



Global Benefits
Advisors

Global Benefits Advisors

Global Benefits Advisors (GBA) is a full service international brokerage and consulting firm. Our focus is to provide effective, easy to administer solution for individual, businesses and organizations that have global employees benefit requirements.

We bring to this venture more than 75 years of combined highly successful international and domestic insurance experience, access to worldwide providers in all benefit lines, and an in depth knowledge of global underwriting, claims and general administrative requirements.

So whether your needs are related to business travel, a long term expatriate assignment, special risk, or domestic group insurance, we are uniquely qualified to provide you with the best in class solution.

Global Benefits Advisors

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Expatriate Solutions for Individuals

Global mobility in the workplace has never been greater and the risks associated with working and living abroad likewise has become increasingly complex!

To meet these challenges, Global Benefits Advisors offers “Tried, Tested and True” insurance products that have consistently met the high standards demanded by companies and individual expatriates throughout the world.

The Global series has been designed specifically with the individual expatriate in mind with the ability to provide coverage generally available only to Corporations. A Global benefits plans offer access to a variety of insurance coverage ranging from a Basic plan to Comprehensive health care solutions. In addition to medical coverage, GBA provides dental, vision care, life, accidental death & dismemberment, disability, emergency evacuation and repatriation services for a worry free expatriate experience.

GBA specializes in providing expatriate insurance plans that are designed to provide comprehensive overseas coverage to manage all potential risks that expatriates may encounter while living and working abroad.

We invite you to review the summary of coverage available to you and your dependents



SUMMARY OF BENEFITS

Eligibility	Basic Plan	Basic Plus Plan	Select Plan
Entry Age	Age 65	Age 65	Age 65
Age Limit	Age 70	Age 70	Age 70
Child	Age 21 to 26 if a student	Age 21 to 26 if a student	Age 21 to 26 if a student
Medical	Basic Plan	Basic Plus Plan	Select Plan
Annual Deductible	\$500 single/ \$750 family	\$250 single/ \$500 family	Nil
Reimbursement	80%	90%	100%
Out of Pocket max; including deductible	\$2,500/family	\$1,000/family	Nil
Maximum Per Claim (In the Aggregate)	\$500,000	\$1,000,000	\$1,000,000
Worldwide coverage for short term travel	Covered	Covered	Covered
Evacuation/Repatriation Maximum Per Claim (In the Aggregate)	\$1,000,000	\$1,000,000	\$1,000,000
Vaccinations and Inoculations	Covered	Covered	Covered
Well child care including checkups to age 6	Covered	Covered	Covered
Mammograms, Routine Gynecological Tests	Covered	Covered	Covered
Annual Health Checks, including preventive care, one annually	Not Covered	\$300	\$500
Hospital Including: Physicians, Lab, Drugs, Outpatient, Private room, Bed for accompanying parent	Covered	Covered	Covered
Ambulance	Covered	Covered	Covered
Life saving Organ Transplant	Covered - \$100,000 Life	Covered - \$200,000 Life	Covered - \$300,000 Life
Chronic Disease/Dread Disease HIV-AIDS	Covered	Covered	Covered
Convalescent Facility (Semi-private room)	12 weeks	12 weeks	12 weeks
Home Nursing	12 weeks	12 weeks	12 weeks
Maternity	Not Covered	Maximum \$15,000	Maximum \$25,000
Outpatient MD	Covered	Covered	Covered
Paramedical practitioners (includes: Speech Therapy, Physiotherapy, Acupuncture, Psychology, Chiropractor, Massage Therapy, Naturopath, Podiatry, Alternative treatment when prescribed by a physician, Osteopathy)	\$400 All practitioners combined/year	\$600 All practitioners combined/year	\$750 All practitioners combined/year
Lab and X-rays	Covered	Covered	Covered
MRI and CAT Scans	\$1,000 per service/year	\$2,000 per service/year	\$2,000 per service/year
Prescription Drugs (excluding obesity, fertility, erectile dysfunction and other "lifestyle" drugs, Biological Drugs)	Covered	Covered	Covered
Prosthetic appliances fitted by a professional	Covered	Covered	Covered
Orthotics	\$300 / year	\$300 / year	\$300 / year
Orthopedic shoes	1 pair / year	1 pair / year	1 pair / year
Psychiatric, Mental and Nervous disorders, and Detoxification	Not Covered	\$15,000 lifetime maximum	\$20,000 lifetime maximum
Eye Exams, Eyeglass/Contacts	Not Covered	Covered - \$150/year	Covered - 350/year
Hearing Aids	\$600/5years	\$600/5 years	\$600/5 years
Medical Supplies	Covered	Covered	Covered
Accidental Death and Dismemberment (Mandatory)	\$100,000	\$100,000	\$100,000

Dental	Basic	Select
Annual Deductible	\$100 Single, \$200 family	Nil
Preventative, diagnostic, basic care	80%	100%
Major (Crowns, bridges, dentures)	50%	50%
*Implants	0%	50%
Orthodontia (under age 18)	0%	50%
Maximum per person per plan year	\$1,500	\$2,000
Maximum - Orthodontics - Lifetime		\$2,000

Accidental Death & Dismemberment	Temporary Total Disability
Multiple of Annual Salary	Multiple of Annual Salary
Maximum: 5 X Annual Salary	Maximum: \$3,500 Per Week Benefit: Up to 75% of weekly salary
Overall Maximum: \$1,000,000	Elimination Period: Accident – 10 days

Permanent Total Disability	Life
Multiple of Annual Salary	Multiple of Annual Salary
Maximum: 5 X Annual Salary	Maximum: 5 X Annual Salary Overall
Overall Maximum: \$1,000,000	Maximum: \$1,000,000

Long Term Disability
Up to 70% of Salary
Maximums up to \$15,000
Various Elimination Periods