



Corporate Healthcare Plan for the Channel Islands

Employee Benefit Guide

Valid from 1st November 2011

Allianz 
Allianz Worldwide Care

Welcome to Allianz Worldwide Care

This guide describes in detail how we offer you access to the care you need, when you need it most. It sets out the standard benefits and rules of your group health insurance policy. Please read this Employee Benefit Guide in conjunction with your Insurance Certificate and Table of Benefits to ensure that you fully understand your level of cover. For full details of your company's insurance contract, please contact your company's Group Scheme Manager.

Thanks to a package negotiated by your company, you and your family can now depend on Allianz Worldwide Care, as your health insurer, to give you access to the best care possible.

We specialise in international health insurance and are backed by the resources and expertise of Allianz SE, one of the world's leading insurance companies, providing you with a service that is fast, flexible and totally reliable.

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Member services

Please find details of all our member services below.

Calls to our Helpline will be recorded and may be monitored for training, quality and regulatory purposes. Please note that in some instances the toll-free numbers are not accessible from a mobile phone. In this case, please dial our Helpline number.

Helpline Service

Allianz Worldwide Care's in-house team of professional, multilingual staff are available 24 hours a day, 7 days a week to handle your policy enquiries. Our Helpline staff has instant access to your policy details and any historical communication with us so that we can provide you with the assistance you require e.g. confirmation of cover or an update on the status of your claim. You can contact us by email, phone or fax as follows:

Email: client.services@allianzworldwidecare.com

Helpline: + 353 1 630 1301

Fax: + 353 1 630 1306

For our latest list of **toll-free numbers**, please visit:
www.allianzworldwidecare.com/toll-free-numbers

Emergency Assistance Service

If you require emergency medical treatment in a hospital or clinic, you should, where possible, contact our Helpline as soon as possible. Our emergency assistance service is available **24 hours a day, 365 days a year**.

In emergency cases, Treatment Guarantee is not required *in advance* of in-patient treatment; however, we must be advised **within 48 hours** of the event and at that point our Helpline can take Treatment Guarantee details over the telephone. This will give us the opportunity to arrange the direct settlement of your hospital bills, where possible, and will ensure that your claim can be processed without any delays.

MediLine Medical Advice Service

This service, provided by an experienced English speaking medical team, provides information and advice on a wide range of topics including, but not limited to, blood pressure and weight management, infectious diseases, first aid, dental care, vaccinations, oncology, disability, speech, fertility, paediatrics, mental health and general health.

You can access this medical advice service 24 hours a day, 365 days a year on **Tel + 44 (0) 208 416 3929**.

Please be advised that **for policy or claims queries you should contact the Allianz Worldwide Care Helpline directly**.

Please note that the MediLine and its health-related information and resources are not intended to be a

substitute for professional medical advice or for the care that patients receive from their doctors. It is not intended to be used for medical diagnosis or treatment and information should not be relied upon for that purpose. Always seek the advice of your doctor before beginning any new treatment or if you have any questions regarding a medical condition. You understand and agree that Allianz Worldwide Care is not responsible or liable for any claim, loss or damage directly or indirectly resulting from your use of this advice line or the information or the resources provided through this service. Calls to the MediLine will be recorded and may be monitored for training, quality and regulatory purposes.

Membership Pack

Once your company and Allianz Worldwide Care have signed an insurance contract guaranteeing health insurance cover for you and your dependants (if applicable), a full Membership Pack will be

provided. The Membership Pack, which could be either soft copy or paper based (depending on which option was selected by your company), contains the following items:

- **Your personalised Membership Card**

We supply a personalised Membership Card to every member, which contains our essential contact numbers and addresses. We suggest that you keep this card with you at all times. If you lose the card or if a correction is required (e.g. the spelling of a name), don't worry, simply contact our Helpline via email or telephone and we will arrange for a new card to be sent to you. Alternatively, if you have access to our Online Services, you can simply download a corrected soft copy version of your Membership Card.

- **Your Insurance Certificate**

Your Insurance Certificate details the plan(s) that your company has chosen for you and your dependants (if relevant) as well as the start date and renewal date of your cover (and effective dates of when dependants were added).

For underwritten policies, it will also state any endorsements or special conditions unique to your cover. It is important that you check that the information is correct. Please let us know, as soon as possible, if any corrections are required.

- **Your Table of Benefits**

Your Table of Benefits will outline the cover available to you as well as specify which benefits require pre-approval using the Treatment Guarantee Form. It is important that you read your Table of Benefits in conjunction with this

guide and your Insurance Certificate to ensure that you fully understand your cover.

- **Your Employee Benefit Guide**

This guide sets out the standard benefits and rules of the Healthcare Plan for the Channel Islands. The Employee Benefit Guide should be read in conjunction with your Insurance Certificate and Table of Benefits for full details of your healthcare cover.

- **A Treatment Guarantee Form**

It is important that the relevant sections of this form are completed by you and your physician and are submitted for approval prior to any treatment which requires Treatment Guarantee. Treatment Guarantee is required for all treatments listed on page 48 of this document

and marked with a 1 or a 2 in your Table of Benefits. Please note that the Treatment Guarantee Form is also available on our website.

- **A Claim Form**

Fully completed Claim Forms are processed and payment instructions issued to your bank within 48 hours. Where further information is required to complete your claim, you/your medical practitioner will be notified by email or mail within 48 hours of receipt of the Claim Form. An email is automatically sent to you (where email addresses are provided to us) to advise you of when your claim has been processed. Please note that the Claim Form is also available on our website.

- **Your Online Services username and password**

If this option has been selected by your company, you will receive a username and password allowing you access to our web-based Online Services.

Online Services

If your company has requested this facility, you can access our secure Online Services through our website: www.allianzworldwidecare.com/members.

Simply use the login details sent to you in a letter included as part of your Membership Pack.

Alternatively, if you have not already received your login details, you can access your online account by clicking the "register" link in the member's area. Please type in your policy number, surname and date of birth, exactly as shown on your Membership Pack documents. An automated email containing your login details will then be sent to the email address we have on record for you (if this has been provided to us).

Online Services allows you to:

- View and amend your personal details online (if your group is not using a collective address).
- Securely retrieve a lost or forgotten username and password.
- Download your Insurance Certificate and Employee Benefit Guide. A Membership eCard can also be downloaded in PDF format (for groups who joined us from 2007 onwards).
- View your Table of Benefits and check how much remains payable under each benefit limit.
- Confirm the status of any claims submitted to us and view claims related correspondence.

For Online Services assistance, please contact our Helpline.

Hospital, Doctor and Health Practitioner Finder

Our Medical Provider directory is available on the Allianz Worldwide Care website:

www.allianzworldwidecare.com/members.

This online directory allows you to search for hospitals, clinics, doctors and specialists on a country by country basis, with the ability to narrow down the search to specific regions and cities.

Users can also search under medical practitioner categories e.g. Internal Medicine, as well as on specialism e.g. General Surgery, Neurosurgery or Traumatology etc. **You are not restricted to using the providers listed in this directory.**

What you are covered for

The following is an overview of your healthcare cover.

Your Table of Benefits specifies the plan(s) selected by your company. Your company may have chosen our standard plan(s), or your plan may have been designed specifically for your company.

This section gives an outline of the cover we provide under each plan. Please be aware that this cover is subject to our policy definitions, exclusions and limitations and for underwritten groups, cover is also subject to any special conditions indicated in the Insurance Certificate (and in the Special Conditions Form issued prior to policy inception). If you have any queries regarding the cover provided under your plan, simply contact our Helpline for confirmation of your entitlements.

Benefit limits

There are two kinds of benefit limits shown in the Table of Benefits. The **maximum plan benefit**, which applies to certain plans, is the maximum we will pay for all benefits in total, per member, per Insurance Year, under that particular plan. Some benefits also have a **specific benefit limit**, for example "Prescribed physiotherapy". Specific benefit limits may be provided on a "per Insurance Year" basis, a "per lifetime" basis or on a "per event" basis, such as per trip or per visit. In some instances we will pay a percentage of the costs for the specific benefit e.g. "50% refund, max £187". Where a specific benefit limit applies or where the term "Full refund" appears next to certain benefits, the refund is subject to the maximum plan benefit, if one applies to your plan(s). All limits are per member,

per insurance year, unless otherwise stated in your Table of Benefits.

