



# Health insurance tailored to your remote team

+ International teammates

+ US-based teammates





# International teammates

## Comprehensive Base Package

- Private & Public Hospital charges
- Cancer treatment
- COVID-19 treatment
- Pre-existing conditions
- Emergency dental
- Surgeries
- Emergency ambulance
- Short/long-term travel anywhere
- Outpatient coverage: \$1000 USD limit for 10% co-pay (eg., for a \$100 appointment you get reimbursed \$90)
- Second medical opinion
- Chronic conditions
- HIV/AIDS
- Psychiatric care (included under inpatient)
- Passive war and terrorism
- External prosthetics
- \$0 deductible (your deductible defines how much you must pay out of pocket before receiving reimbursement for claims within one year)
- \$1,000 USD in dental coverage (routine care, check-ups, fillings, etc)
- Screenings & Vaccines (up to \$500 USD per year)
- \$500 USD Vision (eg., eye exams, frames and contact lenses).
- Family members (add spouse or child for additional premiums).

### STANDARD

**\$80 / month**  
PER EMPLOYEE\*

Panther  
affiliation  
includes ~50%  
discount to  
individual rates

### PREMIUM

**\$130 / month**  
PER EMPLOYEE\*

Panther  
affiliation  
includes ~50%  
discount to  
individual rates

\* Assumes all members are 18-39yrs old. See Detailed Benefits for an overview of all our benefits and add-ons. Pre-existing conditions are generally covered but some exceptions may apply, which could affect price.





# International teammates

## Detailed Benefits

### **\$1,500,000 Annual maximum | \$0 Deductible**

Worldwide coverage (USA, Singapore, Hong Kong have 30-day max per trip unless you purchase add-on. no restrictions elsewhere).

<b>Hospital treatments &amp; accommodation</b> Full refund	<b>MRI, PET &amp; CT scans</b> Full refund
<b>Prescribed drugs</b> Full refund	<b>Organ transplants</b> Full refund, incl. \$50,000 donor costs
<b>Cancer treatment</b> Full refund	<b>Parent &amp; child hospital overnight accommodation</b> Full refund for one parent with child under 18yo
<b>Reconstructive surgery</b> Full refund	<b>Ambulance</b> Full refund
<b>Surgeries</b> Full refund	<b>Evacuation to medical facility</b> Full refund
<b>Rehabilitation like physical or occupational therapy</b> Full refund or 30 days rehabilitation per medical condition	<b>Repatriation following an evacuation</b> Up to \$100,000

**Emergency treatment outside coverage area**  
(US, Singapore, Hong Kong without add-on)

FOR TRIPS UP TO 30 DAYS

**Injuries:** Full refund

**Illness:** \$50,000

**Outpatient:** \$500

**Cash when you are in a public hospital**  
(or covered by different insurance)

\$100 per night,  
for up to 30 nights



# US-based teammates

## Three Plans to Choose From

### BASIC

Fully covered preventative care with \$3,500 deductible and \$8,000 out of pocket max.

FOR EMPLOYER ~\$340 / month\*

- ✓ See any doctor
- ✓ Lower co-pay for in network
- ✓ Very large network size
- ✓ Fully covered preventative care

- **\$3,500 Deductible**  
Out of pocket payments before receiving reimbursement
- **\$8,000 Out of Pocket Max**  
Maximum paid per year in-network. Once max is reached, benefits are 100% paid by insurance
- **Doctor Visit Co-Pay**  
\$30 for primary doctor, \$60 for specialist
- **Co-Insurance**  
0% shared costs for a covered health care service in network for physicians and 10% for hospitals
- **Prescription Drugs**  
\$10 for Tier 1 and \$35 for Tier 2
- **~\$115 Employee Cost**  
Plan price estimates are based on members ages 18-39

### STANDARD

Fully covered preventative care with \$1,000 deductible and \$8,000 out of pocket max

FOR EMPLOYER ~\$390 / month\*

- ✓ See any doctor
- ✓ Lower co-pay for in network
- ✓ Very large network size
- ✓ Fully covered preventative care

- **\$1,500 Deductible**  
Out of pocket payments before receiving reimbursement
- **\$8,000 Out of Pocket Max**  
Maximum paid per year in-network. Once max is reached, benefits are 100% paid by insurance
- **Doctor Visit Co-Pay**  
\$20 for primary doctor, \$40 for specialist
- **Co-Insurance**  
0% shared costs for a covered health care service in network for physicians and 20% for hospitals
- **Prescription Drugs**  
\$10 for Tier 1 and \$35 for Tier 2
- **~\$130 Employee Cost**  
Plan price estimates are based on members ages 18-39

\* Employer covers 75% of any plan

Employee can pay for the rest of the Standard plan or take that money and use it towards the Basic or Premium plan



# US-based teammates

## Three Plans to Choose From

### PREMIUM

Fully covered preventative care with \$0 deductible and \$2,500 out of pocket max.

