



**International Healthcare Plans for Russia**

Valid from 1st June 2021

Available for corporate groups of three employees or more.

# Table of Benefits

## Corporate Group Schemes

# Reasons to choose us



## A culture of care

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



**We have a plan for you:** we offer tailor-made plans for large corporate groups.



**We're sticking around:** financially strong company with A+ Superior, A.M. Best rating.

## 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:** one of the most comprehensive oncology benefits on the market.



**Digital solutions:** MyHealth Digital Services - to give you and your staff easy and convenient access to your cover.

## 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.

## 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.

## Policy terms and conditions

This Table of Benefits provides an overview of the cover we provide under each plan. Cover is subject to our policy terms and conditions, as detailed in our Employee Benefit Guide. Details of our pre-approval process can also be found in this guide, which is available on our website: [www.allianzcare.com/russia](http://www.allianzcare.com/russia)

### Core Plans



Core Plan Benefits	Russia Premier	Russia Executive	Russia Essential
Maximum plan benefit EUR (€)	€7,500,000	€1,500,000	€500,000

Treatments and costs marked with an asterisk (\*) require pre-approval.

### In-patient benefits

	Private room	Private room	Semi-private room
Hospital accommodation*			
Intensive care*	✓	✓	✓
Prescription drugs and materials* (in-patient and day-care treatment only) (Prescription drugs are those which legally can only be purchased when you have a doctor's prescription)	✓	✓	✓
Surgical fees, including anaesthesia and theatre charges*	✓	✓	✓
Physician and therapist fees* (in-patient and day-care treatment only)	✓	✓	✓
Surgical appliances and materials*	✓	✓	✓
Diagnostic tests* (in-patient and day-care treatment only)	✓	✓	✓
Organ transplant*	✓	✓	€10,000
Psychiatry and psychotherapy* (in-patient and day-care treatment only)	✓	✓	✓
Accommodation costs for one parent staying in hospital with an insured child under 18*	✓	✓	✓
Emergency in-patient dental treatment	✓	✓	✓











### Other benefits

Day-care treatment*	✓	✓	✓
Kidney dialysis*	✓	✓	✓
HIV/AIDS treatment* (in-patient, day-care and out-patient treatment) (60 month waiting period applies)	€20,000 per year	€20,000 per year	N/A
Out-patient surgery*	✓	✓	✓
Nursing at home or in a convalescent home* (immediately after or instead of hospitalisation)	€4,250	€3,550	€2,500

Core Plan Benefits	Russia Premier	Russia Executive	Russia Essential
Rehabilitation treatment* (in-patient, day-care and out-patient treatment; must commence within 14 days of discharge after the acute medical and/or surgical treatment ceases)	€4,920	€4,000	€2,500
Local ambulance	✓	✓	✓
Emergency treatment outside area of cover (for trips of a maximum period of six weeks)	Max. 42 days	Max. 42 days	Up to €10,000, max. 42 days
Medical evacuation* <ul style="list-style-type: none"> <li>• Where necessary treatment is not available locally, we will evacuate the insured person to the nearest appropriate medical centre*</li> <li>• Where ongoing treatment is required, we will cover hotel accommodation costs*</li> <li>• Evacuation in the event of unavailability of adequately screened blood*</li> <li>• If medical necessity prevents an immediate return trip following discharge from an in-patient episode of care, we will cover hotel accommodation costs*</li> </ul>	<ul style="list-style-type: none"> <li>✓</li> <li>✓</li> <li>✓</li> <li>Max. 7 days</li> </ul>	<ul style="list-style-type: none"> <li>✓</li> <li>✓</li> <li>✓</li> <li>Max. 7 days</li> </ul>	<ul style="list-style-type: none"> <li>✓</li> <li>✓</li> <li>✓</li> <li>Max. 7 days</li> </ul>
Expenses for one person accompanying an evacuated person*	€3,000	€3,000	€3,000
Travel costs of insured family members in the event of an evacuation*	€2,000 per event	€2,000 per event	€2,000 per event
Repatriation of mortal remains*	€10,000	€10,000	€10,000
Travel costs of insured family members in the event of the repatriation of mortal remains*	€2,000 per event	€2,000 per event	€2,000 per event
CT and MRI scans (in-patient and out-patient treatment)	✓	✓	✓
PET* and CT-PET* scans (in-patient and out-patient treatment)	✓	✓	✓
Oncology* (in-patient, day-care and out-patient treatment) <ul style="list-style-type: none"> <li>• Purchase of a wig, prosthetic bra or other external prosthetic device for cosmetic purposes</li> </ul>	<ul style="list-style-type: none"> <li>✓</li> <li>€200</li> </ul>	<ul style="list-style-type: none"> <li>✓</li> <li>€200</li> </ul>	<ul style="list-style-type: none"> <li>✓</li> <li>€200</li> </ul>
Routine maternity* (in-patient and out-patient treatment) (10 month waiting period applies)	✓	€7,000 per pregnancy	N/A
Complications of pregnancy and childbirth* (10 month waiting period applies)	✓	✓	N/A
Home delivery	€1,000	N/A	N/A
Laser eye treatment*	€1,000	€500	N/A
Emergency out-patient treatment (where these benefit amounts are reached, any additional costs may be reimbursed within the terms of any separate Out-patient Plan)	€750	€750	N/A
Emergency out-patient dental treatment (where these benefit amounts are reached, any additional costs may be reimbursed within the terms of any separate Dental Plan)	€750	€750	N/A
Palliative care*	✓	✓	✓
Long term care*	Max. 90 days per lifetime	Max. 90 days per lifetime	Max. 90 days per lifetime

