



TABLE OF BENEFITS INDIVIDUAL HEALTHCARE PLANS

GlobalPass Healthcare Plans for Latin America

Valid from 1st May 2020

These plans are only available to those who are resident in Latin America and the Caribbean. They are not available to residents of Brazil.

Reasons to choose us

A culture of care

We're proud of the personal touch, empathy and determination we bring to global healthcare.



Three comprehensive plans

Choose the option that best suits your needs and budget



We're sticking around

Financially strong company with A+ Superior, A.M. Best rating

A better quality of life

We designed services to help you live a longer and healthier life.



Comprehensive cover

One of the most comprehensive oncology benefits on the market



Digital solutions

MyHealth Digital Services - to give you easy and convenient access to your cover.

We'll take care of it

You will have access to quality healthcare through our 'always on' support. We find solutions. We make it happen.



A human approach to service

24/7 multilingual Helpline and Emergency Assistance services



Quick and efficient

Fully completed medical claims processed within 48 hours



Driving savings

Effective, proven cost containment and fraud prevention methods



Keeping it simple

Automatic renewal every year - hassle free for you and your family

Closer to you

Making sure you have access to the right care.



Global network

Large network of over 900K - and growing - quality medical providers



The right help at the right time

Access to Expat Assistance Programme: Whether it's help buying a home, handling a legal dispute or coping with cultural shock, we offer consultations to help you answer questions and reach your goals.



Being informed, being safe

Access to Travel Security Services: Talk to a security specialist for any safety concerns associated with a travel destination

Maximum benefits and deductible options

	GlobalPass Individual Choice 1	GlobalPass Individual Choice 2	GlobalPass Individual Connect
Maximum plan benefit	US\$9,000,000	US\$7,000,000	US\$3,000,000
Deductible options per person per Membership Year	US\$500/US\$1,000/US\$2,000/US\$5,000/US\$10,000/US\$20,000		
Deductible options per family per Membership Year	US\$750/US\$1,500/US\$3,000/US\$6,000/US\$9,000/US\$15,000		

Core Plans




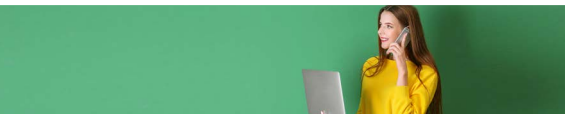






Treatments and costs marked with an asterisk (*) require pre-approval through submission of a Pre-authorization Form.


	GlobalPass Individual Choice 1	GlobalPass Individual Choice 2	GlobalPass Individual Connect
Hospital accommodation (private room)*	✓	✓	✓
Intensive care*	✓	✓	✓
Prescription drugs and materials* (in-patient and day-care treatment only) (Prescription drugs are those which legally can only be purchased when you have a doctor's prescription)	✓	✓	✓
Surgical fees, including anaesthesia and theatre charges*	✓	✓	✓
Doctor and therapist fees* (in-patient and day-care treatment only)	✓	✓	✓
Surgical appliances and materials*	✓	✓	✓
Diagnostic tests* (in-patient and day-care treatment only)	✓	✓	✓
Organ transplant*	US\$2,000,000 per organ(s) per lifetime	US\$2,000,000 per organ(s) per lifetime	US\$500,000
• Diagnosis for organ, cell or tissue procurement, transportation, harvesting and living donor medical costs*	US\$50,000	US\$50,000	US\$50,000
Bariatric surgery* (in-patient and out-patient treatment) (24 month waiting period applies)	US\$15,000 per lifetime	Not covered	Not covered
Psychiatry and psychotherapy* (in-patient and day-care treatment only) (24 month waiting period applies) (maximum 90 days per lifetime)	US\$25,000	US\$12,500	Not covered
Accommodation costs for one parent staying in hospital with a member aged under 18*	✓	✓	US\$350 per night up to 30 nights
Emergency in-patient dental treatment We won't apply a deductible for this benefit	✓	✓	✓
Day-care treatment*	✓	✓	✓
Kidney dialysis*	✓	✓	✓
Out-patient surgery*	✓	✓	✓

