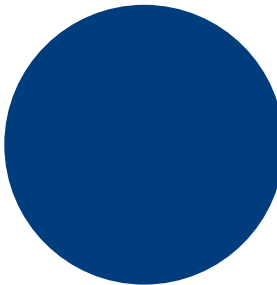
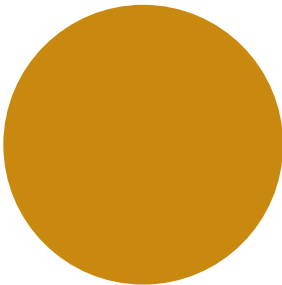
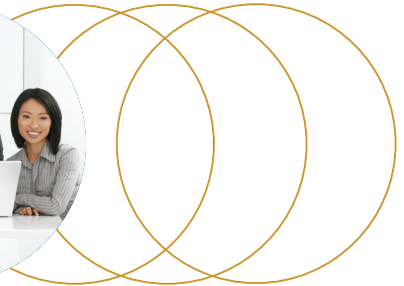
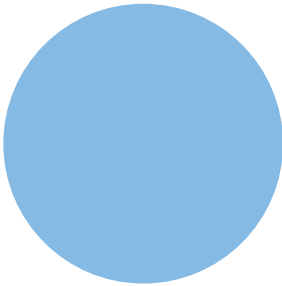
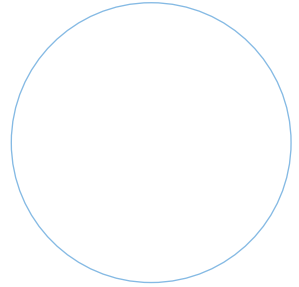




**UniversalHealth 100**  
MEDICAL INSURANCE PLAN  
全健100醫療保險計劃



## Innovative Private Medical Coverage.

Offering a wide range of comprehensive personal and family medical insurance products, backed by superior customer service, GlobalHealth Asia is your trusted insurance partner.

Providing peace of mind to individuals and families, these innovative medical insurance plans allow you to choose any physician, clinic or hospital in the world. Additionally, you can be covered for pre-existing medical conditions and all plans automatically include 24-hour worldwide emergency and evacuation assistance in the event of an immediate medical need.



GlobalHealth Asia also offers a wide range of plans to enhance any corporate, organisation or association employee benefits programs, with flexible structures and cost savings designed to help manage the health of employees or members with proven cost efficiency. GlobalHealth Asia and Zurich Insurance Group (Hong Kong) have jointly developed the innovative UniversalHealth 100 Medical Insurance Plan with your needs in mind.

### UniversalHealth 100 Medical Insurance Plan features:

**A Global Insurer** – the UniversalHealth 100 Medical Insurance Plan is underwritten by Zurich Life Insurance Company Ltd, part of the Zurich Financial Services Group, the world's largest Swiss insurance-based financial services provider.

**Value for Money Premiums** – priding itself on providing the best value for money, the UniversalHealth 100 Medical Insurance Plan has been developed to suit every individual, family, company and association.

**Flexibility and Choices** – you can choose from a range of policy options and deductibles to suit the particular needs of you and your family, from hospital only with the option to include out-patient and dental coverage.

**Chinese Medicine Coverage** – traditional Chinese medicine and treatments, including Chinese herbalist, bonesetter and acupuncture are included with the optional Out-patient plan.

**Worldwide Coverage** – option to include North American coverage at an additional premium.

**Complementary Medical Coverage** – physiotherapist, chiropractor and acupuncturist treatments are covered as core post-hospitalisation benefits when certified as necessary by an attending physician. Physiotherapy and chiropractic treatments are also covered in the optional Out-patient plan.

**Superior Local Service** – industry leading levels of customer service are yours with every GlobalHealth Asia medical coverage plan, including the easy-to-use GlobalHealth Asia Online Member Care service. As a Hong Kong based operation, GlobalHealth Asia understands your need for superior and prompt service.

**Guaranteed Renewal** – individual plan is guaranteed renewable up to your 100<sup>th</sup> birthday.

## Low Premiums. Extensive Coverage.



Offering affordable premiums, the UniversalHealth 100 Medical Insurance Plan provides extensive medical insurance coverage for newborn children right through to those enjoying their twilight years. Plus, you can select the annual deductible level at which you feel most comfortable. Key product features and options of the UniversalHealth 100 Medical Insurance Plan include:

- Continued medical coverage until your 100<sup>th</sup> birthday.
- Receive treatment at hospital of your choice based on plan coverage.
- Full Hospital and out-patient surgery reimbursement benefit levels at HK\$ 10 million and HK\$ 5 million.
- Three choices of annual deductibles: NIL, HK\$2,000 and HK\$5,000.
- No co-payment.
- Out-patient Surgery and Post-Hospitalisation treatments included in core coverage.
- 24-Hour worldwide emergency assistance.
- Emergency Medical Evacuation and Repatriation plus other emergency benefits.
- Option to add Out-patient and Dental benefits.
- Worldwide coverage includes North America with your option to exclude North American coverage to lower annual premiums.
- Pre-existing conditions can be covered, subject to approval and possible additional premiums.

<b>Excellent Medical Coverage for those 75 and Older*</b>	including in many cases the exact same coverage as that for a younger person.
<b>Cancer Treatment</b>	is fully reimbursable for in-patient, day patient, and out-patient care of those under 75, and up to HK\$120,000 per year for those 75 and older.
<b>Complications of Pregnancy</b>	coverage includes in-patient and out-patient treatments and surgery resulting directly from pregnancy related complications.
<b>Immediate Coverage for Newborns</b>	your new child can be added to your UniversalHealth 100 Medical Insurance Plan from the day of birth.
<b>Life Insurance Coverage</b>	your UniversalHealth 100 Medical Insurance Plan includes HK\$10,000 worth of life insurance at no additional cost.

