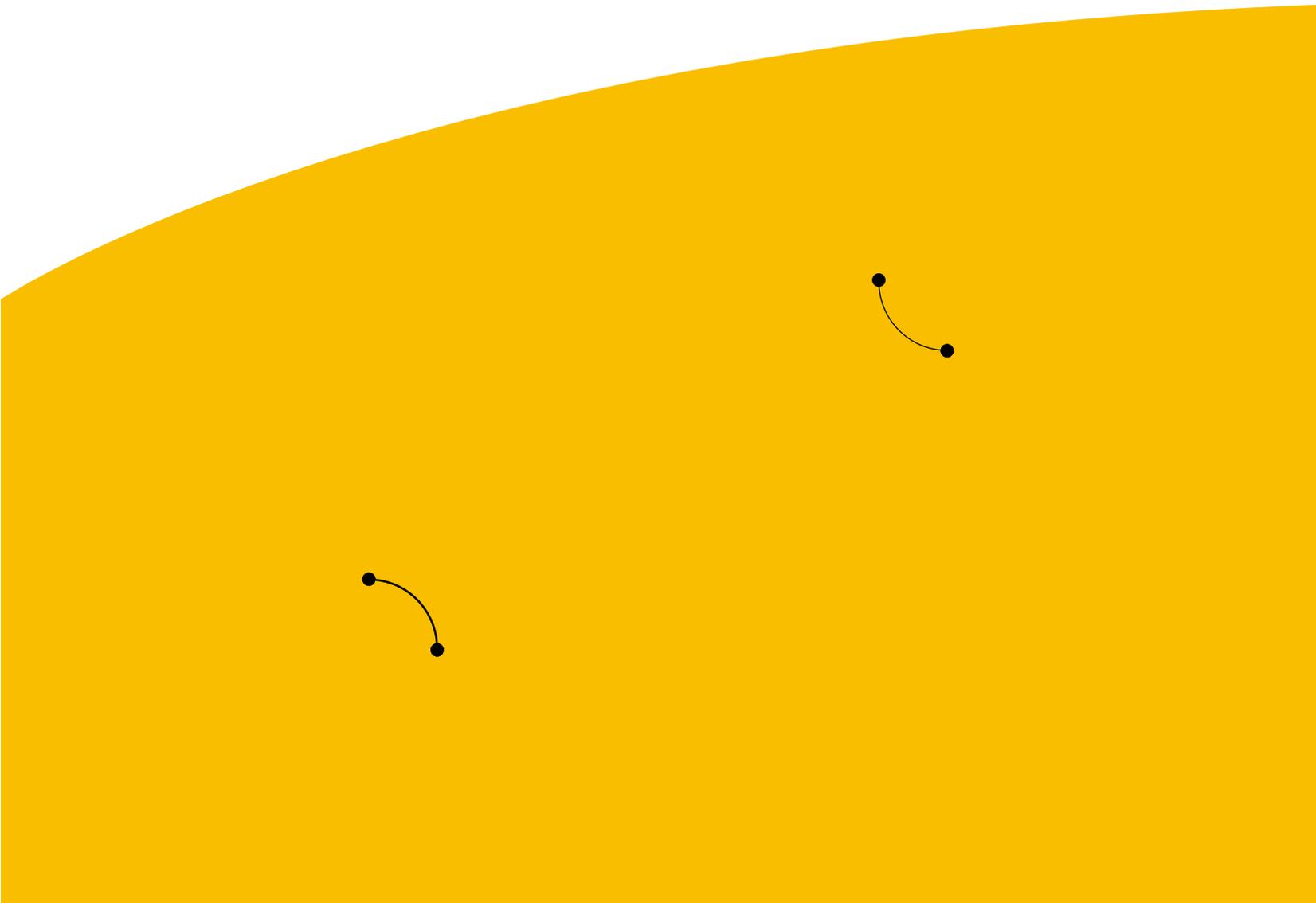
How can I be reimbursed for claims that I have paid out of pocket?

We offer several convenient methods of reimbursement ranging from cheques, bank wire or reimbursement directly to your credit card.

Where are my claims processed?

Your claims are processed in Singapore.







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