

Globomantics Health Insurance Summary Plan Description (SPD)

Provided by MedGlobo Health Services

Effective Date: January 1, 2025

This Summary Plan Description (SPD) outlines the key features, coverage options, and policies of the Globomantics Employee Health Insurance Plans provided by MedGlobo. It is intended for informational purposes and should be reviewed together with the full plan document.

1. Overview of Coverage Options

Globomantics offers two tiers of medical coverage through MedGlobo Health Services: the Premium Plan and the Standard Plan. Both plans are designed to support the health and wellness needs of employees and their families, but they differ in cost, coverage limits, and out-of-pocket expenses.

- 1 **Premium Plan** – Comprehensive coverage with the lowest out-of-pocket costs and access to MedGlobo's nationwide Preferred Provider Network. Ideal for employees who want predictable costs and robust benefits.
- 2 **Standard Plan** – Balanced coverage at a lower monthly premium, with moderate deductibles and copays. Designed for employees seeking affordability while maintaining quality care.

2. Coverage Details

Premium Plan Highlights:

- Annual deductible: \$500 individual / \$1,000 family
- Out-of-pocket maximum: \$3,000 individual / \$6,000 family
- Office visits: \$15 copay
- Specialist visits: \$25 copay
- Emergency care: \$100 copay (waived if admitted)
- Prescription drugs: Tiered copay structure (\$10 / \$25 / \$50)
- Includes telehealth, preventive care, mental health coverage, and worldwide emergency assistance.

Standard Plan Highlights:

- Annual deductible: \$1,500 individual / \$3,000 family
- Out-of-pocket maximum: \$6,500 individual / \$13,000 family
- Office visits: \$30 copay
- Specialist visits: \$50 copay
- Emergency care: \$150 copay (waived if admitted)
- Prescription drugs: Tiered copay structure (\$15 / \$35 / \$70)
- Includes telehealth, preventive care, and behavioral health coverage within the U.S. network.

3. Medical Leave Policy

Globomantics supports employees requiring medical leave through a structured policy that varies based on plan tier. Eligibility for leave, wage replacement, and benefits continuation depend on the employee's selected MedGlobo plan.

Premium Plan Medical Leave Policy:

Employees enrolled in the Premium Plan are eligible for up to 12 weeks of paid medical leave per 12-month period. During approved leave, employees will receive 100% of base pay for the first 8 weeks and 60% thereafter. Health benefits continue uninterrupted, and employees maintain accrual of vacation and sick time.

Standard Plan Medical Leave Policy:

Employees enrolled in the Standard Plan are eligible for up to 8 weeks of partially paid medical leave per 12-month period. During approved leave, employees receive 60% of base pay, with benefits continuing at the employee's normal contribution rate. Vacation accrual is paused after 4 weeks of continuous leave.

4. Additional Benefits and Wellness Programs

Both plans include access to MedGlobo's Wellness+ platform, which offers digital coaching, fitness reimbursements, and personalized care navigation. Premium Plan members also receive annual health stipends and access to MedGlobo's Concierge Health Advisors for complex case management.

For more information, employees can visit the internal HR portal or contact the Globomantics Benefits Department.