

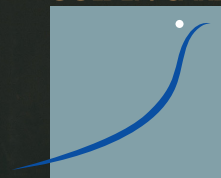
GOLDEN CARE®

Your health insurance around the world

GENERAL **PRODUCTS** BROCHURE



GOLDEN CARE®



IMPORTANT INFORMATION

The purpose of this brochure is to make our **GOLDEN CARE** products easier to understand.

This document contains:

- The advantages of insuring yourself through a GOLDEN CARE policy
- An overview of our coverage and a comparison of benefits
- How to optimize your premiums
- How to receive an offer and take out a policy
- How to make a claim simply and quickly

Please note that this brochure does not replace the general insurance terms and conditions of GOLDEN CARE Plans and your insurance certificate. This document is published for information purposes only.

Feel free to contact us for any questions you may have.

WELCOME TO GOLDEN CARE

Efficiency
Health
Quality

When quality and efficiency go hand in hand: 30 years of success in health care putting people first

As a true pioneer in the field of international insurance and medical assistance, GOLDEN CARE has developed expertise in international mobility over the years. Since its creation in 1985, GOLDEN CARE has designed and developed a unique concept in health insurance, intended specifically for people who want the freedom to seek medical treatment anywhere in the world, including in their country of origin.

GOLDEN CARE policies allow you to plan your travel abroad with peace of mind. Our benefits include inpatient and outpatient care, as well as assistance services such as first aid in the field, repatriation and evacuation back to your home.

All the benefits provided are exclusively designed, managed and distributed by our group. By opting for GOLDEN CARE solutions, you combine safety and exceptional benefits in international health insurance.

GOLDEN CARE policies are underwritten by reputable companies, such as Lloyd's of London or Tokio Marine Kiln (AA+ rating), as a guarantee of financial security. With your security in mind, the companies in our group are regulated: GOLDEN CARE SA, our European management and service centre is regulated by the «Swiss Financial Market Supervisory Authority» (FINMA, No. 11296) and GOLDEN CARE LONDON by the «Financial Conduct Authority» (FCA, No. 08506982).

Contact one of our advisors today to obtain a personalised offer.

For further information, please visit our website www.goldencare.ch or contact one of our advisors by phone on **+41 22 786 12 00** or by email at goldencare@goldencare.ch.



**Are you a frequent traveller?
Are you planning to move abroad?
On your own or with your family?**

André S. and his family live in Switzerland and are insured under LAMal. They decide to move abroad.

GOLDEN CARE insures you worldwide. Pre-existing conditions can be covered, subject to written confirmation.

WHY CHOOSE GOLDEN CARE?

Living and working abroad is both stimulating and enriching. Discovering new places and different cultures and sometimes even developing language skills are all part of the experience. GOLDEN CARE helps thousands of students, travellers and families to fulfil their life project in complete safety.

GOLDEN CARE policies: added value



EXPERIENCE

GOLDEN CARE provides health insurance products offering international coverage for expatriates worldwide, as well as for people with high mobility who want to receive the best medical care around the world.

With our 30 years of experience in the international health insurance field, our qualified team will identify your needs and be able to meet your expectations, questions and/or concerns, both about our coverage and the reimbursement of benefits. A personalised service and strict confidentiality are essential.



HEALTH

GOLDEN CARE is pleased to help you to look after the health of your loved ones. Our range of products ensures you have access to the best health care services in Switzerland and worldwide. At GOLDEN CARE, your well-being is our priority!



MODULARITY

Our products and services have been designed to meet your needs with attractive premiums. With GOLDEN CARE Plans, you will find the coverage that fits your situation and budget.



COSMOPOLITAN

Benefits are not just valid in your country of residence. Indeed, our customers benefit from cover that has no borders.



FREEDOM OF CHOICE REGARDING YOUR DOCTOR OR HOSPITAL

You are free to choose your doctor for treatment or consultation and benefit from access to all medical facilities worldwide. In specific cases, we offer you the possibility of being repatriated to your home country to be treated and be with your loved ones.