FOR EMPLOYER ~\$460 / month\*

- ✓ See any doctor
- ✓ Lower co-pay for in network
- ✓ Very large network size
- ✓ Fully covered preventative care

- › **\$0 Deductible**  
No out of pocket payments before receiving reimbursement
- › **\$2,500 Out of Pocket Max**  
Maximum paid per year in-network. Once max is reached, benefits are 100% paid by insurance
- › **Doctor Visit Co-Pay**  
\$35 for primary doctor, \$75 for specialist
- › **Co-Insurance**  
0% shared costs for a covered health care service in network for both physicians and 10% for hospitals
- › **Prescription Drugs**  
\$10 for Tier 1 and \$35 for Tier 2
- › **~\$155 Employee Cost**  
Plan price estimates are based on members ages 18-39



\* Employer covers 75% of any plan

Employee can pay for the rest of the Standard plan or take that money and use it towards the Basic or Premium plan





# Question & Answers

- **Can I pick up and choose which employees to add to remote health?**

If you provide a SafetyWing plan to one employee of a certain category, you must provide the same SafetyWing plan to all of your employees that fit that category.

**Why is there this rule:** you cannot pick and choose individually who receives health insurance and who does not. This helps avoid bias towards high-usage users (called 'selectivity bias') and to keep costs down for everyone. It also prevents discrimination of certain employees

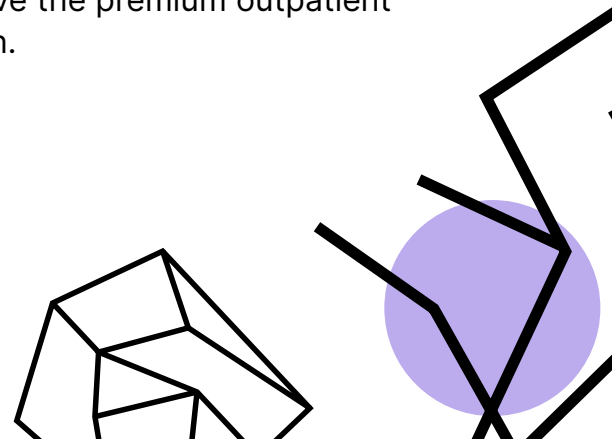


**What is a category:** common categories are a combination of role and/or location. Examples: all managers; all employees in Macedonia; only managers in Macedonia; only employees working 30+ hours in Macedonia.

**Use case:** if you want to cover a junior employee (or contractor) in Macedonia with the Standard Plan you must cover all junior employees in Macedonia under that Standard plan. But you could choose to cover all senior employees in Macedonia under the Premium plan instead. Similarly, you can choose to cover all your senior employees in Nigeria under the Standard plan since that is a different category (location) than those in Macedonia.

- **Where can my employee use the insurance?**

They can get treated at any registered hospital in the world - private or public. They can also use any medical practitioner (e.g., physiotherapist, massage therapist) in the world since they will have the premium outpatient add-on.





# Question & Answers

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- **Do you cover pre-existing conditions?**

Yes,. Some exceptions may apply

- **How does payment work if employees need to see a doctor?**

You have two options for payment, based on your preference and situation:

## Option 1: Direct billing

We provide direct billing for in-patient and day-patient treatment (admitted to hospital). This means we handle all payments directly with the hospital, so you don't have to pay out of pocket. Direct billing is available for both emergency admissions or when you have an upcoming planned procedure. To arrange direct billing call or email SafetyWing's claims department.

## Option 2: Pay out of pocket and submit a claim

You can pay out of pocket for your visit and then submit a claim for reimbursement online. Claims are paid within 7 working days.