Medical necessity

As an insurance company, our clients expect us to control medical costs, where possible, in order to maintain affordable health insurance premiums. To do this, our team of highly experienced medical professionals ensures that planned medical interventions are appropriate and medically necessary. By medically necessary we mean treatment that is the most appropriate type and level of service required to treat a patient's condition, illness or injury.

In addition, our team of claims experts will ensure that we only reimburse medical providers where their charges are reasonable and customary. By

reasonable and customary we mean that the charges are in accordance with standard and generally accepted medical procedures. If a claim is deemed by us to be inappropriate we reserve the right to reduce the amount payable by us.

Chronic conditions

A chronic condition is defined as a sickness, illness, disease or injury which has one or more of the following characteristics:

- Is recurrent in nature.
- Is without a known, generally recognised cure.
- Is not generally deemed to respond well to treatment.
- Requires palliative treatment.
- Requires prolonged supervision or monitoring.
- Leads to permanent disability.

Chronic conditions, including any pre-existing chronic conditions, are not covered within the limits of your plan(s), with the exception of the short term treatment of an acute episode of a chronic condition.

We strongly advise you to contact our Helpline, to establish the extent of your cover in your particular circumstances, before incurring any treatment costs.

Pre-existing conditions

Pre-existing conditions are medical conditions or any related conditions for which one or more symptoms have been shown at some point during the five years prior to commencement of cover, irrespective of whether any medical treatment or

advice was sought. Any such condition or related condition about which you or your dependants could reasonably have been assumed to have known, will be deemed to be pre-existing.

Please refer to the “Notes” section of your Table of Benefits to confirm if pre-existing conditions are covered within the limits of your plan(s).

For underwritten groups, pre-existing conditions which have not been declared on the Application Form or Health Declaration Form (hereafter referred to as the ‘relevant application form’) are not covered by us. **In addition, conditions arising between completing the relevant application form and confirmation of acceptance by our Underwriting Team will equally be deemed to be pre-existing and will not be covered if not disclosed.**

Waiting period

A waiting period is a period of time commencing on your policy start date (or effective date if you are a dependant), during which you are not entitled to cover for particular benefits. Your Table of Benefits will indicate which benefits are subject to waiting periods. Please note that if plan or region of cover upgrades are requested and agreed to at policy renewal, waiting periods may apply.

Co-payments or deductibles

A deductible is an amount which is payable by you and which will be deducted by us from the eligible reimbursable sum, whereas a co-payment is a percentage of the eligible costs incurred, which is payable by you. Some plans may include a

maximum co-payment per insured person, per Insurance Year, and if so, the amount you have to pay will be capped at the amount stated in your Table of Benefits. Where applied, co-payments and deductibles are payable per person per Insurance Year (unless indicated otherwise in the Table of Benefits).

Please refer to your Table of Benefits to determine where co-payments or deductibles apply to benefits within your plan. They may apply individually to the Core, Out-patient or Dental Plans or indeed, to a combination of these plans.

Where you are covered

Your geographical area of cover is Jersey and Guernsey, the UK and the rest of Europe.

Your Core Plan explained

The following section gives a summary of the range of benefits which we offer. Please note that those available to you will be listed in your Table of Benefits.

In-patient benefits

In the case of in-patient treatment, you will be reimbursed within the limits of your cover for the benefits included under your Core Plan. In-patient benefits include things like hospital accommodation, anaesthesia and theatre charges, surgical fees, surgical appliances, prostheses and diagnostic tests. Please refer to your Table of Benefits for details of the in-patient benefits available to you. Treatment Guarantee is required

in advance of all in-patient benefits listed in your Table of Benefits.

In-patient psychiatry and psychotherapy

If cover for psychiatry and psychotherapy is included in your plan, this is provided on an in-patient basis only, unless otherwise specified in your Table of Benefits. A waiting period of 10 months applies, unless agreed otherwise between your company and us.

Accommodation costs for one parent staying in hospital with an insured child under 12

In the event of an insured child requiring hospitalisation, the cost of one parent's accommodation staying in hospital with a child under 12 years of age will be covered for the

duration of the child's admission to hospital for eligible treatment. Where eligible treatment is carried out in the UK or in France, cover is provided for children under 18 years of age. In the event that no suitable bed is available in the hospital, we will cover the equivalent of a three star hotel daily room rate, unless agreed otherwise between your company and us. Please refer to your Table of Benefits to determine the level of cover available under your plan.

Other benefits under your Core Plan

Your company may have included some or all of the following benefits in your plan. Please note that those available to you will be listed in your Table of Benefits.

Day-care treatment

If this benefit is provided under your Core Plan, you will be covered for planned day-care treatment received in a hospital or day-care facility, up to the amount specified in your Table of Benefits. Please note that Treatment Guarantee is required.

Out-patient surgery

If this benefit is included in your Core Plan, you will be covered for surgical procedures performed in a surgery, hospital, day-care facility or out-patient department, up to the amount specified in your Table of Benefits. Please note that Treatment Guarantee is required.

Nursing at home or in a convalescent home

Where applicable to your Core Plan, you are entitled to claim for nursing received at home or in a convalescent home, if the nursing is provided immediately after, or instead of, hospitalisation, unless agreed otherwise between your company and us. The maximum amount available under this benefit is indicated in the Table of Benefits. Please note that Treatment Guarantee is required. This benefit is not payable in respect of palliative care, which, where provided, is covered under a separate benefit.

Local ambulance

If applicable to your Core Plan, cover is provided for ambulance transport required for an emergency or

due to medical necessity, to the nearest available and appropriate hospital or licensed medical facility, up to the amount specified in your Table of Benefits.

Maternity/paternity cash benefit

If this benefit is provided under your Core Plan, an amount will be paid for each birth to each parent insured with Allianz Worldwide Care. This benefit is only payable where treatment is received free of charge. The amount payable will be indicated in your Table of Benefits.

To claim the maternity/paternity cash benefit you need to send us a copy of the baby's birth certificate within three months of the birth.

To be eligible for this benefit, the mother/father must be covered under our Corporate Healthcare

Plan for the Channel Islands for a minimum of 10 continuous months before the baby is born.

Emergency treatment outside area of cover

If this benefit has been selected by your company, you and your dependants will be covered for emergencies only, which occur during business and holiday trips outside of your chosen area of cover (where relevant). Cover is provided up to a maximum period of six weeks per trip within the maximum benefit amount. You will not be covered for any curative or follow-up non-emergency treatment, even if deemed unable to travel to a country within your geographical area of cover. If you are moving outside your area of cover for more than six weeks, you should contact your company's Group Scheme Manager.

Not only are you covered in the event of an accident, but you are also covered for the sudden beginning, or worsening, of a severe illness which results in a medical condition that presents an immediate threat to your health. To be considered as emergency treatment, and thus covered under this benefit, please remember that the medical treatment provided by a physician, medical practitioner or specialist should commence within 24 hours of the emergency event.

Charges relating to maternity, pregnancy, childbirth or any complications of pregnancy or childbirth are excluded from this benefit.

CT, MRI, PET and CT-PET scans

Unless agreed otherwise between your company and us, CT, MRI, PET and CT-PET scans carried out on an in-patient or out-patient basis are fully covered within the limits of your Core Plan.

Treatment Guarantee is not needed for CT scans; however, it is required for MRI, PET and CT-PET scans.

Oncology

If this benefit has been selected by your company, you will be covered, from the point of diagnosis, for specialist fees, diagnostic tests, radiotherapy, chemotherapy and hospital charges incurred in relation to the planning and carrying out of

treatment for cancer, up to the amount specified in your Table of Benefits. Treatment Guarantee is required for in-patient and day-care treatment only.

