



Global Health Insurance for Expats

Customizable health plan for the expat community



TUWAN Global
Solutions
A Division of Trawick International

Global Health Insurance for Expats

International Travel Protection Plan

Design the plan that is right for you. Choose from:

- 5 levels of coverage
- 5 geographical areas
- Available in USD, GBP, and Euro
- Deductible / excess options: 500; 1,000; 3,000; or 5,000
- Selection of benefits that can be added or deleted
- See summary of benefits for full list of benefits and options

Fast, easy claims service when you need it:

- 5 Day Claim Payment Turnaround Time
- 24 X 7 Customer Service
- Multi-lingual
- Medical Evacuation Coordination

Easy-to-use mobile app makes it convenient to:

- Submit a claim
- See claim status
- Submit a GOP request
- Find a medical facility
- View ID Card
- Review EOB
- Check reimbursement status
- View Summary of Benefits





Who We Are

Tuman Global Solutions



Founded by Dan Tuman and Daryl Trawick, Tuman Global Solutions is a part of the Trawick International family of companies that operates worldwide. Tuman Global Solutions is an international brokerage focused on providing innovative solutions for organizations and individuals operating and living outside their home country. Tuman Global Solutions is a multi-line global insurance specialist with over 20 years of experience creating Property & Casualty and Life, Accident & Health programs for our clients. Tuman's global reach of international insurers and reinsurers allows us to design bespoke programs that are not available in the standard insurance market.

MGEN



Established in 1946, MGEN has contributed to the development of the French Social Security and since has been working on improving the healthcare system in France. MGEN has managed the compulsory health insurance scheme for civil servants and employees in the fields of Education, Higher Education, Research, Culture and Communications, Sports and Environment. Fitch rated A+ (Stable) as of December 2022.

Tuman Global Health Insurance	Level 1 \$/€/£	Level 2 \$/€/£	Level 3 \$/€/£	Level 4 \$/€/£	Level 5 \$/€/£
ANNUAL OVERALL MAXIMUM LIMIT	1,000,000	1,000,000	1,250,000	1,500,000	2,000,000
HOSPITAL TREATMENTS					
Hospital Room and Board			In full		
Day-care Room and Board			In full		
Operating theatre and recovery room			In full		
Prescription Drugs/Medication			In full		
Emergency room			In full		
Surgery costs			In full		
Consultants, physician, Specialists and nursing fees			In full		
Diagnostic tests			In full		
CT/ MRI / PET Scans			In full		
Physiotherapy			In full		
Acute phases or flare ups of a Chronic Medical Condition Treatment			In full		
Internal Prosthesis, medical aids/devices used as an integral part of a surgical procedure			In full		
Reconstructive/remedial Treatment			In full		
Accompanying parent Room and Board			In full		
Congenital Abnormalities	No Cover	No Cover	No Cover	25,000	25,000
External Prosthesis/artificial body part required at the time of Your surgical procedure	3,000	3,000	3,000	3,000	In full
Post Hospital discharge for follow up	1,000 or up to 30 days	3,000 or up to 30 days	5,000 or up to 30 days	10,000 or up to 60 days	10,000 or up to 60 days
Home nursing immediately following discharge	No Cover	3,000	5,000	10,000	In full up to 12 weeks
Psychiatric Treatment and psychotherapy	No Cover	Max 3,000 or up to 15 nights	Max 5,000 or up to 15 nights	Max 10,000 or up to 30 nights	In full up to 60 nights
Transplant Services	No Cover	In full (donor costs limited to 30,000)	In full (donor costs limited to 50,000)	In full (donor costs limited to 100,000)	In full
Renal dialysis	No Cover	5,000	10,000	10,000	50,000 Max Lifetime Limit
Rehabilitation services	3,000	5,000	5,000	10,000	In full
Hospice and Palliative Treatment	No Cover	3,000	5,000	10,000	In full or up to 60 days
Newborn care for the first 45 days	No Cover	No Cover	100,000	100,000	250,000
Hospital Stay Cash Benefit	50 each night	100 each night	200 each night	200 each night	300 each night