SINGLE ROOM COMFORT

Single rooms and first-class hospitals will offer you maximum comfort.



PEACE OF MIND: A DOCTOR ON CALL 24/7

We guarantee 24/7 access to the world's largest assistance and insurance networks: at home, on the move or while abroad.



COMMUNICATION: MULTILANGUAGE

We are a multilingual company and our international emergency team is able to communicate in your language in order to assist you.



SERVICE EFFICIENCY

Each insured has a **MyGoldenCare** secure member space that allows them to update their personal information, manage their offers, submit their insurance application and claims, and consult their reimbursements. Interactive and functional, **MyGoldenCare** means you do not need to hesitate any longer: simple, fast insurance at your fingertips.



Peace of mind

The idea of going to the doctor when being abroad, may not be all that reassuring, with the result that you usually prefer to wait until you get home.

However, you no longer need to hesitate when faced with unexpected health problems: with GOLDEN CARE, Élodie L. can count on our dedicated assistance, to help direct her in the choice of a doctor based on her health condition. She thus feels more confident.

SUMMARY OF OUR COVERAGE

GOLDEN CARE's range of specific international health insurance products caters for those who do not want to be limited or restricted when it comes to their health and safety.

By choosing GOLDEN CARE, you opt for a range of products that provide a solution to every protection need. Whether you are an expatriate, on your own or with your family, a traveller or a student, our policies are tailored to your needs and budget and are suitable for all socio-professional categories.

Do you need to insure your company's employees? Contact us immediately to obtain an attractive offer.

YOU & YOUR FAMILY

- **ExecutiveCover:** *the high-end international solution with access to private clinics. Dental and maternity cover included*

The **ExecutiveCover** is an excellent choice for enhanced international protection that offers a level of coverage in line with your requirements. The cover limit is CHF 4,000,000 with extended coverage for medical costs. Thanks to unrestricted access to private clinics, you won't have to worry about the quality of your health cover. Benefits also include dental treatment, eye care and maternity cover.



- **EveriCover:** *comprehensive international coverage including inpatient and outpatient health care benefits worldwide*



This level of coverage gives you access to General Practitioners' and specialists' consultations, complementary medicine and physiotherapy. Laboratory and radiology services as well as prescription drugs are also covered.

To top up your **EveriCover** coverage, you can extend your benefits to dental and maternity care through the **EveriCover Plus** option.

As maternity is a special moment in a woman's life, we make every effort to make this event as pleasant as possible.



- **HospiCover:** *worldwide hospital coverage*

Benefits are reimbursed only in the case of hospitalisation and/or emergency medical treatment. With the **HospiCover** plan, you are in good hands.

- **AcciCover:** *accident coverage*

GOLDEN CARE offers you the **AcciCover** solution which is our peace of mind service in the event of an accident and emergency evacuation to the nearest hospital.

Efficiency and speed

Hans G. has been covered by GOLDEN CARE for years. During his trip to Malaysia, a shoulder dislocation meant he had to go to the hospital emergency department. Diagnosis: Hans had to wear a sling and as he was not sure about its quality, GOLDEN CARE's Assistance sent a splint meeting European standards, which the customer received the next day. In addition to this, GOLDEN CARE covered his medical expenses and Hans did not have to make any prepayments.



STUDENTS

Are you a foreign national who has come to study in Switzerland? We offer solutions specifically designed for students' needs. GOLDEN CARE provides insurance equivalent to the compulsory insurance (LAMal/KVG) in Switzerland and also worldwide when you travel, including in your home country. Coverage for Switzerland only is also available.

Exceptional conditions for international students

As a Chinese national, Da Wei L. came to Switzerland to study at a management school. When riding a scooter on a holiday in his home country, he collided with a car and suffered a leg injury. GOLDEN CARE covered his ambulance transportation and treatment costs, even after he returned to Switzerland. Through GOLDEN CARE, Da Wei can study with complete peace of mind with a coverage equivalent to that provided by LAMal and a premium tailored to his budget.



