



CARE & HEALTH

International Healthcare Solution

NAVIGATOR
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INDIVIDUALS

CARE & HEALTH, YOUR MAIN ADVANTAGES

▶ TOP-OF-THE-RANGE COVERAGE AVAILABLE TO EVERYONE

Care & Health gives you the best by offering you healthcare coverage, assistance and security when you need it most.

Care & Health covers you in your usual country of residence and abroad.

▶ DESIGN YOUR OWN PLAN

Manage your healthcare expenses by paying only for the level of coverage you want. You define your:

- Core plan
- Maximum annual limit
- Options: Maternity, Dental, Vision, Life Insurance
- Level of reimbursement (80 %, 90 % or 100 %)
- Area of coverage

▶ LOCAL SERVICES

Located across 5 continents, Henner - GMC multilingual customer service teams (37 languages spoken) are available 24/7 and reply to emails within 2 business days.

Claims are processed within 3 business days and paid in the currency of your choice (choose from 147 currencies), upon receipt of proper documentation and itemized invoices.

▶ OUR INTERNATIONAL MEDICAL NETWORK

Benefit from direct billing agreements and tariff arrangements for both in and outpatient treatments with more than 36,000 medical providers around the world.

▶ WHENEVER, WHEREVER YOU ARE

Care & Health provides borderless cover, even if you move to another continent, get married, change your occupation or wish to add a beneficiary, etc.

GOOD TO KNOW

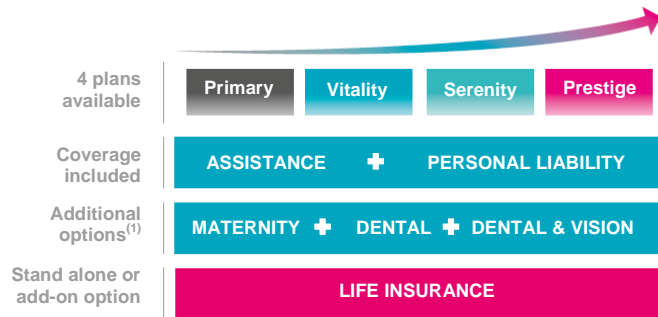
Sign up before the age of 60 and be eligible for lifetime coverage.



YOUR HEALTHCARE COVERAGE

▶ A SOLUTION YOU DESIGN

Design your own insurance coverage to suit your specific needs.
Select coverage from any of the 4 progressive and modular plans available:



GOOD TO KNOW

On any plan:

- Your hospitalization benefits are covered at 100 %
- Cancer treatment is covered
- Pre-existing and Chronic Conditions are covered⁽²⁾

(1) Consult details in your table of benefits for options available per plan
(2) Following acceptance of your medical condition by the Medical Board

▶ FROM ESSENTIAL TO OPTIMUM

Four plans with progressive coverage and optional add-ons, from the essential to the optimum:

- Primary** Primary plan is well-suited for basic hospitalization coverage with full refund on private and semi private room
- Vitality** Vitality plan is ideal for covering all daily needs (doctor, pharmacy, radiology, etc.)
- Serenity** Serenity plan provides a comprehensive coverage for inpatient and outpatient including health checkups, complementary medicines, and physiotherapy.
- Prestige** Get the best with Prestige. The most comprehensive plan with optimum coverage and the highest benefits limits.

EXAMPLE

You suffer from painful and recurring sciatica. Your General Practitioner prescribes 15 sessions with a physiotherapist each costing US\$ 100. With **Prestige**, your treatment is covered 100 %. You have no out-of-pocket expenses.

COVERAGE INCLUDED

▶ ASSISTANCE

Whatever your circumstances...

- Emergency medical evacuation and repatriation
- Family member visit in the event of being hospitalized
- Compassionate visit in the event of death of a direct family member
- Second medical opinion
- Dispatch of medication

...**Care & Health** supports you when you need it most.

▶ PERSONAL LIABILITY INSURANCE

The Personal Liability **Care & Health** benefit provides coverage for the financial consequences of any damage or harm which you, or any person over whom you have personal liability, may cause to any third party. It includes:

- **Medical payments** to others in case of property damage or bodily injury caused unintentionally to a third party by you or a family member
- **Protection against law suits** resulting from unintentional bodily injury, personal injury, or property damage. Defense costs are included.

“**Neighbors and Tenants Liability**”, thus providing protection against any third party damages for which you may be held liable.

EXAMPLE

If your child accidentally spills a glass of water on your friend’s laptop, your insurer will reimburse the laptop or its repair.



YOUR LIFE INSURANCE CARE & HEALTH

▶ DO YOU WANT TO PROTECT YOURSELF AND YOUR FAMILY IN CASE OF DEATH?

The Life Insurance optional benefit provides you with a lump sum payment in the event of death or total permanent disability.

You can select your lump sum from US\$ 25,000 to US\$ 250,000, paid out to your beneficiaries in case of death.

You can double this lump sum if death is caused by an accident by selecting the “accidental death” option.

EXAMPLE

You are 35, married with 3 children that you have declare as your beneficiaries. You select the option “Death all causes & Total Permanent Disability” with a lump sum of US\$ 25,000 and add the “Death by accident” option.

In the event of death caused by an accident, your beneficiaries will receive a lump sum of US\$ 50,000.

GOOD TO KNOW

Life insurance can be purchased without healthcare plan.



CARE & HEALTH TAILORED TO YOUR NEEDS

▶ CHOOSE YOUR MAXIMUM ANNUAL REIMBURSEMENT LIMIT

You can choose a maximum annual limit for in and out patient treatments up to US\$ 4,500,000 per person per year.