Core Plan Benefits	GlobalPass Individual Choice 1	GlobalPass Individual Choice 2	GlobalPass Individual Connect
Laser eye treatment (limited to one treatment per lifetime)	US\$1,350	Not covered	Not covered
Nursing at home or in a convalescent home* (immediately after or instead of hospitalisation)	US\$200 per day, max. 30 days	Not covered	US\$100 per day, max. 30 days
Rehabilitation treatment* (in-patient, day-care and out-patient treatment – must commence within 14 days of discharge after the acute medical and/or surgical treatment ceases)	US\$20,000	US\$12,000	US\$12,000
Local ambulance We won't apply a deductible for this benefit	US\$3,000	US\$3,000	US\$3,000
Medical treatment needed as a result of an accident We won't apply a deductible for the first admission to hospital if it lasts more than 24h. However, we will apply the deductible for any subsequent treatments you may need after being discharged from hospital	✓	✓	✓
Emergency treatment outside area of cover for trips of a maximum period of six weeks. (members with 'Worldwide' cover are also covered for emergency treatment) We won't apply a deductible for this benefit	✓ Max. 42 days	✓ Max. 42 days	✓ Max. 42 days
Medical evacuation* We won't apply a deductible for this benefit			US\$100,000
<ul style="list-style-type: none"> Where necessary treatment is not available locally, we will evacuate the insured person to the nearest appropriate medical centre* Where ongoing treatment is required, we will cover hotel accommodation costs* Evacuation in the event of unavailability of adequately screened blood* If medical necessity prevents an immediate return trip following discharge from an in-patient episode of care, we will cover hotel accommodation costs* 	✓ ✓ ✓	✓ ✓ ✓	
Expenses for one person accompanying an evacuated person* We won't apply a deductible for this benefit	US\$3,750	US\$3,750	US\$3,000
Travel costs of insured family members in the event of an evacuation* We won't apply a deductible for this benefit	US\$2,800 per event	US\$2,800 per event	US\$2,000 per event
Repatriation of mortal remains* We won't apply a deductible for this benefit	✓	✓	US\$20,000
Travel costs of insured family members in the event of the repatriation of mortal remains* We won't apply a deductible for this benefit	US\$2,800 per event	US\$2,800 per event	US\$2,000 per event
CT and MRI scans (in-patient and out-patient treatment)	✓	✓	✓
PET* and CT-PET* scans (in-patient and out-patient treatment)	✓	✓	✓
Oncology* (in-patient, day-care and out-patient treatment)	✓	✓	✓
<ul style="list-style-type: none"> Purchase of a wig, prosthetic bra or other external prosthetic device for cosmetic purposes 	US\$270 per lifetime	US\$270 per lifetime	US\$270 per lifetime
Preventative surgery* (in-patient and out-patient treatment)	US\$25,000	US\$15,000	US\$15,000
Palliative care*	✓	Not covered	US\$25,000
Long term care*	✓ Max. 90 days per lifetime	✓ Max. 90 days per lifetime	Not covered

Core Plan Benefits	GlobalPass Individual Choice 1	GlobalPass Individual Choice 2	GlobalPass Individual Connect
<p>Routine maternity* (in-patient and out-patient treatment)</p> <p>The following waiting period applies:</p> <ul style="list-style-type: none"> - 10 months for policies with two adult members (we don't consider dependant children as adults, even if they are over 18) - 24 months for policies with one adult member <p>We won't apply a deductible for this benefit, where the deductible selected is below or equal:</p> <ul style="list-style-type: none"> - US\$2,000 for an individual plan - US\$3,000 for a family plan 	US\$8,500	US\$4,000	US\$4,000
<p>Stem cell storage* (in-patient treatment) (cost covers extraction and one year stem cell preservation)</p>	US\$2,000 per covered pregnancy (included within Routine maternity benefit)	US\$2,000 per covered pregnancy (included within Routine maternity benefit)	US\$2,000 per covered pregnancy (included within Routine maternity benefit)
<p>Complications of pregnancy* (in-patient and out-patient treatment)</p> <p>The following waiting period applies:</p> <ul style="list-style-type: none"> - 10 months for policies with two adult members (we don't consider dependant children as adults, even if they are over 18) - 24 months for policies with one adult member 	US\$1,000,000	US\$1,000,000	US\$500,000 per lifetime
<p>Complications of childbirth* (in-patient treatment)</p> <p>The following waiting period applies:</p> <ul style="list-style-type: none"> - 10 months for policies with two adult members (we don't consider dependant children as adults, even if they are over 18) - 24 months for policies with one adult member 	US\$12,500	US\$12,500	US\$10,000

Additional Core Plan Benefits

  <p>Employee Assistance Programme** offers access to a range of 24/7 multilingual support services as follows:</p> <ul style="list-style-type: none"> • Confidential professional counselling (in-person, phone, video, on-line chat and email) • Legal and financial support services • Critical incident support • Wellness website access 	✓	✓	✓
  <p>Travel Security Services** offers 24/7 access to personal security information and advice for all your travel safety queries.</p> <p>This includes:</p> <ul style="list-style-type: none"> • Emergency Security Assistance Hotline (not a free phone number) • Country intelligence and security advice • Daily security news updates and travel safety alerts 	✓	✓	✓
  <p>HealthSteps App**</p> <p>Allianz Care's digital fitness app which encourages lifestyle and behavioural changes for a fitter and healthier you.</p>	✓	✓	✓
  <p>MyHealth Digital Services</p> <ul style="list-style-type: none"> • Manage your cover with our app or portal, anytime, anywhere, online and offline • Submit and track progress of claims • Access your policy documents, health services, payment details and more 	✓	✓	✓

Core Plan Benefits	GlobalPass Individual Choice 1	GlobalPass Individual Choice 2	GlobalPass Individual Connect
 <p>Medi24** Talk to a nurse on the phone on a wide range of health topics – available 24/7 in English, German, French and Italian (not a free phone number)</p>	✓	✓	✓

Benefits marked with a ✓ are covered in full, subject to the maximum plan benefit.