NOTE

To take out a student policy, you must have a valid residence permit and be registered in an educational institution. Please send us a copy of both your student card and your permit.

Collective insurance cover for schools

Are you concerned about the health of your students and keen to help them during their time in Switzerland? Do you need global cover for all the students attending your institution? In partnership with GOLDEN CARE, offer your students covers that meet your requirements. Contact us to benefit from personalised group rates.



TRAVELLERS

With our travel insurance solutions, find the scheme that suits your needs during your stay abroad. Travel with peace of mind and benefit from health insurance in the event of illness and/or accident regardless of your destination. You can now take out insurance for travelling within the Schengen area or worldwide:

- **TravelCover Schengen*** :

Are you looking for insurance in connection with a trip to Europe that offers you coverage in the event of unforeseen circumstances that may arise abroad? The **TravelCover Schengen** plan is made for you!

*This policy meets intra-community visa requirements.

- **TravelCover Worldwide** :

Discover without further ado our **TravelCover Worldwide** product, the health insurance that covers you when you travel worldwide, outside your country of residence and/or country of departure.

- **Business Travel CorporateCover** :

Do you want to insure your employees during their business trips? With the **Business Travel CorporateCover** plan, choose what you need: cover options, length of stay, geographical area and deductible.



A journey with complete peace of mind

*Youssef R. lives with his wife in Egypt. For their honeymoon, the couple wants to go to Paris. For a carefree stay, GOLDEN CARE covers their expenses resulting from an illness and/or an accident during their holiday. Furthermore, by using the **MyGoldenCare** secure platform, they can easily, quickly and efficiently claim their medical expenses.*

GOLDEN CARE issues a certificate for obtaining their visa and their premium is calculated according to the duration of their stay.

ASSISTANCE SERVICES: 24/7

All GOLDEN CARE policies include emergency assistance coverage when travelling abroad. As medical facilities are not equal in all countries, it is essential for you to be able to be evacuated to the nearest hospital equipped for your medical condition.

GOLDEN CARE's **OneDoctor4You** service provides you with a dedicated doctor to assist you and answer your questions in the event of hospitalisation. Irrespective of the situation, you will be assisted through all the stages – from advice to health care cover – meaning that you will never feel alone.

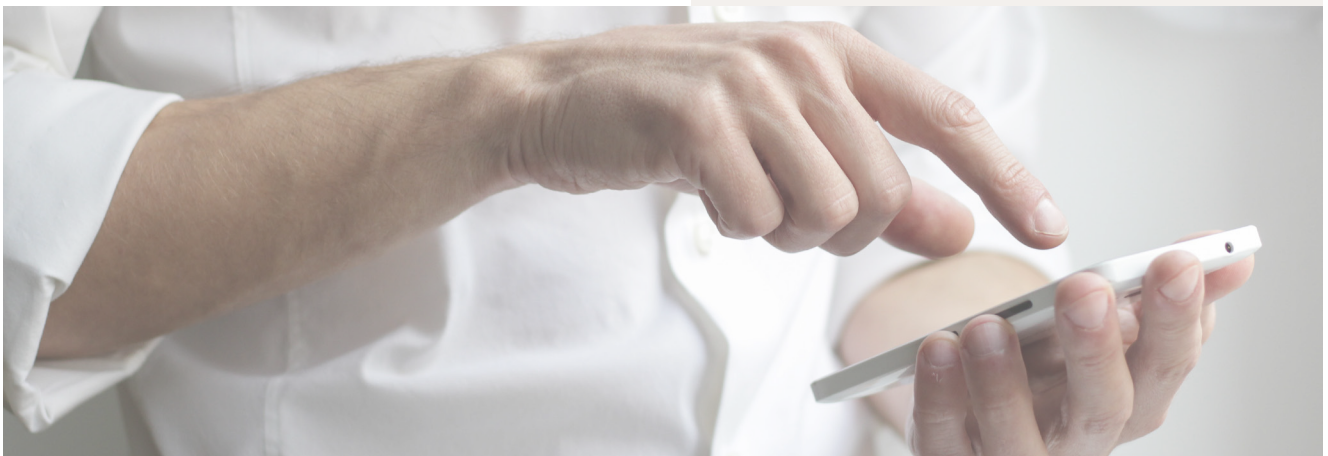
Repatriation takes place during your medical transport from the emergency room to your home or your usual residence, within the limits of the chosen protection area. GOLDEN CARE is committed to providing you with the best emergency medical assistance in any countries worldwide.

