



WellAway®



ORBE

A health & lifestyle product



ORBE



PRODUCT
HIGHLIGHTS



E-CONSULTATIONS



5-STAR
CONCIERGE CARE

A COMPREHENSIVE HEALTH COVERAGE FOR YOUR EXPATRIATE LIFESTYLE.

ORBE is a health and lifestyle solution that keeps you covered while providing stability and security. This product helps you maintain wellness and health while protecting you from financial struggle in the event of medical emergencies. Our members have the peace of mind knowing that they are secure, with a team ready to support and guide you in matters of health and well-being. ORBE provides health benefits, hospitalization and emergency coverage for continuous care and support to meet your needs and requirements as well as a set of deductible options: \$0, \$100, \$250, \$500, \$1000, \$2000, \$5000 USD, giving you control over your premium.

As proud advocates of expatriates living around the world, we aim to set the standard of quality in the international private medical insurance industry for foreign nationals. Furthermore, along with its benefits, ORBE provides a variety of extra features to accommodate your lifestyle. A high annual limit and an array of preventive care services are included. Additionally, coverage of pre-existing conditions may be available upon medical underwriting and application approval by WellAway Limited.

(For French nationals subscribing to the CFE (Caisse des Français de l'Étranger), you can use ORBE as a top up plan!)

PRODUCT HIGHLIGHTS

- A \$5 Million USD limit on all 3 tiers of coverage.
 - ORBE 80 / ORBE 90 / ORBE 100
- Your coverage is easy to understand; there are no co-payments, and limited co-insurance (enjoy 0% co-insurance with ORBE 100).
- We offer a very low "capped" out of pocket. It's hard to anticipate what healthcare you may need and we want to help you determine your costs and plan.
- Our plans are flexible to meet your needs. Maternity, as well as dental & vision coverage are available.
- Unmarried dependent children are covered up to age 26.
- Deductible options to choose from:
 - \$0, \$100, \$250, \$500, \$1000, \$2000, \$5000 USD
- Keep yourself healthy with our wellness coverage.
- In case of an emergency, we offer a robust and comprehensive hospitalization process.
- If you need to be transferred to a different medical facility, evacuation and repatriation coverage is included.
- 24/7 ConciergeCare service, medical assistance and e-consultations are included.
- Premium discount program. (no claim bonus)

Easy access to quality care, ORBE provides the peace of mind only a WellAway plan can offer.



THERE'S NOTHING LIKE THE COMFORT OF HOME...

Our ConciergeCare services are designed to provide peace of mind and 5-star service!

Your satisfaction is our priority. Professional customer support is standing by to meet your requirements with a full range of tools. With our 5-star ConciergeCare services, we ensure that every member has access to health and wellness services on a global scale. Feel at home with the security of knowing you can speak with our counselors in your native language and experience our unique expatriate support system.

WHY CHOOSE WELLAWAY

WellAway is more than just insurance; it's a lifestyle and health benefits product.

Our expatriate health products excel in helping our members maintain good health and tranquility as they explore the world and build their life abroad. We want you to live life with the comfort of knowing that you have the support, service and expertise of WellAway on your side.

OUR 5-STAR CONCIERGE CARE SERVICES INCLUDE:

- Provider search assistance
- Disease management
- House-calls from local doctors or physicians
- 24/7 Emergency medical assistance & evacuation
- Appointment setting with best-in-class providers
- White glove customer service in your native language

E-CONSULTATION: YOUR DOCTOR, WHENEVER & WHEREVER...

With our e-consultations you can have a physician, anytime and anywhere. Simply schedule your electronic visit and contact your medical professional via telephone or webcam on a secure and encrypted platform.

- Receive a virtual office visit via webcam on a secure, encrypted platform.
- Access a large network of doctors and medical specialists.
- Set appointments online.
- Receive a medical report with diagnosis and a recommended treatment plan.
- Reduce E.R. visits and unnecessary treatment.
- Obtain a second medical opinion online.

HOW DO OUR PLANS COMPARE?

ORBE	80	90	100
Coinsurance	80% 20%	90% 10%	100% 0%

Coinsurance Maximum

Coinsurance maximums are capped to an annual limit depending on the chosen plan (ORBE 80, 90, 100). By choosing a deductible option of \$100, \$250, \$500, \$1,000, \$2,000, \$5,000, you may further lower your premium.

* All benefits reflected in USD





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KEEPING YOU WELL, WHILE YOU'RE AWAY®



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