In-patient cash benefit

If this benefit appears in your Table of Benefits, a specified amount will be paid to you for each night you spend in hospital, up to a specified maximum number of nights per Insurance Year. The benefit is only payable where treatment is received completely free of charge and in respect of treatment that is covered within the terms of your healthcare plan. The amount payable per night and the maximum number of nights covered will be indicated in your Table of Benefits.

Travel costs

If you need private hospital day-care or in-patient treatment for which you are covered under your plan, including pre- and post-operative consultations, and your doctor has confirmed to us in writing that it is medically necessary for you to travel to another Channel Island, to the UK or to France to receive such treatment, we will pay up to the amount specified in your Table of Benefits for each return journey. We will only pay for the following travel costs under this benefit:

- Standard rate air fares from one Channel Island to another Channel Island, to the UK or to France.
- Standard rate train, underground and bus fares.
- A maximum of £25/€30 per taxi trip.

We also pay travel costs for one parent to accompany a child under 18, up to the amount specified in your Table of Benefits.

If medically necessary, we may also pay a contribution of up to £125/€150 per trip towards the cost of nursing care required during the journey. Please note that Treatment Guarantee is required.

You will also need to obtain written confirmation from the Department of Health that you are not entitled to a travelling allowance grant in respect of travel and escort costs.

Palliative care

If this benefit is included in your Core Plan, we will cover the costs of ongoing treatment aimed at alleviating the physical/psychological suffering

associated with progressive, incurable illness and maintaining quality of life. Please note that cover is limited to the benefit limit stated in your Table of Benefits and Treatment Guarantee is required for palliative care.

Your Out-patient Plan explained

Your **Out-patient Plan**, if one has been selected for you, includes some or all of the following benefits:

- Medical practitioner fees.
- Specialist fees.
- Diagnostic tests.
- Prescribed chiropractic treatment, osteopathy, homeopathy, chiropody, podiatry and acupuncture.

- Prescribed physiotherapy.
- Psychiatry and psychotherapy.
- Eye test.
- Prescribed glasses and contact lenses.

Please refer to your Table of Benefits to confirm the Out-patient Plan benefits available to you and to check whether any benefits require submission of a Treatment Guarantee Form. Please note that a waiting period may apply to certain benefits.

Your Dental Plan explained

If your company selected dental cover for you, your Table of Benefits will state the level of refund available and whether any waiting periods apply.

What your healthcare cover does not pay for

Although we cover most illnesses, expenses incurred for the following treatments, medical conditions and procedures are not covered under the policy unless confirmed otherwise in the Table of Benefits or in any written policy endorsement.

1. Treatment **outside the geographical area of cover**, unless for emergencies or authorised by us.

2. **Pre-existing conditions** are covered under this policy, unless indicated otherwise in a Special Conditions Form that issues prior to policy inception (if relevant).

Please note that if you are part of a group that required medical underwriting, any pre-existing conditions that **were not declared by you on the relevant application form will not be covered under the policy. In addition, conditions arising between completing the relevant application form and confirmation of acceptance by our Underwriting Team will equally be deemed to** be pre-existing, and will not be covered if not disclosed.
3. **Chronic conditions including any pre-existing chronic conditions** and any associated or related treatment, with the exception of the short term treatment of an acute episode of a chronic condition.
4. Products classified as **vitamins or minerals** (except during pregnancy or to treat diagnosed, clinically significant vitamin deficiency syndromes), nutritional or dietary consultations and supplements, including, but not limited to, special infant formula and cosmetic products, even if medically recommended or prescribed or acknowledged as having therapeutic effects.

5. **Prescription drugs and dressings**, unless prescribed for use whilst an in-patient or day-patient.
6. Investigations into, treatment and complications arising from **infertility, sterilisation, sexual dysfunction and contraception**, including insertion and removal of contraceptive devices and all other contraceptives, even if prescribed for medical reasons. The only exception is the prescribing of contraceptives for the treatment of acne, where prescribed by a dermatologist.
7. Treatment directly related to **surrogacy** whether you are acting as surrogate, or are the intended parent.
8. Any treatment carried out by a **plastic surgeon**, whether or not for medical/psychological purposes and any cosmetic or aesthetic treatment to enhance your appearance, even when medically prescribed. The only exception is reconstructive surgery necessary to restore function or appearance after a disfiguring accident, or as a result of surgery for cancer, if the accident or surgery occurs during your membership of the scheme.
9. Treatments and/or examinations related to **pregnancy and childbirth** and any complications thereof are not covered.
10. Stays in a **cure centre, bath centre, spa, health resort and recovery centre**, even if the stay is medically prescribed.

11. Care and/or treatment of **intentionally caused diseases** or **self-inflicted injuries**, including a suicide attempt.
12. Care and/or treatment of **drug addiction** or **alcoholism**.
13. Illnesses, accidents and the consequences thereof, as well as instances of death that are related to the misuse of **alcohol** or **drugs** by the insured person.
14. **Developmental delay**, unless a child has not attained developmental milestones expected for a child of that age, in cognitive or physical development. We do not cover conditions in which a child is slightly or temporarily lagging in development. The developmental delay must have been quantitatively measured by qualified personnel and documented as a 12 month delay in cognitive and/or physical development.
15. We do not cover treatment for conditions such as **conduct disorder, attention deficit hyperactivity disorder, autism spectrum disorder, oppositional defiant disorder, antisocial behaviour, obsessive-compulsive disorder, attachment disorders, adjustment disorders, eating disorders**, or treatments that encourage positive social-emotional relationships, such as **communication therapies, floor time and family therapy**.
16. **Psychotherapy treatment**, on an in-patient or out-patient basis, is only covered where you or your dependants are initially diagnosed by a psychiatrist and referred to a clinical psychologist for further treatment.

17. Where covered, **out-patient psychotherapy treatment** is initially restricted to 10 sessions per condition, after which treatment must be reviewed by the referring psychiatrist. Should further sessions be required, a progress report must be submitted to us, which indicates the medical necessity for any further treatment. Costs in respect of a family therapist or counsellor are not covered.
18. Treatment for any illnesses, diseases or injuries resulting from **active participation in war, riots, civil disturbances, terrorism, criminal acts or acts against any foreign hostility**, whether war has been declared or not.
19. Treatment for any medical conditions arising directly or indirectly from **chemical contamination, radioactivity or any nuclear material** whatsoever, including the combustion of nuclear fuel.
20. Investigations into, or treatment of, **sleep disorders**, including insomnia.
21. **Organ transplant** as well as expenses for the **acquisition of an organ** including, but not limited to, donor search, typing, transport and administration costs.
22. Treatment or diagnostic procedures of **injuries arising from an engagement in professional sports**.
23. Any form of **treatment or drug therapy** which in our reasonable opinion is **experimental or unproven** based on generally accepted medical practice.

24. **Orthomolecular treatment** (please refer to definition 38).
25. **Consultations** performed, as well as **any drugs or treatments prescribed**, by you, your spouse, parents or children.
26. **Medical practitioner fees** for the **completion of a Claim Form** or other administration charges.
27. **Home visits**, unless they are necessary following the sudden onset of an acute illness, which renders the insured incapable of visiting their medical practitioner, physician or therapist.
28. Investigations into, and treatment of, **obesity**.
29. Investigations into, and treatment of, **loss of hair** and any **hair replacement** unless the loss of hair is due to cancer treatment.
30. **Complementary treatment**, with the exception of those treatments indicated in the Table of Benefits.
31. Treatment required as a **result of failure to seek or follow medical advice**.
32. Treatment required as a **result of medical error**.
33. Treatment to change the **refraction of one or both eyes (laser eye correction)**.
34. **Sex change operations** and related treatments.

