International Healthcare Plans
Valid from 1st November 2018

INDIVIDUAL POLICIES

Table of Benefits

Allianz Care

REASONS TO CHOOSE US

Flexible modular plans – ability to combine multiple plans

Access to Expat Assistance Programme and Travel Security Services

Access to health and wellbeing benefits, including preventative surgery - helping you to stay healthy

Comprehensive medical provider network

Comprehensive cover for Out-patient plans (full refund for specialist fees and diagnostic tests, generous cover for alternative treatment and physiotherapy)

24/7 multilingual Helpline and Emergency Assistance Services

Innovative MyHealth app

Fully completed medical claims processed within 48 hours

POLICY TERMS AND CONDITIONS

This Table of Benefits provides an overview of the cover we provide under each plan. Cover is subject to our policy terms and conditions, as detailed in our Individual Benefit Guide.

Details of our Treatment Guarantee process can also be found in this guide, which is available on our website **www.allianz-care.com**

CORE PLANS

Core Plan Benefits	Premier Individual	Club Individual	Classic Individual	Essential Individual
Maximum plan benefit GBP (£)	£1,867,500	£1,245,000	£934,000	£415,000
Maximum plan benefit EUR (€)	€2,250,000	€1,500,000	€1,125,000	€500,000
Maximum plan benefit USD ($)	$3,037,500	$2,025,000	$1,518,750	$675,000
Maximum plan benefit CHF	CHF2,925,000	CHF1,950,000	CHF1,462,500	CHF650,000
In-patient benefits *Treatments and costs marked with an asterisk (*) require pre-approval through submission of a Treatment Guarantee Form.*				
Hospital accommodation*	Private room	Private room	Private room	Semi-private room
Intensive care*	✔	✔	✔	✔
Prescription drugs and materials* *In-patient and day-care treatment only. Prescription drugs are those which legally can only be purchased when you have a doctor's prescription*	✔	✔	✔	✔
Surgical fees, including anaesthesia and theatre charges*	✔	✔	✔	✔
Physician and therapist fees* *In-patient and day-care treatment only*	✔	✔	✔	✔
Surgical appliances and materials*	✔	✔	✔	✔

Core Plan Benefits	Premier Individual	Club Individual	Classic Individual	Essential Individual
Diagnostic tests* *In-patient and day-care treatment only*	✔	✔	✔	✔
Organ transplant*	✔	✔	✔	£8,300/€10,000/ $13,500/CHF13,000
Psychiatry and psychotherapy* *In-patient and day-care treatment only* *10 month waiting period applies*	✔	£4,980/€6,000/ $8,100/CHF7,800	£4,150/€5,000/ $6,750/CHF6,500	£4,150/€5,000/ $6,750/CHF6,500
Accommodation costs for one parent staying in hospital with an insured child under 18*	✔	✔	✔	✔
Emergency in-patient dental treatment	✔	✔	✔	✔
Other benefits				
Day-care treatment*	✔	✔	✔	✔
Kidney dialysis*	✔	✔	✔	✔
Out-patient surgery*	✔	✔	✔	✔
Nursing at home or in a convalescent home* *Immediately after or instead of hospitalisation*	£3,525/€4,250/ $5,740/CHF5,525	£2,350/€2,830/ $3,820/CHF3,680	£2,075/€2,500/ $3,375/CHF3,250	£2,075/€2,500/ $3,375/CHF3,250
Rehabilitation treatment* *In-patient, day-care and out-patient treatment; must commence within 14 days of discharge after the acute medical and/or surgical treatment ceases*	£3,670/€4,420/ $5,970/CHF5,750	£2,490/€3,000/ $4,050/CHF3,900	£2,075/€2,500/ $3,375/CHF3,250	£1,660/€2,000/ $2,700/CHF2,600
Local ambulance	✔	✔	✔	£415/€500/ $675/CHF650
Emergency treatment outside area of cover *For trips of a maximum period of six weeks*	Max. 42 days	Max. 42 days	Max. 42 days	Up to £8,300/€10,000/ $13,500/ CHF13,000, max. 42 days
Medical evacuation* *Where necessary treatment is not available locally, we will evacuate the insured person to the nearest appropriate medical centre**	✔	✔	✔	✔
*Where ongoing treatment is required, we will cover hotel accommodation costs**	✔	✔	✔	✔
*Evacuation in the event of unavailability of adequately screened blood**	✔	✔	✔	✔
*If medical necessity prevents an immediate return trip following discharge from an in-patient episode of care, we will cover hotel accommodation costs**	Max. 7 days	Max. 7 days	Max. 7 days	Max. 7 days
Expenses for one person accompanying an evacuated person*	£2,490/€3,000/ $4,050/CHF3,900	£2,490/€3,000/ $4,050/CHF3,900	£2,490/€3,000/ $4,050/CHF3,900	£2,490/€3,000/ $4,050/CHF3,900
Travel costs of insured family members in the event of an evacuation*	£1,660/€2,000/ $2,700/CHF2,600, per event	£1,660/€2,000/ $2,700/CHF2,600, per event	£1,660/€2,000/ $2,700/CHF2,600, per event	£1,660/€2,000/ $2,700/CHF2,600, per event
Repatriation of mortal remains*	£8,300/€10,000/ $13,500/ CHF13,000	£8,300/€10,000/ $13,500/ CHF13,000	£8,300/€10,000/ $13,500/ CHF13,000	£8,300/ €10,000/ $13,500/ CHF13,000
Travel costs of insured family members in the event of the repatriation of mortal remains*	£1,660/€2,000/ $2,700/CHF2,600, per event	£1,660/€2,000/ $2,700/CHF2,600, per event	£1,660/€2,000/ $2,700/CHF2,600, per event	£1,660/€2,000/ $2,700/CHF2,600, per event
CT and MRI scans *In-patient and out-patient treatment*	✔	✔	✔	✔
PET* and CT-PET* scans *In-patient and out-patient treatment*	✔	✔	✔	✔
Oncology* *In-patient, day-care and out-patient treatment*	✔	✔	✔	✔
- *Purchase of a wig, prosthetic bra or other external prosthetic device for cosmetic purposes*	£165/€200/ $270/CHF260, per lifetime	£165/€200/ $270/CHF260, per lifetime	£165/€200/ $270/CHF260, per lifetime	£165/€200/ $270/CHF260, per lifetime
Preventative surgery* *In-patient and out-patient treatment*	£24,900/€30,000/ $40,500/ CHF39,000	£16,600/€20,000/ $27,000/ CHF26,000	N/A	N/A
Complications of pregnancy* *In-patient and out-patient treatment* *10 month waiting period applies*	✔	✔	✔	N/A

