






Talent Trust

BENEFITS COMPARISON




 info@gninsurance.com
 www.gninsurance.com
 1-480-813-9100

All amounts are shown in US Dollars			
	Omega Plus	Omega	Alpha
Benefit	Cover	Cover	Cover
Deductibles	\$2,900 in the USA, \$500 outside the USA	\$2,900 in the USA, \$500 outside the USA or \$5,000 in the USA, \$200 outside the USA or \$5,000 in the USA, \$2,500 outside the USA	\$100 Excess per injury or illness
Annual Maximum Limit per insured person. No lifetime limit.	\$5,000,000	\$1,000,000	\$1,000,000
Emergency evacuation	✓	✓	✓
Virtual Healthcare available globally via phone, video chat, or video call (depending on location) free, 24/7, unlimited usage	✓	✓	✓
Pandemic Medical Cover	✓	✓	✓
Terrorism Medical Cover	✓	✓	✓
Medical Practitioner, Specialist Consultation or Nursing Fees	✓	✓	✓
Prescription Medication and Dressings	✓	✓	✓
Physical Therapy or Occupational Therapy	✓	✓	✓
Emergency treatment in a dedicated emergency room	✓	✓	✓



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ICU cover	✓	\$1,500/day up to 180 days	\$1,500/day up to 180 days
Inpatient & Day Patient Hospitalization	✓	✓	✓
Outpatient treatment	✓	✓	✓
Surgery and associated fees from a medical practitioner and Medical Facility	✓	✓	✓
Diagnostic and Surgical Procedures including: · Pathology Tests · Ultrasounds · MRI · CT scans · X-rays · Prescribed Appliances	✓	✓	✓
Cancer Treatment	✓	✓	✓
Pregnancy	\$25,000	\$10,000	Additional Option
Pregnancy complications	✓	✓	✓
Annual Wellness Check-Ups	\$1,000 (20% coinsurance)	\$400 (20% coinsurance)	\$400 (20% coinsurance)
Local Ground Ambulance	✓	\$1,500	\$1,500
Auto or motorcycle accidents	✓	✓	✓




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Burial / Cremation / Return of Mortal Remains \$15,000	✓	✓	✓
Organ transplant \$250,000 per lifetime	✓	✓	✓
Congenital Anomalies per condition \$100,000	✓	✓	✓
Newborn treatment	✓	\$100,000	
Newborn Hospital Accommodation – to accompany a mother receiving inpatient treatment	✓	✓	✓
Parent Hospital Accommodation – to accompany a child receiving inpatient treatment	✓	✓	✓
Traditional Chinese Medicine	✓	✓	✓
Reconstructive Surgery	✓	✓	✓
Rehabilitation per condition 120 days	✓	✓	✓
Alternative Treatments - chiropractor, osteopath, homeopath, podiatrist, or acupuncturist 20 sessions per condition	✓	✓	✓
Psychiatric Treatment Inpatient and/or Outpatient \$5,000	✓	✓	✓



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Accidental Damage to Teeth \$2,500	✓	✓	✓
Surgical Extraction of Teeth \$2,500	✓	✓	✓
Ongoing chronic conditions management	✓	\$3,000	\$3,000
Routine Management of Chronic Conditions	✓	✓	\$3,000
Hormone Replacement Therapy 3 months	✓	✓	✓
Infertility \$2,500 per lifetime	✓	✓	✓
Home Nursing 30 days	✓	✓	✓
Hospice Care 30 days	✓	✓	✓
Convalescent Care 30 days	✓	✓	✓
Hospital cash benefit \$125/night	✓	✓	✓
Choice of hospitals/doctors USA - Aetna PPO, Non-USA - Unrestricted	✓	✓	✓
Coinsurance of 20%, up to a maximum of US\$4,000 per person. Outside the US no coinsurance is required.	Up to \$4,000/person	Up to \$10,000/person	Up to \$4,000/person

✓ = Covered up to policy limit or limits indicated, excess/deductible, and coinsurance where applicable.