35. **Travel costs** to and from medical facilities (including parking costs) for eligible treatment, except any travel costs covered under local ambulance, medical evacuation and medical repatriation benefits, unless stated otherwise in your Table of Benefits.
36. **Routine health checks including screening for early detection of illness or disease**, unless otherwise agreed between your company and us, and indicated accordingly in the Table of Benefits.
37. Expenses incurred because of **complications directly caused by an illness, injury or treatment for which cover is excluded or limited** under your plan.
38. **Human Immuno-deficiency Virus infection, AIDS** or any associated psychiatric condition.
39. **Dental surgery, dental prostheses, periodontics and orthodontic treatment**, with the exception of dental treatment as defined.
40. The following benefits are not included in your plan:
 - 40.1 **Repairs to spectacles.**
 - 40.2 **Prescribed medical aids.**
 - 40.3 **Vaccinations.**
 - 40.4 **Speech therapy.**
 - 40.5 **Oculomotor therapy.**
 - 40.6 **Rehabilitation treatment.**
 - 40.7 **Podiatry.**

- 40.8 Preventive treatment.
- 40.9 Medical evacuation or repatriation.
- 40.10 Repatriation of mortal remains.

41. **Travel costs to another Channel Island, the UK or France for hospital in-patient or day-care treatment will not be reimbursed** if the proposed treatment or any alternative treatment is available locally. However, please note that medical costs incurred will be refunded within the terms of your policy.

42. **Travel costs** related to out-patient consultations are not covered, except for pre- and post-operative consultations that cannot be carried out locally by a consultant.

43. **Travel benefit** is not available:

- When costs are covered by the Department of Health.
- When the treatment is not covered under your plan.
- When travelling has not been recommended by your consultant.
- For a parent to accompany a child who is 18 years of age or older.
- For incidental costs of travel, for example hotel accommodation or meals.
- When we have not agreed to all costs of travel prior to journey.
- For any of the travel costs where the costs were above the standard fares.

Paying premiums and general information

The following section provides you with general information on paying your premiums and details other important aspects of your membership.

Paying premiums

If your company is responsible for paying your insurance premium

In most cases, your company is responsible for the payment of premiums to Allianz Worldwide Care for your membership and for the membership of dependants (if applicable) covered under the Company Agreement, together with the amount of any other payments due (such as Insurance Premium Tax) that may be payable in respect of your or their membership.

However, please note that you may be liable for payment of tax in respect of the premiums paid by your company. For details, please check with your company.

If you are responsible for paying your insurance premium

If you are responsible for the payment of your premiums to Allianz Worldwide Care, you are required to pay the premium due to us in advance, for the duration of your membership. Premiums for each Insurance Year have been agreed between your company and us. The amount your company has agreed with us and the method of payment you have chosen will be shown on your Insurance Certificate.

The **initial premium** or the first premium instalment is due immediately after our acceptance of your application.

Subsequent premiums are due on the first day of the chosen payment period. You may choose between

monthly, quarterly, half yearly or annual payments depending on the payment method selected.

Please note that if there is any difference between the agreed quotation and your payment details letter/invoice, you should contact us immediately. We are not responsible for payments made through third parties.

Your premium should be paid in the currency you elected to pay when applying for cover. If you are unable to pay your premium for any reason, please contact us on: **+ 353 1 630 1301**. Changes in payment terms can be made at policy renewal via written instructions which must be received by us a minimum of 30 days prior to the renewal date. Failure to pay an initial premium or subsequent premium on time may result in loss of insurance cover.

Paying other charges

In addition to paying premiums, you also have to pay us the amount of any Insurance Premium Tax (IPT) and any new taxes, levies or charges relating to your membership that may be imposed after you join and that we are required by law to pay or to collect from you. The amount of any IPT or taxes, levies or charges that you have to pay us is shown on your payment details letter/invoice.

You are required to pay to us any such IPT, taxes, levies and charges when you pay your premiums, unless otherwise required by law.

Changes to premiums and other charges

Each year on the renewal date, we may change how we calculate your premiums, how we determine the

premiums, what you have to pay and the method of payment. Please be assured that if we do make changes, they will only apply from your renewal date.

We may change the amount you have to pay us in respect of IPT or in respect of other taxes, levies or charges at any time if there is a change in the rate of IPT or any new such tax, levy or charge is introduced or there is a change in the rate of any such tax, levy or charge.

If we do make any changes to your premiums or to the amount you have to pay in respect of IPT or other taxes, levies or charges, we will write to tell you about the changes. If you do not accept any changes we make, you can end your membership and we will treat the changes as not having been made if you end your membership within 30 days of the date on which

the changes take effect, or within 30 days of us telling you about the changes, whichever is later.

Important events

Throughout this guide, you will see references to important events such as when you start, renew or end your membership, or include other people as your dependants. This section explains exactly when, and how, these events take place. Our aim is to continuously improve our service to our members. In order to help us do this, if for any reason you cancel your membership, please let us know the reason why.

Starting membership

The insurance shall be valid as of the start date on the Insurance Certificate. The cover will continue until the group renewal date, as detailed in your Insurance

Certificate. Generally, this is one Insurance Year unless agreed otherwise between your company and us or if you started your policy mid-year. At the end of this period, your company can renew the insurance on the basis of the employee terms and conditions applicable at that time. You will be bound by those terms.

When cover starts for dependants included in your membership

If any other person is included as a dependant in your membership, their membership will start on the effective date as stated on your Insurance Certificate. This certificate will list them as a dependant as agreed between your company and us. Their membership may continue for as long as you remain a member of the group scheme (and as long as any child dependants remain under the dependant age limit,

as defined, unless agreed otherwise between your company and us).

Adding dependants

You may apply to include any of your family members under your membership as one of your dependants, provided that you are allowed to do so under the agreement between your company and us. Notification to add a dependant should be made through your company unless otherwise stated.

For **non-underwritten groups**, newborn infants will be accepted for cover from birth, provided that we are notified within four weeks of the date of birth. To have a newborn added to the policy, you must ask your company to submit a request in writing to its usual Allianz Worldwide Care contact person for membership changes. Notification of the birth after

four weeks will result in newborn children being accepted for cover from the date of such notification. In-patient treatment for multiple birth babies born as a result of medically assisted reproduction will be covered up to £24,900/€30,000 per child for the first three months following birth. Out-patient treatment will be paid within the terms of the Out-patient Plan.

For **groups with full medical underwriting**, newborn infants (with the exception of multiple birth babies) will be accepted for cover from birth without medical underwriting, provided that we are notified within four weeks of the date of birth and if the birth mother has been insured with us for six continuous months. To have a newborn added to the policy, you must ask your company to submit a request in writing and send it by email to our Underwriting Team: **underwriting@allianzworldwidecare.com**. Notification of the birth after four weeks will result in

newborn children being underwritten and cover will only commence from the date of acceptance.

In-patient treatment for multiple birth babies born as a result of medically assisted reproduction will be covered up to £24,900/€30,000 per child for the first three months following birth. Out-patient treatment will be paid within the terms of the Out-patient Plan. Please note that all multiple birth babies will be subject to full medical underwriting.

Renewing your membership if your company is responsible for paying your insurance premium

The renewal of your membership (and that of your dependants, if applicable) is subject to your company renewing your membership under the Company Agreement. If your company renews the contract with

Allianz Worldwide Care, you will receive a new Insurance Certificate which will cover you (and your dependants, if applicable) until the next renewal date.

Renewing membership if you are responsible for paying your insurance premium

If your company renews your membership (and that of your dependants, if applicable) under the Company Agreement, your policy will be automatically renewed for the next Insurance Year, provided that all premiums due to us have been paid and the payment details we have for you are still valid on the policy renewal date. For example, we would need to have up-to-date bank account details for direct debit payers and up-to-date credit card details for credit card payers. Please note that when you receive a new credit card with a new expiry date, you will need to notify us of this change.

Ending your membership

Your company can end your membership or that of any of your dependants by notifying us in writing. We cannot backdate the cancellation of your membership.

Your membership will automatically end:

- At the end of the Insurance Year, if the agreement between Allianz Worldwide Care and your company is terminated.
- If your company decides to end the cover or does not renew your membership.
- If your company does not pay premiums or any other payment due under the Company Agreement with Allianz Worldwide Care.

- If you are an individual payer and you do not pay premiums or any other payment due under the Company Agreement with Allianz Worldwide Care.
- When you stop working for the company.
- Upon the death of the policyholder.

