HEALTH anywhere, anytime. we’ve got your health covered.

GlobalCare Health Plan

#1 GLOBAL INSURANCE BRAND FOR THE 6TH CONSECUTIVE YEAR

redefining insurance
With AXA GlobalCare Health Plan, we ensure that you get the optimal worldwide health coverage.

Your health is everything. Whether you are living in Singapore or working abroad, we want to ensure that you receive the best quality healthcare that you deserve, anywhere, anytime.

Tailored to meet your healthcare needs, AXA GlobalCare Health plan offers a comprehensive worldwide coverage to secure your peace of mind while ensuring better financial security for you and your loved ones.
anywhere
frees you to be where you want to be
/ access the best private hospitals, doctors and specialists worldwide
/ select from Worldwide/Worldwide excluding USA and Hong Kong cover plans
/ cashless hospital settlement, worldwide

anytime
frees you to take action fast
/ get 24 x 7 personalised health plan support from AXA Health Customer Care
/ receive 24 x 7 responsive International Emergency Medical Assistance
/ obtain wellness and preventative healthcare cover: vaccinations, dental, optical, health screening and more

key features
pre & post hospitalisation outpatient treatment
/ one of the longest coverage of up to 180 days in the industry.*

easy application process
/ with moratorium underwriting, no questions asked, no medical asked. No medical examination required.

cover for pre-existing and chronic conditions
/ full cover for chronic medical conditions such as cancer and kidney conditions up to the plan limits.
coverage for pre-existing conditions is payable out of the overall limits for Plan A & B.

*The information stated in the brochure is correct at time of printing
How you can **benefit**

**choice of worldwide/worldwide excluding USA/worldwide excluding USA and Hong Kong* cover plans**

Be assured that AXA GlobalCare health plan can support you anywhere, worldwide. Maintain your peace of mind knowing you have the choice if you prefer flying back to your home country for treatment if local medical resources are unsuitable.

**cashless hospital settlement, worldwide**

Focus on getting better and leave us to settle the hospital bill for you. AXA GlobalCare health plan entitles you to pay nothing out of pocket for all approved treatments with any provider within our Global directory of hospitals.

**coverage for chronic conditions^**

We understand it is stressful enough to suffer from chronic medical conditions like heart disease, cancer or diabetes. Let us take care of your bills if you ever need to seek long-term treatment for chronic diseases.

**special cover for pre-existing conditions**

AXA celebrates the human body’s potential to heal itself and will cover you for pre-existing conditions after the waiting period. No questions asked, no medical examination required upon application.

**maternity and newborn benefits^**

Pregnancy and delivery charges can be enormous, especially should complications occur. Being insured for your pregnancy till delivery against pre- and post-natal complications, including your accommodation to be with your newborn, will give you fewer things to worry about.

**24/7 support**

Whether you have queries related to your claims, need to know which hospitals are within our global network of hospitals, or even need help with making dining reservations at restaurants, we will be able to help you.

**wellness and preventive health coverage**

Cover yourself for vaccinations, dental care, optical care, health screening and alternative treatments like Traditional Chinese Medicine, homeopathy and more in selected plans.

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* Applicable on Plan C, D & E only.
^ Subject to availability of the plan.
What suits you best

AXA GlobalCare is a comprehensive International Health insurance plan that offers optimal worldwide coverage for hospitalisation, outpatient treatments, maternity expenses, vaccinations, dental, optical expenses and beyond. It comprises of five different plan type, so you can choose a plan that best suits your needs.

At-a-Glance

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<th>PLAN C</th>
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<td>Access to the best private hospitals, doctors and specialists</td>
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<td>Cashless hospital settlement</td>
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<td>24x7 AXA Health Customer Care</td>
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<td>24x7 AXA Concierge Team</td>
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<td>Optical</td>
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<td>Pregnancy &amp; Delivery</td>
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What is unique?

no questions asked on cover for pre-existing conditions

We want to ensure that you receive the optimal care and treatment when you need it. As such, we have made the application process easy and hassle-free just for you. Unlike most insurance and healthcare plans, AXA GlobalCare will cover your pre-existing conditions with no medical questions asked and no medical examination required subject to the terms and conditions of the policy.

Why? Simply because we recognize the marvellous human potential for recovery. We want to reward you for improving your health and being “trouble free” for two years.

The illustration shows how pre-existing condition benefits works based on the Plan type you have selected.

**Plans A & B**

With pre-existing condition  
*Trouble-free for two consecutive years  
Can claim up to a maximum of S$5.5 million (Plan A) or S$4.2 million (Plan B) yearly under the main benefits

*If you did not fulfill the 2-year trouble free period, you can cover up to S$3,000 under pre-existing conditions benefits for Plan A and Plan B.

**Plans C, D & E**

With pre-existing condition  
*Trouble-free for two consecutive years  
Can claim up to a maximum of S$2.8 million (Plan C) or S$700,000 (Plan D) or S$420,000 (Plan E) yearly under the main benefits

*Pre-existing condition is NOT covered under Plan C, Plan D or Plan E. You will not be covered if you did not stay trouble free for two consecutive years.

**Pre-existing Condition**

Any condition which during the five years preceding the commencement date:
(a) has been diagnosed or;
(b) for which the life assured has received medication, advice or treatment, or;
(c) which the life assured should reasonably, in our opinion, have known about; or
(d) for which the life assured has experienced symptoms even if he or she has not consulted a medical practitioner.

**Trouble free**

When a life insured:
- has not had any medical opinion from a medical practitioner including general practitioners (GPs), specialists or alternative practitioner; and
- has not taken any medication (including over the counter drugs) or followed a special diet; and
- has not had any medical treatment; for the medical condition or any associated medical condition.
Sample Scenarios

Background: John had a knee operation on 30th June 2007, and activates AXA GlobalCare health plan on 1st January 2010.

Scenario 1: John requires further treatment on the same knee on 1st October 2011. If he is on Plan A or Plan B, he is covered up to the pre-existing condition benefit of S$3,000. He goes ahead with surgery. After 24 months (1 October 2013), he will be fully covered if he requires further treatment on the same knee.

![Pre-existing condition period (5 years) - Trouble free period (2 years)]

### Scenario 2: John requires further treatment on the same knee on 1st January 2012. Since he has already been trouble free for 24 months, treatment is covered to the maximum limits of the policy.

### Pre-existing condition period (5 years) - Trouble free period (2 years)
Important Information

This is not a contract of insurance. The precise terms and conditions of the plan are specified in the policy contract.

Buying a life insurance policy is a long-term commitment. An early termination of the policy usually involves high costs and the surrender value payable may be less than the total premiums paid.

Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs. It is usually detrimental to replace an existing accident and health insurance policy with a new one. A penalty may be imposed for early policy termination and the new policy may cost more or have less benefits at the same cost.

A product summary is available and may be obtained from AXA Insurance Pte Ltd and the participating distributors’ offices. You should read the product summary before deciding whether to purchase the policy.

The above is for your information only and does not have any regard to your specific investment objectives, financial situation and any of your particular needs. You may wish to seek advice from a financial adviser before making a commitment to purchase the product. In the event that you choose not to seek advice from a financial adviser, you should consider whether the product in question is suitable for you.

The insurance policy featured in this brochure is protected under the Policy Owners’ Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you should you buy the policy. For more information on the types of benefits that are covered under the Policy Owners’ Protection Scheme as well as the limits of coverage, where applicable, please visit the AXA website at www.axa.com.sg or visit the LIA or SDIC websites (www.lia.org.sg or www.sdic.org.sg) for a copy of the SDIC Guide on PPF Scheme (Life Insurance).