

Keeping You Well, While You're Away

WellAway takes the hassle out of healthcare for global citizens.



# WellAway

# About WellAway

## Worldwide insurance and service solutions.

WellAway Limited is the exclusive distributor of the insurance products developed by WellAway insurance (SA). WellAway Limited is also a Lloyd's of London Coverholder, insurance agency (MGA) and underwriter (MGU). WellAway is domiciled in Bermuda, one of the world's most regulated jurisdictions, which has gained Solvency II equivalency and enjoys white-list status from the European Union's Economic and Financial Affairs Council.

WellAway is able to provide its clients with other product solutions beyond health insurance. We can offer life, P&C and liability coverage for individuals, students, businesses and their employees.



Reinsured by an A.M. Best;  
A+ Rated Company



92% Retention Rate



35% Year-over-year growth in  
gross premium



Compliant with all Bermuda  
solvency and liquidity ratios



Presence in U.S., Bermuda,  
Europe, Latin America and Asia

Reinsured by:  
Arch Re



Arch reports total net reserves of \$9.12B



Arch has earned financial ratings of A+ from:  
A.M. Best, Standard & Poor's and Fitch

# Why WellAway?



1.2M+

UnitedHealthcare Global  
Providers in the US








180+

Countries Covered with an  
International Open Network



24/7

ConciergeCare Services

-  Emergency Medical Assistance
-  Multi-Lingual Customer Service
-  Telemedicine Services
-  Competitive Prices
-  Customizable Plans



# Focus on Plans

**A health plan that is right for each destination and member.**

We offer the most complete health coverage for expatriates worldwide. Our global health insurance plans provide a comprehensive set of health benefits, services and tools that make it easy to stay healthy.

Our plans include evacuation and repatriation packages that ensure our members can safely explore the world and build their life abroad.



**The highest level of coverage for:**



**Individuals &  
Families**



**Students &  
Faculty**



**Groups &  
Businesses**

# Focus on Partners

Our services and products are made available and supported in partnership with our globally recognized partners.



643  
Centers of  
Excellence



1,800+  
Convenience  
Care Centers



6,500+  
Hospitals



111K+  
UnitedHealth Premium©  
Care physicians



1.2M+  
Doctors and Health  
Professionals

# Focus on Team



**DR. GRISELLE CHERNYS**  
FOUNDER & CEO

With over three decades of experience and an impeccable reputation in an extensive variety of fields, Griselle Chernys, PhD, stands out as one of the exemplary entrepreneurs of our day in the healthcare industry. Her dedication in fields, such as hospital administration, claims administration, physician practice management and administration of international private medical insurance has earned her recognition from the last three U.S. presidential administrations for her contributions in healthcare policy and delivery.



**PHILIP E. NAMIECH**  
GENERAL MANAGER

Philip E. Namiech oversees the development of strategic partnerships for the worldwide distribution of WellAway's international health solutions for individuals, families, groups and companies. Holding a graduate degree in Business Administration from McGill University and having lived as an expatriate in four continents, he brings decades of experience as an entrepreneur and executive in multi-national companies.



**LAUDELINA CASTRO-MORALES**  
VP OF PRODUCT & UNDERWRITING

Laude Castro-Morales joined the WellAway Limited team with over three decades of experience in the international healthcare industry having previously worked with some major American health insurers. With an array of abilities and strengths, extensive knowledge and expatriate experience, she proves to be an indispensable asset to the company. Her collaboration with the company led to recognition by the Centers for Medicare and Medicaid Services, acknowledging contribution and adherence to the Minimum Essential Coverage.



**NICOLE CHERNYS**  
VP OF MARKETING & CLIENT RELATIONS

Nicole Chernys presides over the marketing department of the company, including business procurement and client facing documentation. Her knowledge of client relations and a natural understanding of the industry, combined with a Bachelor of the Arts degree in public relations and sociology from the University of Miami, brings a unique perspective to the business of international health insurance.

# Focus on Service



*Great response whenever I have questions or health issues... Concierge is efficient, polite, always replying with the right answers. A pleasure.*

Jean P.



*Excellent student health insurance plan! It's exactly what I needed when I moved here to the US a few months back for this student exchange program. Great health coverage, and service. Thank you, WellAway!*



Irma S.

*Personalized service with real people answering your questions, and genuinely caring about solving issues. Contrary to most insurance companies, they actually do a follow up on their own. Keep providing this personalized service, it's your major asset which is hard to get from other insurances.*

Paul B.



# International health insurance for residents and visitors across the globe



## Corporate Inquiries

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