- **Does remote health have any benefits if employees live somewhere**

Yes! Here is how Remote Health would work depending in your local healthcare.

## In countries with public systems

(for example, the majority of European countries)

- Visit any private hospital for the best and quickest service. Skipping lines means getting healthy faster and returning home/work quicker.
- If your hospital treatment is covered by your public healthcare system, you receive a \$250 cash bonus per night you're in a public hospital in your home country.
- Access treatments that are typically not provided by standard public healthcare, for example, the latest available cancer treatment regimens.
- Use this coverage wherever you live, move, or work. If you're a nomad or traveling, you don't need another insurance to cover your health.

## In countries without public systems (for example, Vietnam)

Get coverage at the best hospitals in that country or any other country in the world. Without it, you would pay out of pocket for any medical care.

- **Do you cover Covid-19?**

Remote Health has no exclusions for pandemics so you will get a full refund for any treatment required in a hospital.



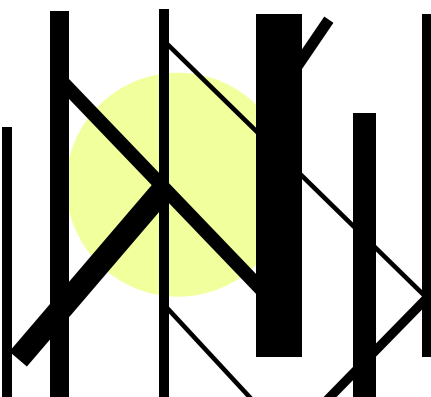
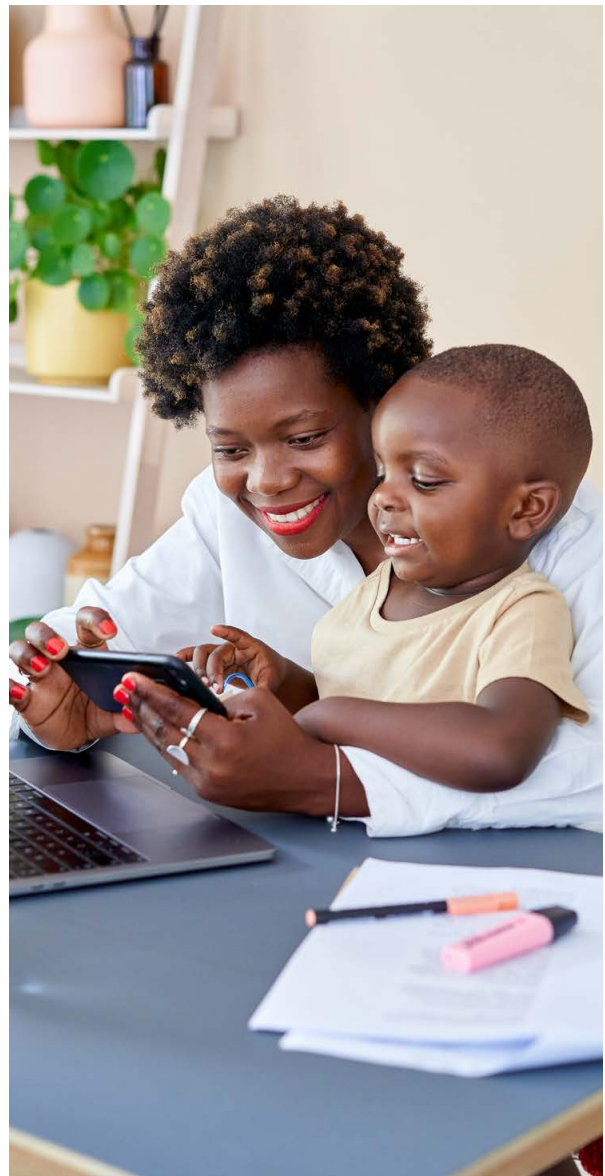
# Question & Answers

- **Are there any countries where employees can't be covered?**  
Once an employee is covered they go anywhere in the world on long or short trips (with the exception of a 30 day limit in the US, SG, and HK).

