

# A truly international health insurance tailored for remote workers

COMMUNITY PLAN FOR MEMBERS



**Oyster**<sup>®</sup>

Oyster Health Global  
Provided by SafetyWing

# Why Oyster Health Global?

## **One global plan**

Cover members residing in 185+ countries under one plan. All policyholders are also covered during short or long term travel to every country in the world.

---

## **Any hospital**

Use our insurance at any private or public hospital, or doctor, in the world - no matter where you live or travel.

---

## **Premium service**

24/7 customer service chat, phone service for arranging hospital visits, and super fast claims handling times.



# Oyster Health Global - plan options

## International coverage

	Standard	Premium
 <b>Base package</b>	✓	✓
 <b>Outpatient</b>	✓	✓
 <b>\$0 deductible</b>	✓	✓
 <b>Screenings &amp; vaccines</b>	✗	✓
 <b>Dental</b>	✗	✓
 <b>Vision</b>	✗	✓
 <b>Dependent coverage</b>	✗	✓

\$1.5M USD for hospital charges, cancer treatment, COVID-19 treatment, pre-existing conditions, emergency dental, surgeries, emergency ambulance, and much more.<sup>1</sup>

\$1K or \$5K USD for when you need medical services outside of being admitted to the hospital (for example: family doctor, physiotherapy etc.) 10% co-pay.

Your deductible is how much you must pay out of pocket before receiving reimbursement for claims within one year.

Covers up to \$500 USD per year across two categories: screenings (routine health checks) and vaccinations.

\$1K USD in dental coverage for when you need to see a dentist for routine care such as check-ups, fillings etc., or for more complex, non-emergency care.

\$500 USD for things like eye exams, frames, and contact lenses.

Add your spouse, partner or child for additional premiums.

<sup>1</sup> Taxes and pre-existing conditions could affect price. Pre-existing conditions are generally covered but some exceptions may apply.

# Signup process

Sign up takes ~ 10 minutes and is done all online

1



SafetyWing will invite you by email to fill out their online application (~5min). See the signup process step-by-step [here](#).

2



SafetyWing will let you know when your plan is active. Activations happen on the 1st and 15th of every month.

3



You'll get access to a SafetyWing profile to do things like submit claims and get help.

4



Your company will handle all monthly payments on your behalf so no need to worry about costs.



# Detailed benefits and FAQ

International coverage

# Oyster Health Global Benefits

## Plan Summary

## Add-ons

**\$1,500,000 Annual Maximum**

**\$0 Deductible**

### Ambulance

Full refund

### Cancer treatment

Full refund

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

\$100 per night, for up to 30 nights

### Emergency treatment outside coverage area for trips up to 30 days

(US, Hong Kong, Singapore without add-on)

Injuries: Full refund  
Illness: \$50,000  
Outpatient: \$500

### Evacuation to medical facility

Full refund

### External prosthesis

Up to \$1,000

### In-patient psychiatric

Full refund, for up to 30 days

## Worldwide coverage

(USA, Singapore, and Hong Kong have 30-day maximum per trip unless you purchase add-on. No restrictions elsewhere)

### MRI, PET and CT scans

Full refund

### Surgeries

Full refund

### Organ transplants

Full refund, incl. \$50,000 donor costs

### Parent and child hospital overnight accommodation

Full refund for one parent with child under 18 years old

### Repatriation following an evacuation

Up to \$100,000

### Reconstructive surgery

Full refund

### Rehabilitation like physical or occupational therapy

Full refund or 30 days rehabilitation per medical condition

# Oyster Health Global Benefits

## Plan summary

## Adds-ons



### Outpatient

*Standard / Premium*

Outpatient care is when you need medical services outside of being admitted to the hospital.

\$1000 limit for 10% co-pay, so for a \$100 appointment you get reimbursed \$90.



### Dental

*Premium*

\$1000 USD in dental coverage for when you need to see a dentist for routine care such as check-ups, fillings etc. or more complex care like repairing or receiving new crowns, dentures, or inlays.



### Screenings & vaccines

*Premium*

Covers up to \$500 USD per year across two categories: Screenings (routine health checks) and vaccinations.



### \$0 deductible

*Standard / Premium*

Your deductible determines how much you must pay out of pocket before receiving reimbursement for claims within one year.



### Vision

*Premium*

\$500 USD for things like eye exams, frames, and contact lenses.



### Family members

*Premium*

Add your spouse, partner or child for additional premiums.



For more details check out our [Handbook](#)

# Questions and answers

## Does Remote Health have any benefits if I live somewhere with public healthcare?

Yes! In countries with public systems (for example: The UK, Norway), here are the benefits:

- **Faster treatment:** Hugely reduced wait times to get the treatment you need by not joining public waiting lists.
- **Freedom to choose the hospital you want:** Using a public health service can often restrict the hospitals you can visit. Remote Health gives you access to any public or private hospital.
- **No GP referral to see a specialist:** See the correct specialist without having to wait to see your GP first to get a referral.
- **Eligible for cash payout:** Get paid up to \$250/night when staying in a free public hospital, or when your treatment is covered by a different insurance.
- **Global coverage:** Use this coverage wherever you live, move, or work so you if you are a nomad or traveling you don't need another insurance to cover your health.

## How can I access my account?

Once your plan is live, you'll get access to an online dashboard where you can do things like access your insurance info and submit claims.

## How much do I need to pay out of pocket?

Both plans have \$0 deductible add-on included which means that you don't need to pay anything out of pocket before your insurance kicks in.

In both plans you'll have a 10% co-pay on outpatient services (i.e. for a \$100 appointment you'll pay \$10 and we'll cover the remaining \$90).

## 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.

# Questions and answers

## How does payment work if I 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 the claims department (details provided once your plan is activated).

### Option 2: Pay out of pocket v 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 3 weeks.

## Where can I use the insurance?

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

## Do you cover pre-existing conditions?

Yes.

## Have further questions?

Reach out to SafetyWing directly  
[remotehealth@safetywing.com](mailto:remotehealth@safetywing.com)



# Thank you!

[sales@oysterhr.com](mailto:sales@oysterhr.com)

[oysterhr.com/health-benefits](https://oysterhr.com/health-benefits)

**oyster**