In addition for your peace of mind, you can count on GOLDEN CARE's support!

For this reason, we invite one of your loved ones, family or friends, to support you in these difficult times.

With GOLDEN CARE, an insured is no longer all alone

*Carlos K. is Spanish and decided to take a holiday in Indonesia. Following a stroke, he had to be repatriated urgently to his country of usual residence . GOLDEN CARE covered the full costs of his repatriation and rehabilitation. With **OneDoctor4You** and a doctor by his side, Carlos feels supported.*































COMPARISON OF BENEFITS











The chart below summarises the benefits provided by GOLDEN CARE Plans. More complete information on terms and conditions, benefits and exclusions can be found in the general terms and conditions of GOLDEN CARE Plans, available on request.








BENEFITS CHART

All costs must be usual, customary and reasonable in the region and country where medical treatment and care are provided.

	HospiCover	EveriCover	ExecutiveCover
BENEFITS & LIMITS	CHF	CHF	CHF
Total amount of cover per year	1 Million	1 Million	4 Million
INPATIENT / DAY CARE			
 Operating theatre, medical fees, tests, scans and X-rays	✓ Full Cover	✓ Full Cover	✓ Full Cover
 Private room and meals	✓ Full Cover	✓ Full Cover	✓ Full Cover (private clinics)
 Room and board for a person accompanying a hospitalised or insured child	150 per day / 15 days per period of insurance	150 per day / 15 days per period of insurance	300 per day / 15 days per period of insurance
 Rehabilitation	13 weeks (following hospitalisation)	13 weeks	15 weeks
 Organ transplant (kidney, liver, lung, heart and skin grafts)	✓ Full Cover	✓ Full Cover	✓ Full Cover
 Mental illness in case of hospitalisation	30 nights	30 nights	60 nights
 Emergency ward medical treatment	✓ Full Cover	✓ Full Cover	✓ Full Cover
 Transportation by ambulance	✓ Full Cover	✓ Full Cover	✓ Full Cover
 Birth defect and congenital abnormality	50 000 or one month's cover whichever is reached first	50 000 or one month's cover whichever is reached first	100 000 or one month's cover whichever is reached first
OUTPATIENT			
 General Practitioner and specialist services	Benefit limited to 30 days before and 90 days after hospitalisation	✓ Full Cover	✓ Full Cover
 Alternative medicine	Benefit limited to 30 days before and 90 days after hospitalisation	✓ Full Cover	✓ Full Cover
 Prescription drugs	Benefit limited to 30 days before and 90 days after hospitalisation	✓ Full Cover	✓ Full Cover
 Physiotherapy sessions	Benefit limited to 30 days before and 90 days after hospitalisation	✓ Full Cover	✓ Full Cover

