

**GLOBALITY** <sup>DKV</sup>



**Globality YouGenio<sup>®</sup>**  
Individual care in a globalized world

DKV Globality. Globally yours.

 First-class care and individual insurance cover

 Worldwide know-how. Local partners

 First-hand experience and expertise

If you are healthy, you are mobile, perform well and can be both innovative and creative. Your health is the basis of your success. It is precious asset which must be preserved. Especially when living and working abroad for long periods of time.

Your health and that of your family deserves nothing less than the best insurance service worldwide.

DKV Globality offers maximum security for your individual cover.

It is a calming thought to know that there is someone always at your side with competence and experience. A partner who is familiar with the healthcare system in your new country of residence and who knows the local structures, as well as the right people to contact. A partner who makes you feel so that you can focus in your goals, turn your plans into reality and make the most of your new life style.



With DKV Globality you are choosing a leading international health insurer with an exclusive focus on expatriates – people who study, live or work abroad.

As a member of the Munich Re Group, we can offer you the strength and security of one of the world's leading reinsurers and the competence of a world-class international network of assistance and service partners.

Thanks to our international presence, your health is always in good hands, no matter where you are. Place your trust in our expertise based on more than 80 years of experience in the health insurance sector.

Going abroad to work or study is a truly magnificent opportunity. So that you can concentrate entirely on making your dreams and goals come true,

DKV Globality offers individual insurance cover with

- optimum outpatient, inpatient and dental care throughout the world,
- comprehensive advice, both when providing benefits and when dealing with general enquiries, and
- best possible organizational support in case of illness.

DKV Globality will accompany you through the healthcare system of the country concerned – from the vaccinations to be obtained before departure, recommending doctors and hospitals, making appointments or procuring medication to quick and straightforward reimbursement of costs.

Quite simply you can recover quickly and concentrate entirely on your job, family or course of study, secure in the knowledge that your health is in the very best hands.

 **Access to worldwide care with the highest standards available**

 **Innovative competence based on decades of experience**








**DKV Globality knows no borders**

Our network of service centres and assistance partners spans the entire globe.

With our location-based service and assistance concept, we guarantee comprehensive advice and support for all your medical care. Our area-wide network of medical service-providers ensures optimum care everywhere and at all times.

You are free to concentrate on recovering your health. Our Service Centre will take care of payment guarantees for hospitals and clinics, help to procure medication and inform your relatives. If applicable, it will also investigate and organize medically necessary return transport of the patient.

Your Globality Service Card identifies you to the medical providers (doctors, pharmacists, hospitals) as a patient with private insurance and access to a premium network. Call the number indicated on the Service Card to contact competent professional partners who speak your language – at any time of the day or night. Our multilingual service team will ensure that you receive the required information without delay.

-  **Always nearby, throughout the world**
-  **A calming thought:  
the Globality service and assistance network**
-  **Always the right partner at hand with your  
personal Globality Service Card**

## Health care that leaves nothing to be desired: your benefit packages

## Optimum protection for your family

### DKV Globality offers you three different plan levels each with or without deductibles

Our Globality YouGenio® range consists of the following plan levels:

- Classic
- Plus
- Top

The individual plan levels differ with regard to the nature and amount of agreed benefits. Each level, however, generally includes benefits for inpatient, outpatient and dental treatment, as well as special assistance services.

The following table of benefits is an extract of the complete scope of benefits and services.

### Assistance services

Classic	Plus	Top
24-hour service with experienced counsellors, own doctors and specialists	24-hour service with experienced counsellors, own doctors and specialists	24-hour service with experienced counsellors, own doctors and specialists
Medical evacuation and repatriation	Medical evacuation and repatriation	Medical evacuation and repatriation
Information on medical infrastructure (local medical care and names and addresses of multilingual doctors)	Information on medical infrastructure (local medical care and names and addresses of multilingual doctors)	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)	Support and information (by our medical service, second opinion, monitoring of the course of the illness)	Support and information (by our medical service, second opinion, monitoring of the course of the illness)
Assumption of costs guarantee and/ or payment of an advance (preparation for a stay in hospital)	Assumption of costs guarantee and/ or payment of an advance (preparation for a stay in hospital)	Assumption of costs guarantee and/ or payment of an advance (preparation for a stay in hospital)
Support in case of bereavement (up to € 2,500)	Support in case of bereavement (up to € 5,000)	Support in case of bereavement (up to € 10,000)
Appropriate additional medical support (information on the nature, possible causes and possible treatment of an illness)	Appropriate additional medical support (information on the nature, possible causes and possible treatment of an illness)	Appropriate additional medical support (information on the nature, possible causes and possible treatment of an illness)
Country profiles online	Country profiles online	Country profiles online
—	Organizing visits to the patient (reimbursement of costs up to € 1,500)	Organizing visits to the patient (reimbursement of costs up to € 3,000)
—	Procurement and shipment of vital medication	Procurement and shipment of vital medication
—	Psychological help by telephone (three calls)	Psychological help by telephone (five calls)
—	—	Organizing return transport or care for the children
—	—	Document depot (safe custody, help in obtaining replacements)
—	—	Organizing help in the event of legal difficulties
—	—	Procurement of intercultural training