▶ CHOOSE YOUR LEVEL OF COVERAGE

With **Care & Health**, you can adjust your premium by opting for a 100 %, 90 %, or 80 % coverage.

GOOD TO
KNOW

- 90 % coverage lowers your premiums and leads to a 10 % copayment on your part
- 80 % coverage lowers your premiums even more and leads to a 20 % copayment on your part

▶ CHOOSE YOUR GEOGRAPHICAL AREA OF COVER

Care & Health travels with you. Rather than being covered only in your Country of Residence, we enable you to receive elective treatment in all the countries that belong to your Area of cover.

Of course, if you are ever travelling outside of your chosen Area of Cover and an unforeseeable illness or accident occurs, you will still be covered up to the usual limits.

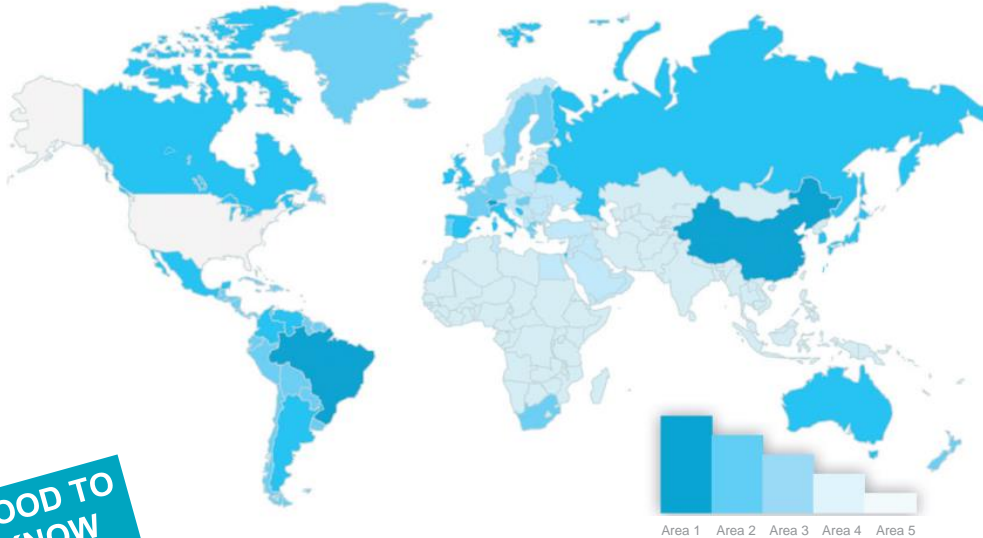
▶ DISCOUNTS FOR CHILDREN

Do you want to protect your family? With **Care & Health** you can benefit from discounts: 10 % for your second child, 20 % from your third child onwards.



INTERNATIONAL COVERAGE

Choose the area of cover where you want to receive your elective treatment:



GOOD TO KNOW

- Choose Area 1 and be covered for elective treatment in areas 1, 2, 3, 4 and 5.
- Choose Area 2 and be covered for elective treatment in areas 2, 3, 4 and 5.
- In case of accident or unexpected illness, you are covered worldwide for trips up to 90 days.

EXAMPLE

For example, if you live in Malaysia (Area 5) for over 6 months of the year, but wish to be covered for elective treatment in Singapore (Area 2) select Area 2. By selecting Area 2, you will be covered in countries from Areas 2 to 5 (including Malaysia and Singapore).

- **Area 1:** Brazil, Hong Kong, Macau, Mainland China, Switzerland + countries in areas 2, 3, 4, and 5.
- **Area 2:** Argentina, Australia, Belarus, Bosnia, Canada, Colombia, Spain, Ireland, Israel, Italy, Japan, Mexico, Monaco, United Kingdom, Russia, Singapore, South Korea, Venezuela + countries in areas 3, 4, and 5.
- **Area 3:** South Africa, Germany, Belgium, Chile, Denmark, Finland, France, Greece, Hungary, Iceland, New Caledonia, New Zealand, Portugal, Sweden, Rest of Latin America, Rest of Europe + countries in areas 4, and 5.
- **Area 4:** Saudi Arabia, Bahrain, Egypt, United Arab Emirates, Iran, Iraq, Jordan, Kuwait, Lebanon, Oman, Qatar, Syria, Turkey, Yemen, Rest of Middle East + countries in area 5.
- **Area 5:** Rest of Africa, Rest of Asia (Bangladesh, Cambodia, North Korea, India, Indonesia, Laos, Malaysia, Mongolia, Myanmar, Philippines, Sri Lanka, Thailand, Vietnam, etc).

HENNER - GMC COMMITMENT TO SERVICE

▶ YOUR HENNER - GMC SERVICES

ANYWHERE IN THE WORLD

- Telephone calls answered within 3 rings
- Emails responded within 2 business days
- Regular quality surveys show 95 % of our clients are satisfied or very satisfied
- Over 50 % of our members have been with us for more than 10 years
- Enjoy Direct Settlement arrangements with more than 43,000 hospitals and clinics worldwide



Over 30 years of international experience with 1.5 million people covered around the world.

www.henner.com

Stay connected by accessing your personal web-space

- Access the Henner - GMC medical network
- Lodge claims online
- Keep track of your reimbursement statements and status
- Access and download documents: claim forms, prior agreement requests, membership guides, explanations of benefits



YOUR CONTACT

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et chirurgicale

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