CANCER TREATMENT UPON DIAGNOSIS					
Treatment received					In full
Reconstruction Surgery following cancer					In full
Hospice Care					In full
OUTPATIENT TREATMENTS					
Maximum limit for all Outpatient Treatments	No Cover	5000	10000	20000	In full
Minor surgery	No Cover	In full to max Outpatient limit	In full to max Outpatient limit	In full to max Outpatient limit	In full to max Outpatient limit
Outpatient consultations	No Cover	3000	5000	10000	Full refund
Prescription Drugs/Medication	No Cover	3000	5000	10000	Full refund
Diagnostic tests	No Cover	3000	5000	10000	Full refund
Psychiatric Treatment and psychotherapy	No Cover	3000	5000	10000	Full refund
CT/ MRI / PET Scans	No Cover	In full to max Outpatient limit	In full to max Outpatient limit	In full to max Outpatient limit	In full to max Outpatient limit
Acute phases, flare-ups or ongoing or long-term routine management of Chronic Medical Condition	No Cover	500	1000	5000	In full to max Outpatient limit
Dietician and Nutritionist consultants	No Cover	300	300	300	300
Durable Medical Equipment	No Cover	500	500	1000	1000
Physiotherapy and Complementary Therapies	No Cover	500	1000	3000	5000
Hormone replacement therapy	No Cover	No Cover	300	In full to max Outpatient limit	In full to max Outpatient limit
HIV/AIDS	No Cover	In full to max Outpatient limit	In full to max Outpatient limit	In full to max Outpatient limit	In full to max Outpatient limit
Convalescence Cash Benefit	No Cover	No Cover	No Cover	100 each full week	300 each full week
WELLBEING AND PREVENTION TREATMENTS - 12 month Waiting Period applies to all Benefits under this section					
Lifestyle health assessment screenings	No Cover	No Cover	300	300	500
Cancer screening for early diagnosis	No Cover	No Cover	300	500	1000
Vaccinations for overseas travel	No Cover	No Cover	100	300	500
Child vaccinations	No Cover	No Cover	100	300	500
Optical Benefit	No Cover	No Cover	In full	In full	In full
Spectacle lenses	No Cover	No Cover	100	150	300
Spectacles frames	No Cover	No Cover	100	100	100
Laser eye surgery	No Cover	No Cover	No Cover	500	1000
Hearing test	No Cover	No Cover	In full	In full	In full
Hearing aid provision	No Cover	No Cover	150	300	500
DENTAL TREATMENTS - 6 month Waiting Period and a 10% co-insurance clause applies to all Benefits under this section with the exception of Accidental dental Treatment which is available immediately					
Emergency Dental Treatment	No Cover	Full refund	Full refund	Full refund	Full refund
Routine dental Treatment	No Cover	No Cover	1500	3000	3000
Major restorative Dental Treatment	No Cover	500	1500	3000	3000
Extraction of wisdom teeth	No Cover	500	1500	3000	3000
Orthodontic Treatment for insured children	No Cover	No Cover	No Cover	500	1000

**MATERNITY AND INFERTILITY - 10 month Waiting Period applies to all Benefits under this Section.
 Benefit limits apply Each Pregnancy.**

In-Patient admittance for complications	No Cover	No Cover	In full	In full	In full
Caesarean Section delivery	No Cover	No Cover	No Cover	10000	10000
Natural Childbirth and Pregnancy	No Cover	No Cover	No Cover	10000	10000
Pre and post-natal check-ups for the mother	No Cover	No Cover	1000	10000	10000
Well baby initial pediatric check-up and examination within the first 24 hours from birth	No Cover	No Cover	No Cover	In full	In full
Investigations into the medical cause of infertility	No Cover	No Cover	No Cover	3000	5000
Maternity Cash Benefit	No Cover	No Cover	No Cover	300 each pregnancy	500 each pregnancy

OUT OF AREA TREATMENT BENEFIT

Emergency medical Treatment	10,000	15,000	30,000	50,000	100,000
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OPTIONS

Addition of Evacuation/Repatriation Benefit

Removal of Maternity Benefit

Removal of Dental Benefit

Removal of Out of Area Benefit

Removal of following from In-patient Benefits:

Post hospital discharge
 Organ Transplant Services
 Renal Dialysis
 Rehabilitation
 Hospice & Palliative Care
 Newborn Care
 Hospital Cash Benefit

Removal of following from Out-patient Benefits

Chronic Conditions cover
 Physio and complementary therapies
 Hormone Replacement Therapy

This document serves only as a reference and does not form part of a legal contract. This information is believed accurate as of the date of publication and is subject to change. This material is intended for informational purposes only and contains a partial and general description of benefits. We recommend that you examine your policy in detail to be certain of precise terms, conditions and coverage. There are certain restrictions, exclusions and limitations that apply to all services and coverages.

Learn More and Get a Quote

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Tuman Global Solutions

Technology-driven, personalized plans and service



Known worldwide as an insurance provider who creates unique and niche programs for the globally mobile

20+
YEARS

20+ years of international program development



Innovative technology platform to expedite transactions and improve customer experience



Superior customer service no matter where in the world you reside



Only works with the best insurance partners to provide you with the best possible plans and service



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