Allianz Worldwide Care can end a person's membership and that of all the other people listed on the Insurance Certificate if there is reasonable evidence that the person concerned has misled, or attempted to mislead us. By this, we mean giving false information or withholding pertinent information from us, or working with another party to give us false information, either intentionally or carelessly, which may influence us when deciding:

- Whether you (or they) can join the scheme.
- What premiums your company has to pay.
- Whether we have to pay any claim.

Applying for cover if group membership ends

If your cover under the Company Agreement comes to an end and you remain resident in the Channel Islands, you can apply for cover under the Channel Islands Continuation Plan. Your policy may be subject to underwriting and waiting periods may apply. We reserve the right to decide on the acceptance of your application.

The application must be submitted within one month of leaving the group scheme. The commencement date, if accepted for cover, will be the first day after leaving the group scheme.

General information

Table of Benefits

The currency used in your Table of Benefits will be Sterling.

Making changes to your cover

The terms and conditions of your membership may be changed from time to time by agreement between your company and Allianz Worldwide Care.

Amending your membership details

We will send you a new Insurance Certificate if either of the following occurs:

- If, with your company's approval, you are adding another dependant such as a newborn child to your membership.
- If we need to record any other changes requested by your company or which we are entitled to make.

Your new Insurance Certificate will replace any earlier version(s) you possess, from the start date shown on the new Insurance Certificate.

Other parties

No other person is allowed to make or confirm any changes to your membership on our behalf, or decide not to enforce any of our rights. No change to your membership will be valid unless it is specifically agreed between your company and Allianz Worldwide Care.

Policy expiry

Please note that upon the expiry of your insurance cover, your right to reimbursement ends. Any expenses covered under the insurance policy and incurred during the period of cover shall be reimbursed up to six months after the expiry of the insurance cover. However, any on-going or further treatment that is required after the expiry date of your insurance policy will no longer be covered.

If your treatment is needed as a result of somebody else's fault

If you are claiming for treatment that is needed when somebody else is at fault, you must write and tell us as soon as possible; for example, if you need treatment for an injury suffered in a road accident in which you are a victim. In this case, you would need to take any reasonable steps we ask of you to obtain the insurance details of the person at fault so that we can recover, from the other insurer, the cost of the treatment paid for by us.

If you are able to recover the cost of any treatment for which we have paid, you must repay that amount (and any interest) to Allianz Worldwide Care.

If you are covered by another insurance scheme

You must write to tell us if you have any other insurance cover for the cost of the treatment or benefits you have claimed from us. If you do have other insurance cover, we will only pay our share of the cost of the treatment.

If you change your address/email address

Any change in your home, business or email address should be communicated to Client Services as soon as possible.

Correspondence

Letters between us must be sent by post (with the postage paid) or email. We do not usually return original documents to you. However, if you ask us at the time you send the original documents to us, we will of course return them to you.

Applicable law

Your membership is governed by Irish law. Any dispute that cannot otherwise be resolved will be dealt with by courts in Ireland.

Cancellation and fraud

- a) For groups that require medical underwriting, incorrect disclosure/non-disclosure of any material facts, by you or your dependants, which may affect our assessment of the risk, including, but not limited to, those material facts declared on the relevant application form, may render your cover void from the commencement date. **Conditions arising between completing the relevant application form and confirmation of acceptance by our Underwriting Team will be deemed to be pre-existing and will not be covered if not disclosed.** If the applicant is not sure whether something is relevant, the applicant is obliged to inform us.
- b) If any claim is false, fraudulent, intentionally exaggerated or if fraudulent means or devices have been used by you or your dependants or anyone acting on your or their behalf to obtain benefit under this policy, we will not pay any benefits for that claim. The amount of any claim settlement made to you before the fraudulent act or omission was discovered, will become immediately due and owing to us.

How to claim

Before you make a claim, **please check that your plan covers the treatment you are seeking.** Please refer to your Table of Benefits and call our Helpline if you have any queries.

In-patient claims

If you have to go to a hospital, we will, where possible and with sufficient notice, arrange for direct settlement with the medical provider, subject to any co-payments, deductibles and benefit limits, i.e. where possible, we will settle the bill for you by dealing directly with the hospital.

All in-patient treatment requires submission of a Treatment Guarantee Form prior to commencement of treatment. Further important details on **Treatment Guarantee** can be found on pages 46 to 49.

To arrange for direct settlement, we can assist you more quickly and efficiently if the following steps are taken:

For **planned** treatment:

1. Please download a Treatment Guarantee Form from our website: www.allianzworldwidecare.com. You and your physician will need to complete the relevant sections of the Treatment Guarantee Form.
2. Once fully completed, please send the Treatment Guarantee Form to us at least five working days prior to treatment so that we can ensure there will be no delays at the time of admission. You can submit via:

- Scan and email to:
medical.services@allianzworldwidecare.com
- Fax to: + 353 1 653 1780 or
- Post to the address shown on the Treatment Guarantee Form
- If treatment is due to take place **within 72 hours**, our Helpline can take Treatment Guarantee Form details **over the telephone** if you have the required information to hand.

For **emergency** treatment:

While Treatment Guarantee is not required *in advance* of emergency treatment, either you, your physician, one of your dependants or a colleague must inform us about the hospital admission **within 48 hours** of the event. At that point, please note that we can take Treatment Guarantee details over

the phone if you call our Helpline. This gives us the opportunity to arrange for the direct settlement of your hospital bills, where possible.

Out-patient or dental claims

For out-patient or dental treatment, unless you have been informed of a different settlement arrangement, you will need to pay the medical provider for these costs at the time of treatment and then seek reimbursement from us, which will be subject to the benefit limits of your plan.

When you visit a medical practitioner, dentist, physician or specialist on an out-patient basis, please take a Claim Form with you (this form can be downloaded from our website: www.allianzworldwidecare.com) and follow the steps below:

1. You will need to get an invoice from the doctor/medical provider which states the diagnosis or medical condition treated, the nature of the treatment and the fees charged.
2. Please complete sections 1-5 of the Claim Form yourself. Sections 6-7 will need to be completed by your treating doctor.
3. When submitting your Claim Form to us, please attach all original supporting documentation, invoices and receipts, e.g. medical practitioner/physician invoices and pharmacy receipts with related prescriptions (if available).

An email will automatically be sent to you (where email addresses have been provided to us) to advise you of when the claim has been processed. If we do not hold an email address for you, we will write to

you at your correspondence address to advise you when your claim has been processed.

Please note the following important points:

1. It is your responsibility to keep copies of all correspondence with us (in particular, copies of Claim Forms and medical receipts). We cannot be held responsible for correspondence lost in the post.
2. Fully completed Claim Forms are processed and payment instructions issued to your bank **within 48 hours**. Where further information is required to complete the claim, you/your medical practitioner will automatically be notified by email or mail within 48 hours of receipt of the Claim Form.

3. **If the amount to be claimed is less than the deductible figure under your plan**, please remember to retain the Claim Form and receipts - **do not destroy or dispose of them**. Keep collecting all out-patient receipts and Claim Forms until you reach an amount in excess of your plan deductible. Then forward to us all completed Claim Forms together with original receipts/invoices.
4. A **separate Claim Form** is required for **each person claiming** and for **each medical condition being claimed for**.
5. Please **specify on the Claim Form the currency in which you wish to be paid**; otherwise the benefit due to you will be paid in the currency of the invoice. On the rare occasion that the international banking regulations do not allow us to make a payment in the currency you have asked for, the benefit due to you will be paid in the currency of your invoice (where possible). If we have to make a conversion from one currency to another, we will use the exchange rate that applies on the date on which the invoices were issued, or we will use the exchange rate that applies on the date that claims payment is made.
6. Please ensure that the **payment details that you supply on the Claim Form are correct**, to avoid delays to claims settlement.
7. Please note that **some out-patient treatments require Treatment Guarantee** to be arranged prior to treatment taking place. Please refer to the Table of Benefits to check which benefits require Treatment Guarantee.