Core Plan Benefits	Premier Individual	Club Individual	Classic Individual	Essential Individual
Laser eye treatment *(limited to one treatment per lifetime)*	£830/€1,000/ $1,350/ CHF1,300, per lifetime	£415/€500/ $675/CHF650, per lifetime	N/A	N/A
In-patient cash benefit *(per night)* *Where treatment has been received free of charge*	£125/€150/ $205/CHF195, max. 25 nights	£125/€150/ $205/CHF195, max. 25 nights	£125/€150/ $205/CHF195, max. 25 nights	£125/€150/ $205/CHF195, max. 25 nights
Emergency out-patient treatment *Where these benefit amounts are reached, any additional costs may be reimbursed within the terms of any separate Out-patient Plan*	£625/€750/ $1,015/CHF975	£625/€750/ $1,015/CHF975	£625/€750/ $1,015/CHF975	N/A
Emergency out-patient dental treatment *Where these benefit amounts are reached, any additional costs may be reimbursed within the terms of any separate Dental Plan*	£625/€750/ $1,015/CHF975	£415/€500/$675/ CHF 650	N/A	N/A
Palliative care*	✔	✔	✔	✔
Long term care*	Max. 90 days per lifetime	Max. 90 days per lifetime	Max. 90 days per lifetime	Max. 90 days per lifetime
Accidental death *Insured members aged 18 to 70*	£8,300/€10,000/ $13,500/ CHF13,000	N/A	N/A	N/A
Additional Core Plan Benefits				
Expat Assistance Programme** *offers access to a range of 24/7 multilingual support services as follows:* • *Confidential professional counselling (in-person, phone, video, on-line chat and email)* • *Legal and financial support services* • *Critical incident support* • *Wellness website access*	✔	✔	✔	✔
Travel Security Services*** *offers 24/7 access to personal security information and advice for all your travel safety queries. This includes:* • *Emergency Security Assistance Hotline **** • *Country intelligence and security advice* • *Daily security news updates and Travel safety alerts*	✔	✔	✔	✔

Benefits marked with a ✔ are covered in full, subject to the Maximum plan benefit.

* Require pre-approval.