** These services are provided by third party providers. They are made available to you subject to your acceptance of our terms and conditions. They are also subject to AWP Health & Life Services Limited terms as they appear on our HealthSteps App. You understand and agree that AWP Health & Life SA (Irish Branch) and AWP Health & Life Services Limited are not responsible or liable for any claim, loss or damage, directly or indirectly resulting from your use of the above named services.

Out-patient Plans



Out-patient Plan Benefits	GlobalPass Individual Choice 1	GlobalPass Individual Choice 2	GlobalPass Individual Connect
Doctor fees (including specialist fees)	✓ max. 25 visits	Not covered	✓ max. 25 visits
Second medical opinion*	✓	Not covered	✓
Prescription drugs	US\$7,000	Not covered	US\$7,000
Specialized out-patient drugs* (12 month waiting period applies)	✓	Not covered	US\$20,000
Diagnostic tests	✓	Not covered	✓
Prescribed physiotherapy, speech therapy, oculomotor therapy, occupational therapy*, chiropractic treatment, osteopathy, Chinese herbal medicine homeopathy and acupuncture and podiatry	✓ max. 60 visits	Not covered	US\$10,000
Nutritionist consultations (only as a result of a diagnosed medical condition. Doctor referral is required)	✓ max. 6 visits	Not covered	Not covered
Psychiatry and psychotherapy (24 month waiting period applies)	✓ max. 25 visits	Not covered	Not covered
Health and wellbeing checks including screening for the early detection of illness or disease Checks are limited to: <ul style="list-style-type: none"> • Physical examination • Blood tests (full blood count, biochemistry, lipid profile, thyroid function test, liver function test, kidney function test) • Cardiovascular examination (physical examination, electrocardiogram, blood pressure) • Neurological examination (physical examination) • Cancer screening <ul style="list-style-type: none"> - Annual pap smear - Mammogram (every two years for women aged 45+, or earlier where a family history exists) - Prostate screening (yearly for men aged 50+, or earlier where a family history exists) - Colonoscopy (every five years for members aged 50+, or 40+ where a family history exists) - Annual faecal occult blood test • Bone densitometry (every five years for women aged 50+) • Well child test (for children up to the age of six years, up to a maximum of 15 visits per lifetime) • BRCA1 and BRCA2 genetic tests (where a direct family history exists, GlobalPass Individual Choice 1 and Connect only) 	US\$650 We won't apply a deductible for this benefit	Not covered	US\$400 We won't apply a deductible for this benefit

Out-patient Plan Benefits	GlobalPass Individual Choice 1	GlobalPass Individual Choice 2	GlobalPass Individual Connect
Prescribed medical aids	✓	Not covered	US\$7,000
Prescribed glasses and contact lenses including eye examination	USD\$250	Not covered	Not covered

Dental Plans



Dental Plan Benefits	GlobalPass Individual Choice 1	GlobalPass Individual Choice 2	GlobalPass Individual Connect
Overall maximum dental benefit	US\$1,500	Not applicable	US\$750
Dental treatment	50% refund	Not covered	50% refund
Dental surgery	50% refund	Not covered	50% refund
Periodontics	50% refund	Not covered	50% refund
Orthodontic treatment and dental prostheses (10 month waiting period applies)	50% refund	Not covered	50% refund
Emergency out-patient dental treatment	80% refund	Not covered	80% refund

Please note that we offer the choice of purchasing GlobalPass Individual Choice 1 and GlobalPass Individual Connect without the Dental Plan. In this case, a 5% discount on your premium will apply.

Additional information

Congenital and hereditary conditions

Congenital and hereditary conditions are covered up to the maximum plan limit. However, for members under the age of 18, this is limited to US\$750,000 per lifetime (GlobalPass Choice) or US\$500,000 per lifetime (GlobalPass Connect). The pre-existing conditions clause is applicable for congenital and hereditary conditions.

Treatment in the USA

You have access to an exclusive network of medical facilities and healthcare providers in the US on a direct billing basis (in-patient & Day-care treatment only). You are not restricted to using this network. However, if you have a GlobalPass Connect plan and choose a provider outside of the network, we will only reimburse 60% of the medical expenses.

A full list of providers in this network is available online: globalpass.omhc.com

If you have "Worldwide" cover and wish to locate a medical provider in the USA, simply contact us on our USA number: (+1) 800 541 1983 (toll-free from the USA). Alternatively, you can request a call back us. Simply click on "Contact me" at globalpass.omhc.com and follow the instructions on screen.

Area of cover

We offer a choice of three different geographical areas of cover (cover is not provided in sanctioned countries).


- Latin America and Caribbean only
- Worldwide
- Worldwide excluding USA, Hong Kong, China, Canada, Singapore, Switzerland, UK and Brazil


Talk to us, we love to help!

If you have any queries, please do not hesitate to contact us:

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