Address:
Allianz Worldwide Care
18B Beckett Way
Parkwest Business Campus
Nangor Road
Dublin 12
Ireland

8. Please note that **only costs for incurred treatment will be reimbursed** within the limits of your policy, after taking into consideration any required Treatment Guarantee, and this will be net of any deductibles or co-payments mentioned in the Table of Benefits.
9. **Upon expiry of your insurance cover, your right to reimbursement ends** (for more details, please refer to the section on “Policy expiry” on page 38).
10. All claims should be submitted to us with original supporting documentation, invoices and receipts **no later than six months after the end of the Insurance Year, or if cover is cancelled within the Insurance Year, no later**

than six months after the end of the insurance cover. Beyond this time we are not obliged to settle the claim.

You and your dependants agree to assist us in obtaining all necessary information to process a claim. We have the right to access all medical records and to have direct discussions with the medical provider or the treating physician. We may at our own expense request a medical examination by our medical representative when we deem this to be necessary. All information will be treated in strict confidence. We reserve the right to withhold benefits if you or your dependants have not honoured these obligations.

You can track your claim through the Online Services section on our website if your company has selected this option.

Fraud

If any claim is false, fraudulent, intentionally exaggerated or if fraudulent means or devices have been used by you or your dependants or anyone acting on your or their behalf to obtain benefit under this policy, we will not pay any benefits for that claim. The amount of any claim settlement made to you before the fraudulent act or omission was discovered, will become immediately due and owing to us.

Treatment Guarantee

Please refer to your Table of Benefits to check whether Treatment Guarantee applies to any of the benefits available to you.

What is Treatment Guarantee?

Treatment Guarantee is required *in advance* of certain treatments and costs. Following approval by Allianz Worldwide Care, cover for these required treatments or costs can then be guaranteed.

In the Table of Benefits, benefits which require pre-approval through Treatment Guarantee are indicated by either a 1 or a 2. When required, the relevant sections of a Treatment Guarantee Form need to be completed by you and your physician,

and then submitted to us for approval, prior to treatment.

Please contact us **at least five working days prior to receiving treatment** so that we can ensure that there will be no delays at the time of admission. We will respond within 24 hours of receipt of a fully completed form.

Please note that our Helpline can accept **Treatment Guarantee requests over the phone if treatment is due to take place within 72 hours.**

When is Treatment Guarantee required?

Treatment Guarantee is required for the following benefits which may or may not be included in your plan:

- All in-patient treatments.
- Day-care treatment.
- Out-patient surgery.
- Nursing at home or in a convalescent home.
- MRI (Magnetic Resonance Imaging), PET (Positron Emission Tomography) and CT-PET scans.
- Oncology (in-patient and day-care treatment only).
- Travel costs to another Channel Island/UK/France.
- Palliative care.

Your Table of Benefits will indicate which benefits require Treatment Guarantee prior to treatment.

Why is Treatment Guarantee required?

As with all health insurance policies, your plan with us will only cover treatment that is medically necessary and charges that are usual and customary. Therefore, it is vital that you contact us prior to treatment so that we can confirm medical necessity and appropriateness of costs.

In addition, Treatment Guarantee will help us to provide you with a better service in the following ways:

- In the case of planned treatment, we will have time to communicate with the hospital to facilitate smooth admission and where possible, arrange for direct settlement, offering you cashless access to hospitals for in-patient treatment.
- Your treatment can be overseen by our Medical Team.

What happens if Treatment Guarantee is not obtained?

Unless agreed otherwise between your company and us, the following will apply:

If Treatment Guarantee is not obtained for the benefits listed in the Table of Benefits with a **1**, **we reserve the right to decline your claim**. If the respective treatment is subsequently proven to be medically necessary, we will pay only **80%** of the eligible benefit.

If Treatment Guarantee is not obtained for the benefits listed in the Table of Benefits with a **2**, **we reserve the right to decline your claim**. If the respective treatment is subsequently proven to be medically necessary, we will pay only **50%** of the eligible benefit.

While Treatment Guarantee is not required *in advance* of emergency treatment, we must be informed within **48 hours** of the emergency event. At that point, please note that we can take Treatment Guarantee details over the phone if you call our Helpline - this gives us the opportunity to arrange for the direct settlement of your hospital bills, where possible.

Questions answered

We have selected a few questions, which may be of interest to you.
If you have further questions, please do not hesitate to contact us.

Q. In which countries can I receive treatment?

A. Your geographical area of cover is Jersey and Guernsey, the UK and the rest of Europe.

Q. Am I covered for travel costs?

A. Where covered under your policy, if you need private hospital day-care or in-patient treatment (including pre- and post-operative consultations) and your doctor has confirmed to us in writing that it is medically necessary for you to travel to another Channel Island, to the UK or to France to receive such treatment, we will pay up to the amount specified in your Table of Benefits for each return journey. We will only pay for the following travel costs under this benefit:

- Standard rate air fares from the Channel Islands to another Channel Island, to the UK or to France.
- Standard rate train, underground and bus fares.
- Maximum of £25/€30 per taxi trip.

We also pay travel costs for a parent to accompany a child under the age of 18, up to the amount specified in your Table of Benefits.

If medically necessary, we may also pay a contribution of up to £125/€150 per trip towards the cost of nursing care required during the journey. Please note that Treatment Guarantee is required.

You will also need to obtain written confirmation from the Department of Health that you are not entitled to a travelling allowance grant in respect of travel and escort costs.

For more details please visit:
www.allianzworldwidecare.com

Q. What happens when I return to my home country?

A. Unless otherwise agreed between your company and us, when you return to your home country to make it your principal country of residence, your policy can continue as long as your home country is within your geographical area of cover. Please note that cover in some countries is subject to local health insurance regulations, particularly for nationals of that country. It is your responsibility to ensure that your health insurance cover is legally appropriate and we would recommend that you seek independent legal advice in this regard.

Q. Which hospitals can I go to?

A. You can use our online Hospital, Doctor and Health Practitioner Finder to search for providers within your region of cover. However, you are not restricted to using providers from this directory. Please note that Treatment Guarantee is required prior to in-patient treatment, as well as certain other treatments as specified in your Table of Benefits. We will, where possible, try to arrange the direct settlement of your in-patient medical expenses with your medical provider.

Making a complaint

Please find guidelines on our complaints process below.

We are always pleased to hear about aspects of your membership that you have particularly appreciated, or that you have had problems with. If something does go wrong, here is a simple procedure to ensure that your concerns are dealt with as quickly and effectively as possible.

The Allianz Worldwide Care Helpline (+ 353 1 630 1301) is always the first number to call if you have any comments or complaints. In cases where we are not able to solve the problem on the phone, please email, fax or write to us at:

Allianz Worldwide Care
18B Beckett Way
Park West Business Campus
Nangor Road
Dublin 12
Ireland

Fax: + 353 1 630 1306
Email: client.services@allianzworldwidecare.com

If we have not been able to resolve the problem to your satisfaction and you wish to take your complaint further, please write to the General Manager at the address above.

Definitions

These definitions apply to the benefits included in our standard range of Healthcare Plans for the Channel Islands. Please refer to your Table of Benefits to clarify which benefits apply to your cover with us. Wherever the following words and phrases appear in your policy documentation, they will always have the meanings as defined below. If any unique benefits apply to your plan(s), the definition will appear in the “Notes” section at the end of your Table of Benefits.

- Accident** is an injury which is the result of an unexpected event, independent of the will of the insured and which arises from a cause outside the individual’s control. The cause and symptoms must be medically and objectively definable, allow for a diagnosis and require therapy.
 - Is not generally deemed to respond well to treatment.
 - Requires palliative treatment.
 - Requires prolonged supervision or monitoring.
 - Leads to permanent disability.
- Accommodation costs for one parent staying in hospital with an insured child under 12** refers to the hospital accommodation costs of one parent for the duration of the insured child’s admission to hospital for eligible treatment. If a suitable bed is not available in the hospital, we will contribute the equivalent of a three star hotel daily room rate towards any hotel costs incurred. We will not, however, cover sundry expenses including, but not limited to, meals, telephone calls or newspapers.
- Chronic condition** is defined as a sickness, illness, disease or injury which has one or more of the following characteristics:
 - Is recurrent in nature.
 - Is without a known, generally recognised cure.
- Company** is your employer and whose name is mentioned in the Company Agreement.
- Company Agreement** is the agreement we have with your employer, which allows you and your dependants to be insured with us. This agreement sets out who can be covered, when cover begins, how it is renewed and how premiums are paid.
- Complementary treatment** refers to therapeutic and diagnostic treatment that exists outside the institutions where conventional Western medicine is taught. Such medicine includes chiropractic treatment, osteopathy, Chinese herbal medicine, homeopathy and acupuncture as practiced by approved therapists.