** The Expat Assistance Programme Services are made available by Morneau Shepell Limited, subject to your acceptance of our terms and conditions. You understand and agree that AWP Health & Life SA – Irish Branch and/or AWP Health & Life Services Limited are not responsible or liable for any claim, loss or damage directly or indirectly resulting from your use of the Expat Assistance Programme Services.

*** The Travel Security Services are made available by WorldAware LTD, subject to your acceptance of our terms and conditions. You understand and agree that AWP Health & Life SA – Irish Branch and/or AWP Health & Life Services Limited are not responsible or liable for any claim, loss or damage directly or indirectly resulting from your use of the Travel Security Services.

**** Not a Freephone number.

CORE PLAN DEDUCTIBLES

To reduce your Core Plan premium, simply select an optional deductible from the list below and read across to find the relevant premium discount. The level of discount will depend on whether you have selected a Maternity Plan. Please note that either a Core Plan deductible OR an Out-patient Plan deductible can be chosen (details follow). Where a deductible is selected it is payable per person, per Insurance Year. Also, our premiums are expressed in whole numbers (i.e. without any cents or pence etc.), therefore, percentages may be slightly higher or lower than those stated below.

Optional Core Plan Deductibles	Discount if a Maternity Plan is not included in your cover	Discount if a Maternity Plan is included in your cover
No deductible	0% premium discount	0% premium discount
£374/€ 450/$610/CHF585 deductible	5% premium discount	2.5% premium discount
£625/€ 750/$1,015/CHF975 deductible	10% premium discount	5% premium discount
£1,245/€1,500/$2,025/CHF1,950 deductible	20% premium discount	10% premium discount
£2,490/€3,000/$4,050/CHF3,900 deductible	35% premium discount	17.5% premium discount
£4,980/€6,000/$8,100/CHF7,800 deductible	50% premium discount	25% premium discount
£8,300/€10,000/$13,500/CHF13,000 deductible	60% premium discount	30% premium discount

OUT-PATIENT PLANS AND DEDUCTIBLES

OPTIONAL

The following Out-patient Plans can be purchased with any of our Core Plans. They cannot be bought separately.

Out-patient Plan Benefits	Gold Individual	Silver Individual	Bronze Individual	Crystal Individual
Maximum plan benefit	No limit	£10,830/ €13,050/ $17,620/ CHF16,965	£7,240/€8,725/ $11,780/ CHF11,355	£4,110/€4,950/ $6,680/ CHF6,435
Medical practitioner fees and prescription drugs *Prescription drugs are those which legally can only be purchased when you have a doctor's prescription*	✔	✔	£830/€1,000/ $1,350/ CHF1,300	£830/€1,000/ $1,350/ CHF1,300
Specialist fees	✔	✔	✔	✔
Diagnostic tests	✔	✔	✔	✔
Vaccinations	✔	✔	✔	N/A
Chiropractic treatment, osteopathy, homeopathy, Chinese herbal medicine, acupuncture and podiatry *Max. 12 sessions per condition for chiropractic treatment and max. 12 sessions per condition for osteopathic treatment, subject to the benefit limit*	✔	✔	£934/€1,125/ $1,520/ CHF1,463	£415/€500/ $675/CHF650
Prescribed physiotherapy *Initially limited to 12 sessions per condition; limit also applies to prescribed and non-prescribed physiotherapy sessions, where combined*	✔	✔	£934/€1,125/ $1,520/ CHF1,463	£415/€500/ $675/CHF650
- Non-prescribed physiotherapy	5 visits	5 visits	5 visits	5 visits
Prescribed speech therapy, oculomotor therapy and occupational therapy*	✔	✔	£934/€1,125/ $1,520/CHF1,463	£415/€500/ $675/CHF650
Health and wellbeing checks including screening for the early detection of illness or disease *Checks are limited to:* *• Physical examination* *• Blood tests (full blood count, biochemistry, lipid profile, thyroid function test, liver function test, kidney function test)* *• Cardiovascular examination (physical examination, electrocardiogram, blood pressure)* *• Neurological examination (physical examination)* *• Cancer screening* *- Annual pap smear* *- Mammogram (every two years for women aged 45+, or earlier where a family history exists)* *- Prostate screening (yearly for men aged 50+, or earlier where a family history exists)* *- Colonoscopy (every five years for members aged 50+, or 40+ where a family history exists)* *- Annual faecal occult blood test* *• Bone densitometry (every five years for women aged 50+)* *• Well child test (for children up to the age of six years, up to a maximum of 15 visits per lifetime)* *• BRCA1 and BRCA2 genetic test (where a direct family history exists; Gold Individual Plan only)*	£665/€800/ $1,080/ CHF1,040	£498/€600/ $810/CHF780 N/A	N/A N/A	N/A N/A
Infertility treatment *18 month waiting period applies*	£9,960/€12,000/ $16,200/ CHF15,600, per lifetime	£9,960/€12,000/ $16,200/ CHF15,600, per lifetime	N/A	N/A
Psychiatry and psychotherapy *18 month waiting period applies*	30 visits	20 visits	N/A	N/A
Prescribed medical aids	✔	£2,075/€2,500/ $3,375/CHF3,250	N/A	N/A
Prescribed glasses and contact lenses including eye examination	£165/€200/ $270/CHF260	£149/€180/ $245/CHF234	N/A	N/A
Dietician fees	4 visits	N/A	N/A	N/A
Prescribed drugs *Must be prescribed by a physician, although a prescription is not legally required for purchase*	£42/€50/$70/ CHF 65	N/A	N/A	N/A