Core Plan Benefits	Russia Premier	Russia Executive	Russia Essential
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### Additional Core Plan Services

  <p>Healthline services</p>	Services available	Services available	Services available
  <p>Employee Assistance Programme** offers access to a range of 24/7 multilingual support services as follows:</p> <ul style="list-style-type: none"> <li>• Confidential professional counselling (in-person, phone, video, on-line chat and email)</li> <li>• Legal and financial support services</li> <li>• Critical incident support</li> <li>• Wellness website access</li> </ul>	Services available	Services available	Services available
  <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"> <li>• Emergency Security Assistance Hotline (not a free phone number)</li> <li>• Country intelligence and security advice</li> <li>• Daily security news updates and travel safety alerts</li> </ul>	Services available	Services available	Services available
  <p>MyHealth Digital Services</p> <ul style="list-style-type: none"> <li>• Manage your cover with our app or portal, anytime, anywhere, online and offline</li> <li>• Submit and track progress of claims</li> <li>• Access your policy documents, health services, payment details and more</li> </ul>	Services available	Services available	Services available
  <p>Olive</p> <p>Allianz Care's Health &amp; Wellness support program (includes 'HealthSteps fitness app' and access to Wellness resources)</p>	Services available	Services available	Services available

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

\*\* Certain services which may be included in your plan are provided by third party providers, such as the Employee Assistance Programme, Travel Security services, HealthSteps App, Second Medical Opinion and tele-medicine services. If included in your plan, these services will show in this Table of Benefits. These services are made available to you subject to your acceptance of the terms and conditions of your policy and the terms and conditions of the third parties. These services may be subject to geographical restrictions. The HealthSteps App does not provide medical or health advice and the wellness resources contained within Olive are for informational purposes only. The HealthSteps App and the wellness resources contained within Olive shouldn't be regarded as a substitute for professional advice (medical, physical or psychological). They are also not a substitute for the diagnosis, treatment, assessment or care that you may need from your own doctor. You understand and agree that the insurer, its reinsurers and administrators are not responsible or liable for any claim, loss or damage, directly or indirectly resulting from your use of any of these third party services.

## Out-patient Plans

The following Out-patient Plans can be purchased with our Core Plans. They cannot be bought separately. Please note that the Russia Gold Out-patient Plan is only available with the Russia Premier and Executive Core Plans