7. **Co-payment** is the percentage of the costs which the insured person must pay.
8. **Day-care treatment** is planned treatment received in a hospital or day-care facility during the day, including a hospital room and nursing, that does not medically require the patient to stay overnight and where a discharge note is issued.
9. **Deductible** is that part of the cost which remains payable by you and which has to be deducted from the reimbursable sum.
10. **Dental prostheses** includes crowns, inlays, onlays, adhesive reconstructions/restorations, bridges, dentures and implants as well as all necessary and ancillary treatment required.
11. **Dental surgery** includes the extraction of teeth, apicoectomy, as well as the treatment of other oral problems such as congenital jaw deformities (e.g. cleft jaw) fractures and tumours. Dental surgery does not cover any surgical treatment that is related to dental implants.
12. **Dental treatment** includes an annual check up, simple fillings related to cavities or decay and root canal treatment.
13. **Dependant** is your spouse or partner (including same sex partner) and/or unmarried children (including any step, foster or adopted child) financially dependant on the policyholder up to the day before their 18th birthday or up to the day before their 24th birthday if in full time education, and also named in your Insurance Certificate as one of your dependants.
14. **Diagnostic tests** are investigations such as x-rays or blood tests, undertaken in order to determine the cause of the presented symptoms.
15. **Emergency** constitutes the onset of a sudden and unforeseen medical condition that requires urgent medical assistance. Only treatment commencing within 24 hours of the emergency event will be covered.
16. **Emergency dental treatment** is treatment received in a dental surgery/hospital emergency room for the immediate relief of dental pain, including simple fillings limited to three fillings per Insurance Year, and/or the repair of damage caused in an accident. The treatment must be received within 24 hours of the emergency event. This does not include any form of dental prostheses or root canal treatment.
17. **Emergency out-patient treatment** is treatment received in a casualty ward/emergency room following

- an accident or sudden illness, where the insured does not, out of medical necessity, occupy a hospital bed. The treatment must be received within 24 hours of the emergency event.
18. **Expenses for one person accompanying an evacuated/repatriated person** refer to the cost of one person travelling with the evacuated/repatriated person. If this cannot take place in the same transportation vehicle, transport at economy rates will be paid for. Following completion of treatment, we will also cover the cost of the return trip, at economy rates, for the accompanying person to return to the country from where the evacuation/repatriation originated. Cover does not extend to hotel accommodation or other related expenses.
 19. **Home country** is a country for which the insured person holds a current passport and/or to which the insured person would want to be repatriated.
 20. **Hospital** is any establishment which is licensed as a medical or surgical hospital in the country where it operates and where the patient is permanently supervised by a medical practitioner. The following establishments are not considered as hospitals: rest and nursing homes, spas, cure-centres and health resorts.
 21. **Hospital accommodation** refers to standard private or semi-private accommodation as indicated in the Table of Benefits. Deluxe, executive rooms and suites are not covered.
 22. **Infertility treatment** refers to treatment for both sexes including all invasive investigative procedures necessary to establish the cause for infertility such as hysterosalpingogram, laparoscopy or hysteroscopy. In the case of InVitro Fertilisation (IVF), cover is limited to the amount specified in the Table of Benefits.
 23. **In-patient cash benefit** is payable when treatment and accommodation for a medical condition, that would otherwise be covered under the insured's plan, is provided in a hospital where no charges are billed. Cover is limited to the amount specified in the Table of Benefits and is payable upon discharge from hospital.
 24. **In-patient treatment** refers to treatment received in a hospital where an overnight stay is medically necessary.
 25. **Insurance Certificate** is a document outlining the details of your cover and is issued by us. It confirms that an insurance relationship exists between your company and us.
 26. **Insurance Year** applies from the effective date of the insurance, as indicated on the Insurance Certificate and

ends at the expiry date of the Company Agreement. The following Insurance Year coincides with the year defined in the Company Agreement.

27. **Insured person** is you and your dependants as stated on your Insurance Certificate.
28. **Local ambulance** is ambulance transport required for an emergency or out of medical necessity, to the nearest available and appropriate hospital or licensed medical facility.
29. **Medical necessity** refers to those medical services or supplies that are determined to be medically necessary and appropriate. They must be:
 - (a) Essential to identify or treat a patient's condition, illness or injury.
 - (b) Consistent with the patient's symptoms, diagnosis or treatment of the underlying condition.
 - (c) In accordance with generally accepted medical practice and professional standards of medical care in the medical community at the time.
 - (d) Required for reasons other than the comfort or convenience of the patient or his/her physician.
 - (e) Proven and demonstrated to have medical value.
 - (f) Considered to be the most appropriate type and level of service or supply.
- (g) Provided at an appropriate facility, in an appropriate setting and at an appropriate level of care for the treatment of a patient's medical condition.
- (h) Provided only for an appropriate duration of time.

As used in this definition, the term "appropriate" shall mean taking patient safety and cost effectiveness into consideration. When specifically applied to in-patient treatment, medically necessary also means that diagnosis cannot be made, or treatment cannot be safely and effectively provided on an out-patient basis.

30. **Medical practitioner** is a physician who is licensed to practice medicine under the law of the country in which treatment is given and where he/she is practising within the limits of his/her licence.
31. **Medical practitioner fees** refer to non-surgical treatment performed or administered by a medical practitioner.
32. **Nursing at home or in a convalescent home** refers to nursing received immediately after or instead of eligible in-patient or day-care treatment. We will only pay the benefit listed in the Table of Benefits where the treating doctor decides (and our Medical Director agrees) that it is medically necessary for the member to stay in a convalescent home or have a nurse in attendance at

- home. Cover is not provided for spas, cure centres and health resorts or in relation to palliative care (see definition 41).
33. **Obesity** is diagnosed when a person has a Body Mass Index (BMI) of over 30 (a BMI calculator can be found on our website: www.allianzworldwidecare.com).
34. **Oncology** refers to specialist fees, diagnostic tests, radiotherapy, chemotherapy and hospital charges incurred in relation to the planning and carrying out of treatment for cancer, from the point of diagnosis.
35. **Oral surgical procedures** are surgical procedures such as, but not limited to, the removal of impacted wisdom teeth, when carried out in a hospital by an oral or maxillofacial surgeon. We do not cover procedures that can be carried out by a dentist unless the appropriate dental benefits form part of your cover, in which case, cover will be subject to the limits of your dental benefits.
36. **Organ transplant** is the surgical procedure in performing the following organ and/or tissue transplants: heart, heart/valve, heart/lung, liver, pancreas, pancreas/kidney, kidney, bone marrow, parathyroid, muscular/skeletal and cornea transplants. Expenses incurred in the acquisition of organs are not reimbursable.
37. **Orthodontics** is the use of devices to correct malocclusion and restore the teeth to proper alignment and function.
38. **Orthomolecular treatment** refers to treatment which aims to restore the optimum ecological environment for the body's cells by correcting deficiencies on the molecular level based on individual biochemistry. It uses natural substances such as vitamins, minerals, enzymes, hormones, etc.
39. **Out-patient surgery** is a surgical procedure performed in a surgery, hospital, day-care facility or out-patient department that does not require the patient to stay overnight out of medical necessity.
40. **Out-patient treatment** refers to treatment provided in the practice or surgery of a medical practitioner, therapist or specialist that does not require the patient to be admitted to hospital.
41. **Palliative care** refers to in-patient, day-care or out-patient treatment following the diagnosis that the condition is terminal and treatment can no longer be expected to cure the condition. Included within the benefit we will pay for physical care, psychological care as well as hospital or hospice accommodation, nursing care and prescription drugs.