	HospiCover	EveriCover	ExecutiveCover
OUTPATIENT	CHF	CHF	CHF
 Laboratory and radiology facilities	Benefit limited to 30 days before and 90 days after hospitalisation	✓ Full Cover	✓ Full Cover
 Nursing at home	26 weeks, subject to a maximum 90 days following each separate hospitalisation	26 weeks	26 weeks
 Maternity: Maternity care services pregnancy and child birth treatments	Not Covered	18 000 (with EveriCover Plus Option only)	30 000
 Dental within 48 hours of accident	✓ Full Cover following hospitalisation	✓ Full Cover	✓ Full Cover
 Dental care: Routine dental care Dental prostheses Major dental treatment	Not Covered	1 500 (with EveriCover Plus Option only)	3 000 per insured / 5 000 per family
 Orthodontic treatment (up to 19 years old)	Not Covered	Not Covered	500 per insured / 5 000 per family
 Optical benefits	Not Covered	Not Covered	400 / every 2 years
 Wellness benefits: Cancer screening	Not Covered	Not Covered	500 per insured / every 2 years
 Assistance benefits: Medical emergency evacuation and repatriation	✓ Full Cover	✓ Full Cover	✓ Full Cover
 Transportation of close relative or friend	✓ Full Cover	✓ Full Cover	✓ Full Cover
 Escorted return of a child aged under 19	✓ Full Cover	✓ Full Cover	✓ Full Cover
 Emergency search and assistance in mountains	25 000	25 000	75 000
ASSISTANCE BENEFITS IN CASE OF DEATH			
 Repatriation of mortal remains	✓ Full Cover	✓ Full Cover	✓ Full Cover
 Contribution to cost of coffin	1 500	1 500	1 500
 Transportation of insured family members travelling with the deceased insured person	✓ Full Cover	✓ Full Cover	✓ Full Cover

	TravelCover Schengen	TravelCover Worldwide
BENEFITS & LIMITS	CHF	CHF
Total amount of cover	Up to 50,000.- per insured per period of cover	Up to 150,000.- per insured per period of cover
All care and treatment resulting from illness and/or an accident whether or not hospitalisation is required	Up to 80 years	Up to 80 years
Area of cover excluding your country of usual residence and/or country of departure	All member states within the Schengen Area	Worldwide cover (choice of protection areas)
Period of cover	3, 8, 10, 15, 22, 31, 45, 62, 92 days	8, 10, 15, 22, 31, 45, 62, 92, 122, 152, 180, 213, 244, 274 days
Deductible	Deductible of CHF 100.- per pathology and per insured (no deductible in the event of an accident)	Deductible of CHF 100.- per pathology and per insured (no deductible in the event of an accident)
Premium	Calculated according to the length of stay	Calculated according to the length of stay
INPATIENT / DAY CARE		
 Care and treatment in emergency ward	✓ Full Cover	✓ Full Cover
 Care and treatment in hospital	✓ Full Cover	✓ Full Cover
 Organ transplant in the event of an accident	✓ Full cover for kidneys, liver, lungs, heart and/or skin graft	✓ Full cover for kidneys, liver, and/or heart
 Dental treatment resulting from an accident	Benefits limited to 500.-	✓ Full Cover
 Room and meals	Standard (shared) room and meals in hospital	Private room and meals in hospital
 Room and board for a person accompanying a hospitalised child under 10 years of age	Benefits limited to 100.- per day	Benefits limited to 100.- per day
OUTPATIENT BENEFITS		
 Consultations with General Practitioners and specialists	✓ Full Cover	✓ Full Cover
 Laboratory and radiology services	✓ Full Cover	✓ Full Cover
 Prescription medicines	✓ Full Cover	✓ Full Cover
 Physiotherapy sessions	Not Covered	✓ Full cover Subject to prior approval

	TravelCover Schengen	TravelCover Worldwide
ASSISTANCE BENEFITS AND SERVICES	CHF	CHF
 Assistance services in a medical emergency	✓ Full Cover	✓ Full Cover
 Local medical transportation, evacuation, repatriation from the place of medical emergency	✓ Full Cover	✓ Full Cover
 Medical care escort	When required for medical reasons	When required for medical reasons
 Transportation by ambulance (organised by the assistance services)	✓ Full Cover	✓ Full Cover
 Accompanied transport for the return home of children under 15 years of age	Not Covered	✓ Full Cover
 Delivery of essential medicines not available at the site of the medical emergency	Not Covered	✓ Full Cover
 Repatriation of mortal remains	✓ Full Cover	✓ Full Cover
PRINCIPAL EXCLUSIONS		
All medical treatments undertaken in the country of usual residence and/or country of departure		
Trips made with the intention of receiving medical care		
Check-ups and preventive treatments		

Benefits of *STUDENTS* policies and *Business Travel CorporateCover Plan* available on request.