To reduce your Out-patient Plan premium, simply select an optional deductible from the list below and read across to find the relevant premium discount. Please note that either an Out-patient Plan deductible OR a Core Plan deductible can be chosen. Where a deductible is selected it is payable per person, per Insurance Year. Also, our premiums are expressed in whole numbers (i.e. without any cents or pence etc.), therefore, percentages may be slightly higher or lower than those stated below.

Out-patient Plan Deductibles	Discount
No deductible	0% premium discount
£83/€100/$135/CHF130 deductible	10% premium discount
£165/€200/$270/CHF260 deductible	20% premium discount

MATERNITY PLANS

OPTIONAL

The **Premier Maternity Plan** can only be purchased with the **Premier Individual Core Plan**. The **Club Maternity Plan** can only be purchased with the **Club Individual Core Plan**. Please note that an **Out-patient Plan must be selected** in conjunction with a Maternity Plan. Maternity Plans are available to couples and families i.e. **a spouse/partner must also be insured under the policy**.

Maternity Plan Benefits	Premier Maternity	Club Maternity
Routine maternity* *In-patient and out-patient treatment.* *10 month waiting period applies*	£6,225/€7,500/$10,125/CHF9,750, per pregnancy	£4,150/€5,000/$6,750/CHF6,500, per pregnancy
Complications of childbirth* *In-patient treatment.* *10 month waiting period applies*	£12,450/€15,000/$20,250/CHF19,500, per pregnancy	£8,300/€10,000/$13,500/CHF13,000, per pregnancy

DENTAL PLANS

OPTIONAL

Dental Plan 1 can only be purchased if both the **Premier Individual Core Plan** and **Gold Individual Out-patient Plan** have been selected. **Dental Plan 2** can be purchased with **any of the Core Plans. Neither Dental Plan can be bought separately.**

Dental Plan Benefits	Dental 1	Dental 2
Maximum plan benefit	No limit	£1,700/€2,050/$2,770/CHF2,665
Dental treatment	100% refund	80% refund
Dental surgery	100% refund	80% refund
Periodontics	80% refund	80% refund
Orthodontic treatment and dental prostheses *10 month waiting period applies*	65% refund, up to £4,150/€5,000/$6,750/CHF6,500	50% refund

REPATRIATION PLAN

OPTIONAL

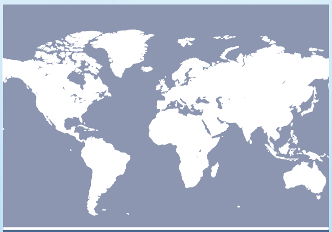
The following Repatriation Plan can be purchased with any of the Core Plans. It cannot be bought separately.

Repatriation Plan Benefits	
Medical repatriation* *Where the necessary treatment is not available locally, you can choose to be medically repatriated to your home country instead of to the nearest appropriate medical centre. This benefit only applies when your home country is within your area of cover**	✔
*Where ongoing treatment is required, we will cover hotel accommodation costs**	✔
*Repatriation in the event of unavailability of adequately screened blood**	✔
*If medical necessity prevents an immediate return trip following discharge from an in-patient episode of care, we will cover hotel accommodation costs**	Max. 7 days
Expenses for one person accompanying a repatriated person*	£2,490/€3,000/$4,050/CHF3,900
Travel costs of insured family members in the event of a repatriation*	£1,660/€2,000/$2,700/CHF2,600, per event
Travel costs of insured members to be with a family member who is at peril of death or who has died	£1,245/€1,500/$2,025/CHF1,950, per lifetime