42. **Periodontics** refers to dental treatment related to gum disease.
43. **Podiatry** refers to medically necessary treatment carried out by a State Registered Practitioner with an Honours degree (BSc Hons) in podiatry as approved by the Chiropractors' board of the Council for the Professions Supplementary to Medicine. The practitioner must also hold a further accreditation such as: MChS (Member of The Society of Chiropractors & Podiatrists); FChS (Fellow of The Society of Chiropractors & Podiatrists); FCPoS (Fellow of the College of Podiatrists of The Society of Chiropractors & Podiatrists).
44. **Pre-existing conditions** are medical conditions or any related conditions for which one or more symptoms have been shown at some point during the five years prior to commencement of cover, irrespective of whether any medical treatment or advice was sought. Any such condition or related condition about which you or your dependants could reasonably have been assumed to have known, will be deemed to be pre-existing. Conditions arising between completing the relevant application form and confirmation of acceptance by the Underwriting Team of Allianz Worldwide Care will equally be deemed to be pre-existing and will not be covered if not disclosed.
45. **Prescribed glasses and contact lenses** refers to cover for an eye examination carried out by an optometrist or ophthalmologist (one per Insurance Year) and for lenses or glasses to correct vision.
46. **Prescribed medical aids** refers to any instrument, apparatus or device which is medically prescribed as an aid to the function or capacity of the insured person, such as hearing aids, speaking aids (electronic larynx), crutches or wheelchairs, orthopaedic supports/braces, artificial limbs, stoma supplies, graduated compression stockings as well as orthopaedic arch-supports. Costs for medical aids that form part of palliative care are not covered (see definition 41).
47. **Prescribed physiotherapy** refers to treatment by a registered physiotherapist following referral by a medical practitioner or specialist. Physiotherapy does not include therapies such as Rolfing, Massage, Pilates, Fango and Milta therapy.
48. **Prescription drugs** refers to products, including, but not limited to, insulin, hypodermic needles or syringes, which require a prescription for the treatment of a confirmed diagnosis or medical condition or to compensate vital bodily substances. The prescription drugs must be clinically proven to be effective and recognised by the pharmaceutical regulator in a given country.

49. **Preventive treatment** refers to treatment that is undertaken without any clinical symptoms being present at the time of treatment. An example of such treatment is the removal of a pre-cancerous growth (e.g. mole on the skin).
50. **Principal country of residence** is the country where you and your dependants live for more than six months of the year.
51. **Psychiatry and psychotherapy** refers to treatment of a mental or nervous disorder carried out by a psychiatrist or clinical psychologist. The disorder must be associated with present distress or substantial impairment of the individual's ability to function in a major life activity (e.g. employment). The aforementioned condition must be clinically significant and not triggered by a particular event such as bereavement, relationship or academic problems or acculturation. The disorder must meet the criteria for classification under an international classification system such as the Diagnostic and Statistical Manual (DSM-IV) or the International Classification of Diseases (ICD-10).
52. **Rehabilitation** is treatment aimed at the restoration of a normal form and/or function after an acute illness or injury. The rehabilitation benefit is payable only for treatment that starts immediately after the acute medical treatment ceases.
53. **Repatriation of mortal remains** is the transportation of the deceased's mortal remains from the principal country of residence to the country of burial. Covered expenses include, but are not limited to, expenses for embalming, a container legally appropriate for transportation, shipping costs and the necessary government authorisations. Cremation costs will only be covered in the event that this is required for legal purposes. Costs incurred by any accompanying persons are not covered. All covered expenses in connection with the repatriation of mortal remains must be pre-approved by us using a Treatment Guarantee Form.
54. **Routine health checks including screening for early detection of illness or disease** are health checks, tests and examinations, performed at an appropriate age interval, that are undertaken without any clinical symptoms being present. Such tests include:
- Cardiovascular exam.
 - Neurological exam.
 - Cancer screening.
 - Annual pap smear
 - Mammogram (for women aged 50+, or earlier where a family history exists)
 - Prostate screening (for men aged 50+, or earlier where a family history exists)
 - Well child test (for children up to the age of six years, up to a maximum of 15 visits per lifetime).

55. **Specialist** is a qualified and licensed medical physician possessing the necessary additional qualifications and expertise to practice as a recognised specialist of diagnostic techniques, treatment and prevention in a particular field of medicine. This benefit does not include cover for psychiatrist or psychologist fees. Where covered, a separate benefit for psychiatry and psychotherapy will appear in the Table of Benefits.
56. **Specialist fees** refer to non-surgical treatment performed or administered by a specialist.
57. **Speech therapy** refers to treatment carried out by a qualified speech therapist to treat diagnosed physical impairments, including, but not limited to, nasal obstruction, neurogenic impairment (e.g. lingual paresis, brain injury) or articulation disorders involving the oral structure (e.g. cleft palate).
58. **Surgical appliances and prostheses** refer to artificial body parts or devices, which are an integral part of a surgical procedure or part of any medically necessary treatment following surgery.
59. **Therapist** is a chiropractor, osteopath, homeopath, acupuncturist, physiotherapist, speech therapist, occupational therapist or oculomotor therapist, who is qualified and licensed under the law of the country in which treatment is being given.
60. **Treatment** refers to a medical procedure needed to cure or relieve acute illness or injury.
61. **Vaccinations** refer to all basic immunisations and booster injections required under regulation of the country in which treatment is being given and any medically necessary travel vaccinations. The cost of consultation for administering the vaccine, as well as the cost of the drug, is covered.
62. **Waiting period** is a period of time commencing on your policy start date (or effective date if you are a dependant), during which you are not entitled to cover for particular benefits. Your Table of Benefits will indicate which benefits are subject to waiting periods.
63. **We/Our/Us** is Allianz Worldwide Care.
64. **You/Your** refers to the eligible employee stated on the Insurance Certificate.

Additional policy terms

The following are important additional terms that apply to your policy with us.

- 1. Eligibility:** Only those employees and dependants as described in the Company Agreement.
- 2. Liability:** Our liability to the insured person is limited to the amounts indicated in the Table of Benefits and any subsequent policy endorsement. In no event will the amount of reimbursement, whether under this policy, public medical scheme or any other insurance, exceed the amount of the invoice.
- 3. Third party liability:** If you or any of your dependants are eligible to claim benefits under a public scheme or any other insurance policy which pertains to a claim submitted to us, we reserve the right to decline to pay benefits.

The insured person must inform us and provide all necessary information, if and when entitled to claim from a third party. The insured person and the third party may not agree to any final settlement or waive our right to recover outlays without our prior written agreement. Otherwise we are entitled to recover the amounts paid from the insured person and to cancel the policy.

We have full rights of subrogation and may institute proceedings in your name, but at our expense, to recover, for our benefit, the amount of any payment made under another policy.
- 4. Data protection:** Allianz Worldwide Care, a member of the Allianz Group, is an Irish authorised non-life insurance company. We obtain and process personal information for the purposes of preparing quotations, underwriting policies, collecting premium, paying claims and for any other purpose which is directly related to administering policies in accordance with the insurance contract. The confidentiality of patient and member information is of paramount concern to us. We comply fully with European Data Protection Legislation and International Medical Confidentiality Guidelines. You have a right to access the personal data that is held about you. You also have the right to request that we amend or delete any information which you believe is inaccurate or out of date. We will not retain your data for longer than is necessary for the purposes for which it was obtained.
- 5. Making contact with dependants:** In order to administer your policy in accordance with the insurance contract, there may be circumstances when we will need to request further information. If we need to make contact in relation to a dependant on a policy (e.g. where further information is required to process a claim), the policyholder, acting for and on behalf of the dependant, will be contacted by us and asked to provide the relevant information. Similarly, all information in relation to any person covered by the insurance policy, for the purposes of administering claims, will be sent directly to the policyholder.

Notes

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

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For our latest list of toll-free numbers, please visit:
www.allianzworldwidecare.com/toll-free-numbers

www.allianzworldwidecare.com

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