## Inpatient treatment

Classic	Plus	Top
Accommodation in a private or semiprivate room	Accommodation in a private or semiprivate room	Accommodation in a private or semiprivate room
Medical treatment (examination, diagnosis and medical services for example radiology, computed tomography (CT), magnetic resonance imaging (MRI))	Medical treatment (examination, diagnosis and medical services for example radiology, computed tomography (CT), magnetic resonance imaging (MRI))	Medical treatment (examination, diagnosis and medical services for example radiology, computed tomography (CT), magnetic resonance imaging (MRI))
Transport to the nearest hospital	Transport to the nearest hospital	Transport to the nearest hospital
Drugs and dressings	Drugs and dressings	Drugs and dressings
Therapies/ physiotherapy	Therapies/ physiotherapy	Therapies/ physiotherapy
Therapeutic aids and appliances as a life-saving measure (e.g. cardiac pacemakers)	Therapeutic aids and appliances as a life-saving measure (e.g. cardiac pacemakers)	Therapeutic aids and appliances as a life-saving measure (e.g. cardiac pacemakers)
Psychiatric treatment	Psychiatric treatment	Psychiatric treatment
—	Inpatient psychotherapy	Inpatient psychotherapy
—	Other therapeutic aids and appliances (e.g. artificial limbs/ prostheses) up to € 2,000 per insurance year	Other therapeutic aids and appliances (e.g. artificial limbs/ prostheses)
—	Medical treatment during pregnancy and childbirth; midwife or obstetric nurse but excluding screenings during pregnancy, reimbursement of costs up to € 5,000 per insurance year	Medical treatment during pregnancy and childbirth; midwife obstetric nurse but excluding screenings during pregnancy
—	Outpatient childbirth, lump sum of € 250	Outpatient childbirth, lump sum of € 500
—	Chemotherapy, oncological drugs and treatment, up to € 5,000 per insurance year	Chemotherapy, oncological drugs and treatment
—	Nursing care at home and domestic help for up to 7 days	Nursing care at home and domestic help for up to 14 days
—	Inpatient follow-up rehabilitation for up to 14 days per insurance year	Inpatient follow-up rehabilitation for up to 21 days per insurance year
—	Parent rooming-in during child inpatient treatment (up to 18 years)	Parent rooming-in during child inpatient treatment (up to 18 years)
—	Bone marrow and organ transplants up to € 200,000 per insured person (reimbursement of costs for patient and donor)	Bone marrow and organ transplants (reimbursement of costs for patient and donor)

## Outpatient treatment

Classic	Plus	Top
Medical treatment (examination, diagnosis and medical services for example radiology, computed tomography (CT), magnetic resonance imaging (MRI))	Medical treatment (examination, diagnosis and medical services for example radiology, computed tomography (CT), magnetic resonance imaging (MRI))	Medical treatment (examination, diagnosis and medical services for example radiology, computed tomography (CT), magnetic resonance imaging (MRI))
Cancer treatment (chemotherapy, oncological drugs and treatment)	Cancer treatment (chemotherapy, oncological drugs and treatment)	Cancer treatment (chemotherapy, oncological drugs and treatment)
Drugs and dressings	Drugs and dressings	Drugs and dressings
Therapies/ physiotherapy, including massages	Therapies/ physiotherapy, including massages	Therapies/ physiotherapy, including massages
Psychiatric treatment	Psychiatric treatment	Psychiatric treatment
—	Outpatient psychotherapy (20 sessions per insurance year)	Outpatient psychotherapy (20 sessions per insurance year)
—	Screenings, up to € 250 per insurance year	Screenings, up to € 500 per insurance year
—	Vaccinations, up to € 250 per insurance year	Vaccinations
—	Reimbursement of costs for pregnancy and childbirth, up to € 2,000 per insurance year	Reimbursement of costs for pregnancy and childbirth
—	Infertility treatment (50 % up to € 7,500)	Infertility treatment (50 % up to € 15,000)
—	Acupuncture, homeopathy, osteopathy and chiropractic, up to € 500 per insurance year	Acupuncture, homeopathy, osteopathy and chiropractic, up to € 1,000 per insurance year
—	Vision aids, up to € 100 per insurance year	Vision aids, up to € 200 per insurance year

## Dental treatment

Classic	Plus	Top
Analgesic dental treatment	Analgesic dental treatment, including inlays	Analgesic dental treatment, including inlays
Dentures (implants, orthodontic performances), if required as a result of an accident (50% of costs)	Dentures (implants, orthodontic performances), up to € 2,000 per insurance year	Dentures (implants, orthodontic performances), up to € 5,000 per insurance year
—	Screenings for early detection of disorders of the teeth, mouth and jaw	Screenings for early detection of disorders of the teeth, mouth and jaw

 Your personal customer portal: everywhere, at any time

 Quick and flexible claims service

 24/7 – round-the-clock advice: reliable and proven

“My Globality” under [www.dkv-globality.com](http://www.dkv-globality.com) provides your employees with direct and secure personal access to all the main information (e.g. country profiles, information for travellers, checklists, recommended vaccinations), benefit data and documents associated with the insurance cover.

Rapid and efficient processing of claims and personal support are focal points of our claims handling department. Costs are reimbursed in over a 100 local currencies.

Living in a different culture and society is not always easy, nor is it always easy to understand – particularly if you have to deal with an urgent health problem. That is why our staff have received intensive training so that they can deal with the conditions specific to each country. The well-being of every single insured person receives our particular attention.

Our 24-hour service with experienced counsellors, doctors and specialists will accompany you through the local healthcare system and organize treatment by precisely those doctors and institutions that are best qualified to meet your individual needs.

DKV Globality. Globally yours.

No matter whether you are going abroad next month or next year – contact us now. We will gladly provide you with full details relating to our benefits and reimbursements as well as all the services making life abroad easier for you.

Visit our website: [www.dkv-globality.com](http://www.dkv-globality.com)

For further information call our sales advice line +352/ 270 444 2201 or send us an e-mail at: [contact@dkv-globality.com](mailto:contact@dkv-globality.com)





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