FOR THOSE WHO KNOW BETTER

OONA GLOBAL SHIELD

World-class Health Insurance Worldwide



oona insurance

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PREMIUM HEALTH PROTECTION WITHOUT BORDERS

Oona Global Shield offers premium medical insurance designed for global citizens — whether you're expanding your horizons, relocating for work, or living life across borders.

With generous U.S. Dollar coverage, flexible benefits, and support that's digital when you want it, human when you need it — your protection moves with you, wherever life takes you.



GLOBAL SHIELD QUICK GUIDE

Legend: ✓ Core Benefit • Optional Choice

Sum Assured



Choose from 3 tiers:

- Silver ($500,000)
- Gold ($1,000,000)
- Platinum ($2,000,000)

Core Hospital Coverage



- ✓ Room & Board limits aligned with private room accommodation
- ✓ Surgical & non-surgical procedures
- ✓ Intensive Care Unit / Coronary Care Unit
- ✓ Professional fees
- ✓ Operating theater and Recovery room
- ✓ Private duty nurse
- ✓ Outpatient benefit

Emergency Protection



- ✓ Emergency outpatient care
- ✓ Emergency dental services
- ✓ Worldwide assistance network
- ✓ Global ambulance services

Special Care



- ✓ Mental health support
- ✓ HIV/AIDS coverage
- ✓ Congenital conditions
- ✓ Newborn coverage
- ✓ Bariatric surgery (after 3 years)
- ✓ Hospice care

Wellness & Prevention



- ✓ Executive check-ups
- ✓ Immunizations
- ✓ Alternative medicine
- ✓ COVID-19 vaccine
- ✓ 24/7 Complimentary Telemedicine
- ✓ Post-confinement care

Travel Protection



- ✓ Travel coverage (90 days/trip)

Optional Add-ons



- Dental Protection
- Vision Care
- Personal accident cover

Deductibles



Deductible options:

- $1,000 (Silver only)
- $2,500 (All plans)
- $5,000 (All plans)

Premium Discount with Geographical Area Limitation



- Worldwide coverage with the flexibility to exclude Selected Countries[1] for up to 25% discounts
- Worldwide coverage including Singapore but excluding Selected Countries[1] for up to 10% discounts

[1] Selected Countries: Japan, People's Republic of China, Hong Kong, Canada, United States of America, its dependent territories and Caribbean Islands

Cashless Care, Digital Claims



- ✓ Cashless transactions at Oona's network of 600+ hospitals and clinics throughout the Philippines
- ✓ 100% digital claims processing for overseas medical reimbursement

Note: *All amounts are shown in USD*

CRAFT YOUR PERFECT GLOBAL HEALTH PLAN

Your life doesn't fit in a box—why should your health coverage? Here's how we build protection that fits your unique journey:

STEP 1 Select Your Excellence Level

Choose from three tiers of premium global protection, each designed to offer exceptional care with varying levels of comprehensive coverage.

PLAN	ROOM TYPE	ANNUAL LIMIT (USD)	SIGNATURE FEATURES
Silver	Private	$500,000	• Coverage in US dollars for stable, international value • Private hospital rooms included across all plans • 24/7 support, with access to global care networks and mental health services
Gold	Private	$1,000,000	
Platinum	Private	$2,000,000	

CORE BENEFITS

BENEFIT	SILVER ($500K)	GOLD ($1M)	PLATINUM ($2M)
IN-PATIENT BENEFITS			
Room & Board (Philippines)	$300/day	$600/day	$850/day
Room & Board (International)	Up to $1,000	Up to $1,500	Up to $1,500
Miscellaneous In-Patient Charges	As Charged	As Charged	As Charged
Professional Fee	As Charged	As Charged	As Charged
Intensive Care Unit, Coronary Care Unit, Telemetry	As Charged	As Charged	As Charged
Operating Theater and Recovery Room	As Charged	As Charged	As Charged
Surgeon's Fee	$30,000	As Charged	As Charged
Anesthesiologist's Fee	50% of Surgeon's Fee	As Charged	As Charged
Bariatric Surgery Procedures	$2,000	$3,000	$5,000
Private Duty Nurse	As Charged	As Charged	As Charged
Surgical Procedures	Subject to the limits of the Surgical Benefits	Up to Maximum Coverage Limit	
Non-Surgical Procedures	Up to Maximum Coverage Limit		

Note: *All amounts are shown in USD*

BENEFIT	SILVER ($500K)	GOLD ($1M)	PLATINUM ($2M)
OUT-PATIENT BENEFITS			
Major Out-Patient Care	As charged (Available only as a Post-Hospitalization Follow-Up Care Benefit)	As Charged	As Charged
Supplementary Out-Patient Care	Pays 80% up to a limit per year of $2,500 (Reimbursement only)	As Charged	As Charged
Other Alternative Treatments	$1,500	$3,000	$3,000
Executive Check-Up (ECU) Package and Vaccinations	$200	$500	$600
EMERGENCY BENEFITS			
Emergency Out-Patient Treatment	As Charged	As Charged	As Charged
Emergency Dental Services	As Charged	As Charged	As Charged
Emergency Local Ambulance Service	As Charged	As Charged	As Charged
Emergency Overseas Coverage	As Charged	As Charged	As Charged
Worldwide Emergency Assistance	Included	Included	Included
SPECIAL CARE BENEFITS			
Organ Transplant Benefits	Included	Included	Included
Mental and Nervous Disorders	$7,000	$13,000	$15,000
HIV/AIDS	$25,000	$50,000	$100,000
Congenital Conditions	$1,000	$2,000	$2,000
Maternity Benefit	N/A	$5,000	$6,000
Hospice Care	$5,000	$5,000	$5,000
Burial Expenses Benefit Due To Accident	$500	$1,000	$1,000
VALUE-ADDED BENEFITS			
Cashless Health Care Card	ER & IP Only	Included	Included
Sports Coverage	Included	Included	Included
Free Newborn Coverage	Included	Included	Included
Antivenom, Rabies and Tetanus Post-Exposure Prophylaxis	As Charged	As Charged	As Charged
COVID-19 Vaccine	$100	$200	$300