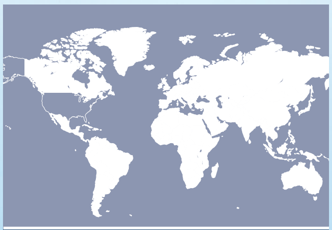
* *Require pre-approval.*

AREA OF COVER

We offer a choice of three different geographical areas of cover:



Worldwide



Worldwide excluding USA

Africa only

MyHealth app

Our pioneering MyHealth app has been developed to give you easy and convenient access to your cover, no matter where you are.

Access the following features from your mobile device:

MY CONTACTS

Access our 24/7 multilingual Helpline and local emergency numbers

MY POLICY

Access your policy documents and your Membership Card on the go

MY CLAIMS

Submit your claims in 3 simple steps and view your claims history

SYMPTOM CHECKER

For a quick and easy evaluation of your symptoms

FIND A HOSPITAL

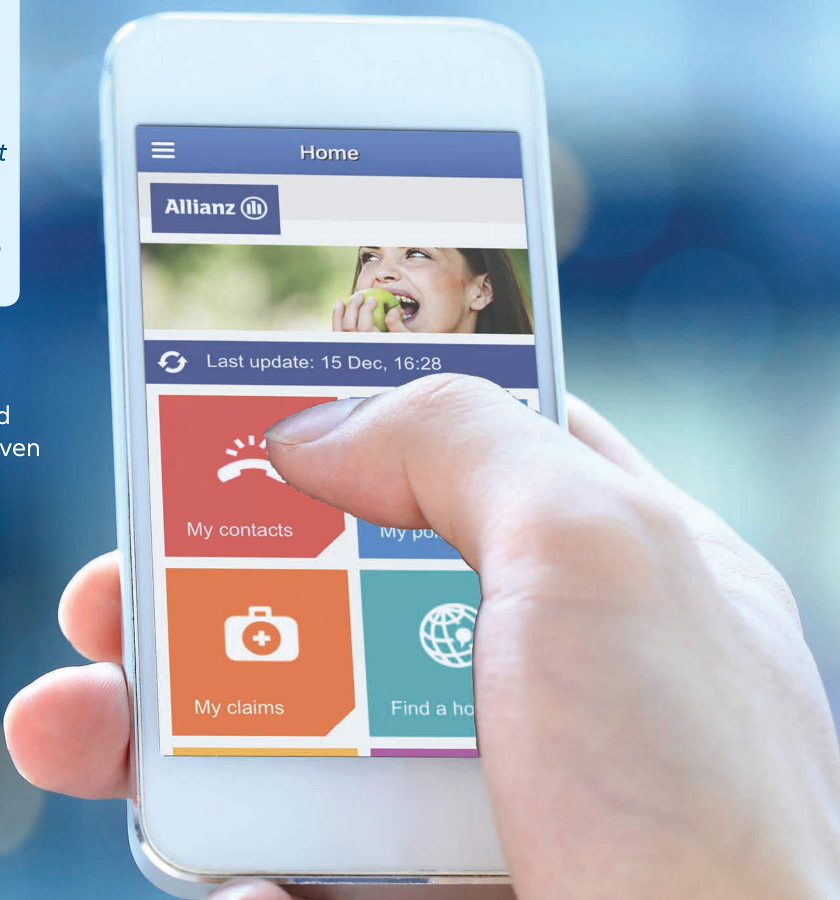
Locate medical providers nearby and get GPS directions

OTHER SERVICES

look up the local equivalent names of brand name drugs and translate common ailments into one of 17 languages.

All personal data within the MyHealth app is encrypted for data protection, plus most features are accessible even when offline.

For more information, please visit:
www.allianzworldwidecare.com/myhealth



Talk to us, we love to help!

If you have any queries, please do not hesitate to contact us:

Helpline
English: + 353 1 630 1301
German: + 353 1 630 1302
French: + 353 1 630 1303
Spanish: + 353 1 630 1304
Italian: + 353 1 630 1305
Portuguese: + 353 1 645 4040
Fax: + 353 1 630 1306

Allianz Care
15 Joyce Way
Park West Business Campus
Nangor Road
Dublin 12
Ireland

sales@allianzworldwidecare.com
www.allianz-care.com

www.facebook.com/AllianzCare/
plus.google.com/+allianzworldwidecare
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