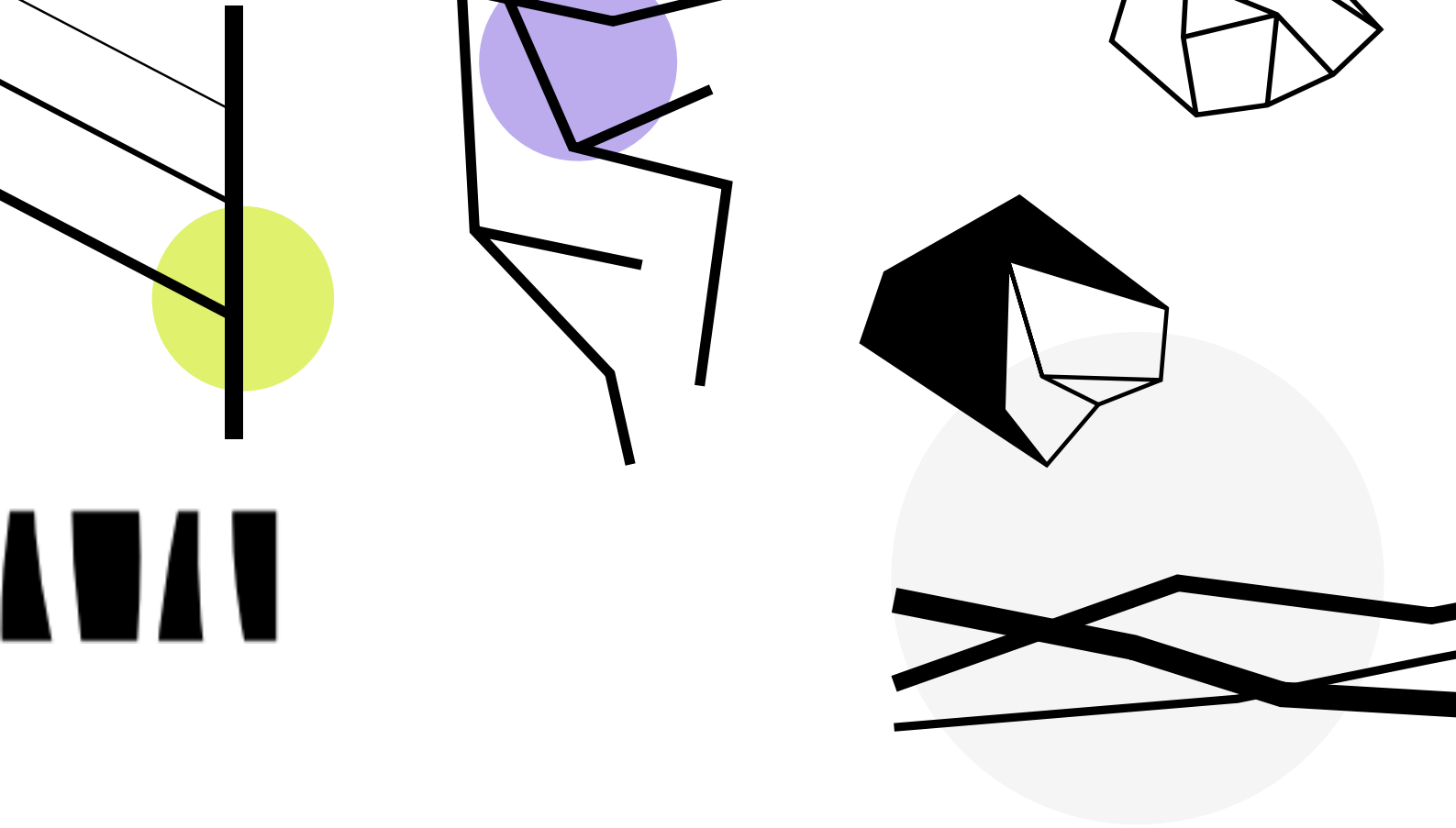
There are some countries local citizens cannot be covered by Remote Health due to local regulations, notably:

Abu Dhabi  
American Samoa  
Belarus  
Cuba  
Democratic Republic of Congo  
Ecuador  
Iran  
North Korea  
North Sudan  
Puerto Rico  
Saudi Arabia  
Somalia  
South Sudan  
Syria  
United Arab Emirates  
US Guam  
US Virgin Islands  
Zimbabwe

- **Can plans include dependents?**  
Yes. We can add any number of dependents, including spouses and children. We can also limit it to spouse and exclude children, or set the opposite







**Safety Wing**



**panther**