INTERNATIONAL PROTECTION ZONES

YOU & YOUR FAMILY

The GOLDEN CARE **ExecutiveCover**, **EveriCover**, **HospiCover** and **AcciCover** Plans allow you to choose between two coverage areas:

Zone 1

Benefits are covered worldwide, with the exception of the United States and Canada unless the following two conditions are met:

- Your stay in either of these countries does not exceed 30 days per insurance period
- Your trip to either of these countries is not made with the intention of receiving medical treatment

Zone 2

Worldwide without any of the restrictions applicable to Zone 1.

STUDENTS*

Do you want to be covered for Switzerland only, or would you like to have a worldwide extension, including your country of origin? With GOLDEN CARE, both options are possible, and we offer attractive premiums.

*Equivalent to the LAMa/KVG compulsory health insurance

TRAVELLERS

Our travel coverages allow you to choose between cover in the Schengen area and worldwide cover (with the option of excluding or including the United States and Canada).



WORLDWIDE
WITHOUT ANY
RESTRICTIONS

FINANCIAL MODULARITY

GOLDEN CARE Plans allow you to tailor your coverage to suit your needs and budget. Through our wide range of products and various levels of deductibles, you can insure yourself at optimum cost. This means that you can benefit from a discount of up to 60% on the highest premium.

ExecutiveCover	7 deductibles (CHF/USD)	75 / 400 / 800 / 1,500 / 4,000 / 8,000 / 15,000
EveriCover	7 deductibles (CHF/USD)	75 / 400 / 800 / 1,500 / 4,000 / 8,000 / 15,000
HospiCover	4 deductibles (CHF/USD)	75 / 400 / 800 / 1,500
AcciCover	n/a	No deductible
StudentCover	1 deductible (CHF)	75 <small>*For Swiss coverage only, deductibles are the same as for LAMal</small>
TravelCover Schengen	1 deductible (CHF)	100
TravelCover Worldwide	1 deductible (CHF)	100
Business Travel CorporateCover	Based on cover options	Based on cover options

What is a deductible?

The deductible is the mandatory participation cost borne by the insured. With GOLDEN CARE policies, deductibles are only applied once for each pathology.

E.g. Operation for an appendicitis : total cost CHF 15,000. A single deductible is applied regardless of the number of visits to the doctor and/or the hospital.

No deductible in case of an accident

Sara B. chose an *EveriCover* policy with a deductible of CHF 4,000 to tailor the premium to her budget. Sara broke her nose and two teeth when she fell down the stairs. No deductible was applied and GOLDEN CARE covered all her dental and hospitalisation expenses, thereby avoiding any unexpected expenses on her part.

Optimize your premiums by:

Increasing your deductible	If you rarely consult a doctor, increasing your deductible can be advantageous.
Opting for the coverage Zone 1	Select Zone 1 for worldwide cover, excluding the United States and Canada, provided your stay in either of these countries does not exceed 30 days per insurance period.
Opting for a yearly or half-yearly premium	Save up to 5% for a yearly premium and up to 2.5% for a half-yearly premium.



DID YOU KNOW?

If your children are between 21 and 24 years of age and are full-time students, they benefit from the 0 to 20 years of age rate. Simply attach a school/university attendance certificate.



OFFER & SUBSCRIPTION



How do you receive an offer?

Do you want to receive an offer? Nothing could be simpler, you can obtain one directly from our website www.goldencare.ch; you will then receive one by email or can find it in your **MyGoldenCare** secure personal space. What is the advantage? You will be able to create alternatives and fill in the subscription form from your member space. Your proposal will thus be processed quickly and confidentially.