\* Maximum entry into the plan is 65 years old

## Customer First Philosophy.



Formed in 1997 by a dedicated team of insurance professionals with over 30 years of experience in international health care management, GlobalHealth Asia takes pride in its customer first philosophy. For more than a decade GlobalHealth Asia has built a solid reputation for providing its customers with value oriented insurance and superior customer service.

GlobalHealth Asia believes that your purchase of a medical plan is the start of a long term relationship. In order to ensure your continued satisfaction, GlobalHealth Asia maintains an industry leading level of customer service.

### Direct Payments to Medical Service Providers



To alleviate your worries about paying for quality medical care, GlobalHealth Asia has established an extensive out-patient Direct Billing Network (DBN) using the Zurich GlobalHealth medical card for the NIL Deductible plan. This includes hundreds of general practitioners and specialists across Asia.

Additionally, GlobalHealth Asia can arrange a Hospital Guarantee payment for both planned and emergency hospitalisations, as well as direct payment of most hospital bills on your behalf.

### Online Member Care



The GlobalHealth Asia Online Member Care service provides additional convenience for all policyholders.

Through the Online Member Care service you or your appointed representative will have secure access to your policy details at all times, so you can check on your policy whenever it is most convenient for you.

You or your representative can also use Online Member Care to check the status of your claims and download useful documents and forms. You can also email us at [globalhealthuniversal@globalhealthasia.com](mailto:globalhealthuniversal@globalhealthasia.com)



## Easy to Apply

It is very easy to choose and apply for your UniversalHealth 100 Medical Insurance Plan. Application forms are available for download at [www.globalhealthuniversal.com](http://www.globalhealthuniversal.com) and the latest premium tables and benefits showing all your choices and options are readily available.



## Transparent Underwriting



GlobalHealth Asia takes an open and upfront approach to underwriting transparency, meaning you will not have any surprises when you make a claim for reimbursable medical costs.

Unlike many other plans, GlobalHealth Asia has a detailed application process, so you will know before your medical insurance coverage begins which pre-existing or chronic conditions are included in your cover.

## Prompt Payment of Claims

When full documentation is received from policyholders, most claims are reimbursed within five business days.

Reimbursement of claims can be made directly to your credit card, your nominated bank account or via cheque payment in HK\$.



## Corporate and Group Plans



GlobalHealth Asia will work with you or your insurance representative to create an innovative employee medical insurance program that benefits your staff, enhances your reputation as a caring employer, and helps to reduce employee turnover.



This includes tailoring corporate and group plans to suit your specific needs, including covering pre-existing conditions of your staff. GlobalHealth Asia corporate and group plans are available for every size business or organisation, big or small.

The benefits of partnering with GlobalHealth Asia for corporate and group plans are many, including:

**Flexibility** – with a streamlined underwriting approach, plans can be as comprehensive as you want, with the option of different coverage for various levels of staff or geographic location.

**Superior Service** – through the GlobalHealth Asia Direct Billing Network and Online Member Care services, so your Human Resources management are not unnecessarily burdened with handling employee claims and reimbursements.



**Preferential Rates** – depending on group size special rates apply, enabling you to provide a high level of employee benefits at minimal cost.

**Global Coverage** – your employees are covered for medical emergencies wherever in the world you need to send them.

**Medical History Disregarded** – for larger groups this may be available.

**Global Emergency Medical Assistance** – your employees will have access to 24-hour, 7-day-a-week worldwide emergency medical assistance and advice, a great comfort to both them and you.

**Portability** - the insured person under a corporate or group policy may select to continue their coverage on an individual basis upon termination of employment, layoff, retirement, or ceasing to remain a member of your organisation.





## The Worldwide Zurich Group

Zurich Financial Services Group is the world's largest Swiss insurance-based financial services provider<sup>1</sup> and a Fortune Global 500 company<sup>2</sup>. The Group has a global network of subsidiaries and offices in North America and Europe as well as in Asia-Pacific, Latin America and other markets.

Founded in 1872, the Group is headquartered in Zurich, Switzerland. A prudent and focused business strategy has earned Zurich an "AA-" rating by Standard & Poor's<sup>3</sup>.

### Zurich Insurance Group (Hong Kong)

The group's presence in Hong Kong dates back to 1961. The group's premium income in Hong Kong is close to HK\$6.1 billion<sup>4</sup>, making the group a top 10 insurer in Hong Kong<sup>4</sup>.

Zurich Insurance Group (Hong Kong) offers a wide range of insurance-based solutions for individuals as well as companies, and was awarded the "Capital Weekly PRO Choice Awards 2008" in the "Life Insurance Services" category by Capital Weekly in recognition of its outstanding performance.

1 Measured by a composite ranking for sales, profits, assets and market value, source: The Forbes Global 2000, April 2009

2 In terms of revenue, source: Fortune Global 500, July 2009

3 As of 31st March 2010

4 Based on the combined "total annualised premium" in 2008; source: Office of Commissioner of Insurance



## GlobalHealth Asia

Founded in Hong Kong in 1997, GlobalHealth Asia is a member of the Global Health International Group Limited. The customer first philosophy of GlobalHealth Asia results in industry leading service being provided to all policyholders.

With operations in four markets, plus local underwriting partners across Southeast Asia, GlobalHealth Asia provides local support for individuals, families, corporations, and organisations seeking innovative and value-driven medical insurance coverage.

**Created With One Goal in Mind** – to be the best personal and family medical insurance service provider in Asia – GlobalHealth Asia has built a solid reputation for providing **value oriented insurance and superior customer service.**

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