Note: *All amounts are shown in USD*

TRAVEL BENEFITS

The limits are on a 90 days per trip basis, except for Medical Insurance Policies whose premiums have been charged for overseas stay of more than 90 days*.

BENEFIT	SILVER ($500K)	GOLD ($1M)	PLATINUM ($2M)
Land Vehicle Rental Excess Protection	$1,000	$1,000	$1,000
Land Vehicle Rental Return	$500	$500	$500
Baggage Delay	$200	$200	$200
Loss or Damage to Baggage & Personal Effects	$3,000	$3,000	$3,000
Loss or Damage to Sporting Equipment	$600	$600	$600
Loss of Gadget(s)	$1,000	$1,000	$1,000
Theft of Cash	$300	$300	$300
Loss of Travel Documents	$3,000	$3,000	$3,000
Mobile Phone Charges	$100	$100	$100
Trip Cancellation	$4,000	$4,000	$4,000
Trip Cancellation For Any Reason	$2,800	$2,800	$2,800
Trip Termination	$4,000	$4,000	$4,000
Staff Replacement (For Business Trip Only)	$3,000	$3,000	$3,000
Flight Delay	$200	$200	$200
Missed Connecting Flight	$200	$200	$200
Strikes Or Hijack	$200	$200	$200
Alternative Means of Transportation	$400	$400	$400
Trip Postponement	$300	$300	$300

Note: *All amounts are shown in USD*

** Subject to approval and terms*

STEP 2 Customise Your Plan

Enhance your premium coverage with optional benefits to complement your global lifestyle.

Dental Protection

Covers preventive care and routine dental services, reimbursed at 80% of charges.

Vision Care

Covers 80% of eye exams and prescription lenses.

Personal Accident

Additional coverage for death, dismemberment, and disablement due to Accident

ADD-ON	SILVER	GOLD	PLATINUM
Dental Protection	Annual limit of $1,000 for 1st year, $2,000 for 2nd year onwards	Annual limit of $1,000 for 1st year, $2,000 for 2nd year onwards	Annual limit of $1,000 for 1st year, $2,000 for 2nd year onwards (Included in Core Benefits)
Vision Care	Not Available	Optional: $700	$700 (Included in Core Benefits)
Personal Accident	$10,000	$25,000	$50,000

Note: *All amounts are shown in USD*



STEP 3 Personalize Your Protection

Fine-tune your premium coverage to align perfectly with your global lifestyle:



Deductible options

Select from deductible choices ranging from $1,000 to $5,000 to optimize your premium

DEDUCTIBLE OPTION* (USD)	SILVER	GOLD	PLATINUM
$1,000	15% Discount	Not available	Not available
$2,500	30% Discount	18% Discount	18% Discount
$5,000	40% Discount	24% Discount	24% Discount

Note: *All amounts are shown in USD*

Premium Discount with Geographical Area Limitation

Customize geographical coverage based on your travel patterns and destinations

COVERAGE OPTION	ALL PLANS

- Worldwide coverage with the flexibility to exclude Selected Countries[1] for up to 25% discounts
- Worldwide coverage including Singapore but excluding Selected Countries[1] for up to 10% discounts

[1] Selected Countries: Japan, People's Republic of China, Hong Kong, Canada, United States of America, its dependent territories and Caribbean Islands

Notes:

Deductibles are computed on a per annum basis and applied to the following:

- All items stated under In-Patient Benefits
- In-Patient availment for Organ Transplant, Mental and Nervous Disorder, Congenital Conditions, and HIV/AIDS
- All items stated under Major Out-Patient

The percentage discounts are not applicable to Optional Benefits.

WHY CHOOSE OONA GLOBAL SHIELD?

FEATURE	OONA GLOBAL SHIELD	OTHER PROVIDERS
Entry Age	From 15 days old up to 99 years old Guaranteed renewable up to age 100	Typically 18-70 years old Often limited renewability
Coverage Limits	Up to $2,000,000	Often capped at lower amounts
Deductible Flexibility	3 Options ($1,000, $2,500 & $5,000) with significant premium savings	Usually limited options with minimal savings
Coverage Area	Worldwide coverage with the flexibility to exclude select countries for up to 25% savings. Plus, competitive rates for Singapore coverage	Often limited geographic coverage or higher premiums
Travel Benefits	Comprehensive travel protection included (baggage delay, loss of gadgets, trip termination, flight delay, etc.)	Typically requires separate travel insurance purchase
Waiting Period	30 days except accident Maternity Benefit: 12 months	Similar but often with longer maternity waiting periods

Note: *All amounts are shown in USD*

READY TO PROTECT YOUR HEALTH GLOBALLY?

Contact your dedicated Oona agent today for a personalized quote and to explore how Global Shield can be tailored to your unique needs and lifestyle. Your Premium Advisor is always ready to assist as your life and needs evolve.





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