



TABLE OF BENEFITS CORPORATE GROUP INSURANCE

Expatriate Healthcare Plans for Canada

Valid from 1st September 2020

The following plans are available for corporate groups of three employees or more

REASONS TO CHOOSE US

A culture of care

We're proud of the personal touch, empathy and determination we bring to global healthcare.



Widest range of health benefits in the market

One single point of contact for Health, Life & Disability insurance products as well as Health and Protection Services



We have a plan for you

Opportunity to choose among different levels of cover, optional add-on plans and geographic area of cover, to create the plan that best suits your clients' needs and budget requirements. We also offer tailor-made plans for large corporates



We're sticking around

Financially strong company with A+ Superior, A.M. Best rating



We'll take care of it

Your staff will have access to quality healthcare through our 'always on' support. We find solutions. We make it happen.



A human approach to service

24/7 multilingual Helpline and Emergency Assistance services



Simple direct billing service

We'll settle the medical bill directly with the provider for most in-patient treatments



Quick and efficient

Fully completed medical claims processed within 48 hours



Driving savings

Effective, proven cost containment and fraud prevention methods



A better quality of life

We designed services to help your staff live a healthier life.



Be well

Access to health and wellbeing benefits



Comprehensive cover

Generous cover for key benefits such as Oncology, Surgical fees, Diagnostic tests or Medical Evacuation



Digital solutions

MyHealth Digital Services - to give you and your staff easy and convenient access to your cover



Closer to you

Making sure your staff have access to the right care.



Global network

Large network of over 900K - and growing - quality medical providers



The right help at the right time

Access to Employee Assistance Programme: Whether it's helping your staff with cross-culture transition, coping with cultural shock or dealing with stress, we offer consultations to help your staff deal with the challenging situations of daily life






Being informed, being safe

Access to Travel Security Services: Employees can talk to a security specialist for any safety concerns associated with a travel destination



Core Plan Benefits	Supreme	Prime	Deluxe
Palliative care*	✓	✓	✓
Long term care*	Max. 90 days per lifetime	Max. 90 days per lifetime	Max. 90 days per lifetime
HIV/AIDS treatment (48 month waiting period applies)	CAD 25,200/ USD 25,000 per lifetime	CAD 15,100/ USD 15,000 per lifetime	CAD 10,100/ USD 10,000 per lifetime
Accidental death (insured members aged 18 to 70)	CAD 13,600/ USD 13,500	CAD 13,600/ USD 13,500	N/A

Additional Core Plan Benefits

 <p>Employee Assistance Programme** offers access to a range of 24/7 multilingual support services as follows:</p> <ul style="list-style-type: none"> Confidential professional counselling (in-person, phone, video, on-line chat and email) Legal and financial support services Critical incident support Wellness website access 	✓	✓	✓
 <p>Travel Security Services*** offers 24/7 access to personal security information and advice for all your travel safety queries. This includes:</p> <ul style="list-style-type: none"> Emergency Security Assistance Hotline Country intelligence and security advice Daily security news and travel safety alerts 	✓	✓	✓
 <p>MyHealth Digital Services</p> <ul style="list-style-type: none"> Manage your cover with our app or portal anytime, anywhere, online and offline Submit and track progress of claims Access your policy documents, health services, payment details and more 	✓	✓	✓

Benefits marked with a ✓ are covered in full, subject to the maximum plan benefit.

** The Employee 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 – Canadian 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 Employee 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 – Canadian 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.

Out-patient Plans and Deductibles

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



Out-patient Plan Benefits	Canada Gold	Canada Silver	Canada Bronze
Maximum plan benefit	No limit	CAD 17,900/ USD 17,750	CAD 9,375/ USD 9,300
Medical practitioner fees and prescription drugs (prescription drugs are those which legally can only be purchased when you have a doctor's prescription)	✓	✓	CAD 1,360/ USD 1,350
Specialist fees	✓	✓	✓
Diagnostic tests	✓	✓	✓
Vaccinations	✓	✓	✓
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)	✓	CAD 1,820/ USD 1,800	CAD 1,210/ USD 1,200
Prescribed physiotherapy (initially limited to 12 sessions per condition; limit also applies to prescribed and non-prescribed physiotherapy sessions, where combined)	✓	CAD 1,820/ USD 1,800	CAD 1,210/ USD 1,200
Non-prescribed physiotherapy	5 visits	5 visits	5 visits
Prescribed speech therapy, oculomotor therapy and occupational therapy*	✓	CAD 1,510/ USD 1,500	CAD 755/ USD 750
Health and wellbeing checks including screening for the early detection of illness or disease Checks are limited to:	CAD 1,510/ USD 1,500	CAD 755/ USD 750	N/A
<ul style="list-style-type: none"> 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 <ul style="list-style-type: none"> Annual pap smear Mammogram (every two years for women aged 45+, or younger where a family history exists) Prostate screening (yearly for men aged 50+, or younger 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; Canada Gold plan only) 		N/A	N/A
Infertility treatment (18 month waiting period applies)	CAD 16,100/ USD 16,000 per lifetime	CAD 8,060/ USD 8,000 per lifetime	N/A
Psychiatry and psychotherapy (18 month waiting period applies)	30 visits	20 visits	N/A

Out-patient Plan Benefits	Canada Gold	Canada Silver	Canada Bronze
Prescribed medical aids	CAD 3,425/ USD 3,400	CAD 3,425/ USD 3,400	N/A
Prescribed glasses and contact lenses including eye examination	CAD 275/USD 275	CAD 170/USD 170	N/A
Dietician fees	4 visits (max. CAD 125/ USD 125 per visit)	N/A	N/A
Prescribed drugs (must be prescribed by a physician, although a prescription is not legally required for purchase)	CAD 70/USD 70	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. 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 Out-patient Plan Deductibles	Discount
No deductible	0% premium discount
CAD 135/USD 135 deductible	10% premium discount
CAD 270/USD 270 deductible	20% premium discount
CAD 680/USD 675 deductible	45% premium discount
CAD 1,360/USD 1,350 deductible	70% premium discount

Dental Plans

The following Dental Plans can be purchased with any of the Core Plans. They cannot be bought separately.



Dental Plan Benefits	Canada Dental 1	Canada Dental 2
Maximum plan benefit	CAD 5,560/USD 5,500	CAD 2,770/USD 2,750
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	50% refund

Repatriation Plan

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



Repatriation Plan Benefits	Canada Repatriation
Medical repatriation* <ul style="list-style-type: none"> 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* 	<ul style="list-style-type: none"> ✓ ✓ ✓ Max. 7 days
Expenses for one person accompanying a repatriated person*	CAD 4,030/USD 4,000
Travel costs of insured family members in the event of a repatriation*	CAD 2,770/USD 2,750
Travel costs of insured members to be with a family member who is at peril of death or who has died	CAD 2,010/USD 2,000 per lifetime

Area of cover

We offer a range of options in relation to geographical cover. The area of cover can be tailored for large group schemes.



Worldwide****

**** Subject to economic sanctions regimes and local country laws or regulations where relevant.



Worldwide excluding USA



Africa only




Talk to us, we love to help!

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

 Sales : + 353 1 514 8442

 Email: sales@allianzworldwidecare.com

 Allianz Care
130 Adelaide St. West
Suite 1600
Toronto
Ontario M5H 3P5
Canada

24/7 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

 www.allianzcare.com/canada

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