Would you prefer to contact GOLDEN CARE directly? No problem! Our team is at your disposal by phone on **+41 22 786 12 00** or by email at goldencare@goldencare.ch. You can inform us of your needs and we will find the solution most appropriate for your situation.

How do you take out a policy?

To take out a policy, log in to your secure **MyGoldenCare** member space. Fill out and send us the online electronic form.

You can also download our subscription form from our website www.goldencare.ch or contact us to have it sent to you by email or post. All you have to do is return it to us signed and we'll do the rest!

Who can take out a policy?

It is your responsibility to ensure that you are in compliance with the legislation in force in your country of usual residence. GOLDEN CARE policies are not available to citizens of the United States or Canada residing in their country of origin. Anyone residing in Switzerland is subject to the LAMal/KVG compulsory health care system. As a Swiss resident, you can only take out GOLDEN CARE policies if you have a cantonal exemption.

AN EQUITABLE APPROACH TO MEDICAL INSURANCE

GOLDEN CARE covers unexpected events occurring after the subscription date.

Because we want you to know exactly what we are covering, we carefully examine your medical information, as stated on the application form. We will let you know if specific exclusions apply to any medical condition or related symptoms. The selected benefits and coverages are listed on the insurance certificate issued for each insured.

You will be asked for information regarding your health status which will be carefully examined since this will form the basis for accepting your claim with the insurer.

With explicit agreement, GOLDEN CARE may cover your medical history.

Pre-existence

Gaétan C. lives in Switzerland and is insured under LAMal. With a history of reoccurring otitis, he has to receive regular treatment and undergo two check-ups a year. Sometime later, he moves to Cape Verde. On submitting a claim to GOLDEN CARE, the costs he incurs due to his illness will be reimbursed to him.



MAKING A CLAIM

We recognise the importance of our presence when you make your claims. Our medical costs reimbursement procedure is quick and easy so that you can focus on the most important thing: your well-being.

MyGoldenCare member space

has implemented an innovative, easy to use strategy. Your MyGoldenCare secure personal space allows you to make your claims online in just a few clicks, thereby speeding up the processing of your claim! In order to do this, simply:

- Log in to your member space
- Fill in the electronic claim form
- Download prescriptions, bills and other supporting documents in complete safety
- Keep the originals; GOLDEN CARE may ask you for them

Fast, efficient and safe

Amelia, who has moved to Thailand, contacts GOLDEN CARE to find out if there is a faster way than sending medical bills by post. GOLDEN CARE informs her that the claim reimbursement process can be speeded up if bills are placed on the web platform made available to insureds or sent by email.

Post

If you want to make a claim through the traditional method, download the Declaration Form from our website www.goldencare.ch, print it out and send it back to us by post, duly filled in, dated and signed by yourself, to the address below. Remember to enclose your original bills.

GOLDEN CARE - Medical service - 31, Bvd Helvétique, 1207 Geneva, Switzerland

To speed up the processing of your reimbursement claims, you can send us the Declaration Form and copies of the bills by email to medical@goldencare.ch.

IMPORTANT

Your reimbursement claim must be received with 5 days in the event of an accident or within 90 days in case of illness. In case of pregnancy, GOLDEN CARE must be informed immediately. Please note that for benefits relating to rehabilitation, physiotherapy sessions, home medical assistance and complementary medicine, prior agreement is required.

NEED HELP?

Our experienced team is available by phone on **+41 22 786 12 00** and may also be contacted by email at medical@goldencare.ch.

An advisor will assist you with your claims declaration process.

CONTACT **GOLDEN CARE**

Feel free to contact us for any request you may have:

GOLDEN CARE

Centre for Management, Administration and Assistance

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1207 Geneva, Switzerland

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E-mail : goldencare@goldencare.ch

Web : www.goldencare.ch

Opening hours:

8:45am to 12 noon and 1:30pm to 5:30pm. Monday to Friday, by appointment only.

For further information, please refer to our website:

www.goldencare.ch