Out-patient Plan Benefits	Russia Gold	Russia Silver
Maximum plan benefit	Up to the overall limit of the Core Plan	€12,750
Medical practitioner fees	✓	✓
Home care services	✓	✓
Prescription drugs (Prescription drugs are those which legally can only be purchased when you have a doctor's prescription)	✓	✓
Specialist fees	✓	✓
Diagnostic tests	✓	✓
Vaccinations*	€1,000	€400
Child preventive care (up to and including 13 years of age) <ul style="list-style-type: none"> <li>Routine preventive care and check ups</li> <li>Immunisation</li> </ul>	€2,000	€1,500
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)	✓	✓
Prescribed physiotherapy (initially limited to 12 sessions per condition; limit also applies to prescribed and non-prescribed physiotherapy sessions, where combined)	✓	✓
Non-prescribed physiotherapy	5 visits	5 visits
Prescribed speech therapy, oculomotor therapy and occupational therapy*	✓	✓
Health and wellbeing checks including screening for the early detection of illness or disease Checks are limited to: <ul style="list-style-type: none"> <li>Physical examination</li> <li>Blood tests (full blood count, biochemistry, lipid profile, thyroid function test, liver function test, kidney function test)</li> <li>Cardiovascular examination (physical examination, electrocardiogram, blood pressure)</li> <li>Neurological examination (physical examination)</li> <li>Cancer screening <ul style="list-style-type: none"> <li>Annual pap smear</li> <li>Mammogram (every two years for women aged 45+, or younger where a family history exists)</li> <li>Prostate screening (yearly for men aged 50+, or younger where a family history exists)</li> <li>Colonoscopy (every five years for members aged 50+, or 40+ where a family history exists)</li> <li>Annual faecal occult blood test</li> </ul> </li> <li>Bone densitometry (every five years for women aged 50+)</li> <li>BRCA1 and BRCA2 genetic test (where a direct family history exists; Gold Plan only)</li> </ul>	€1,400	€1,000  N/A
Infertility treatment (10 month waiting period applies)	€12,000 per lifetime	€12,000 per lifetime
Psychiatry and psychotherapy (10 month waiting period applies)	30 visits	20 visits
Prescribed medical aids	✓	€2,500

Out-patient Plan Benefits	Russia Gold	Russia Silver
Prescribed glasses and contact lenses including eye examination	€200	€180
Dietician fees	4 visits	2 visits

## Dental Plans

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



Dental Plan Benefits	Russia Dental 1	Russia Dental 2
Maximum plan benefit	Up to the overall limit of the Core Plan	€3,000
Dental treatment	100% refund	80% refund
Dental surgery	100% refund	80% refund
Periodontics	100% refund	80% refund
Orthodontic treatment (10 month waiting period applies)	65% refund, up to €5,000	50% refund
Dental prostheses (10 month waiting period applies)		50% refund

We have direct settlement agreements in place with a range of dental clinics inside Russia that provide access to treatment on cashless basis. The list of these dental clinics is available by contacting us on (+7 495 956 2900). If you chose to use provider outside of this network you will need to settle the bill at the time of treatment and simply claim back the eligible medical expenses from us.

## Repatriation Plan

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



Repatriation Plan Benefits	
Medical repatriation*	
<ul style="list-style-type: none"> <li>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*</li> </ul>	✓
<ul style="list-style-type: none"> <li>Where ongoing treatment is required, we will cover hotel accommodation costs*</li> </ul>	✓
<ul style="list-style-type: none"> <li>Repatriation in the event of unavailability of adequately screened blood*</li> </ul>	✓
<ul style="list-style-type: none"> <li>If medical necessity prevents an immediate return trip following discharge from an in-patient episode of care, we will cover hotel accommodation costs*</li> </ul>	Max. 7 days
Expenses for one person accompanying a repatriated person*	€3,000
Travel costs of insured family members in the event of a repatriation*	€2,000 per event
Travel costs of insured members to be with a family member who is at peril of death or who has died	€1,500

## Area of cover

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






Worldwide



Worldwide excluding USA

## Talk to us, we love to help!

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

-  Inside Russia: +7 495 232 0100  
Outside Russia: + 353 1 907 5951
-  Email: [sales@allianzworldwidecare.com](mailto:sales@allianzworldwidecare.com)
-  [www.allianzcare.com/russia](http://www.allianzcare.com/russia)

The present document serves for information purpose only and does not constitute a binding offer defined in accordance with article 435 of the Civil Code of the Russian Federation. Final insurance conditions are agreed between the parties based on individual underwriting data and within the framework of the licensed insurance terms.

This Agreement does not provide any cover or benefit for any business or activity to the extent that either the cover or benefit or the underlying business or activity would violate any applicable sanction law or regulations of the United Nations, the European Union or any other applicable economic or trade sanction law or regulations.

The insurer is LLC Insurance Company Allianz Life (LLC IC Allianz Life). Registered No. (OGRN): 1037727041483, address: 30 Ozerkovskaya nab, 115184 Moscow, Russia, phone: +7 (495) 232-0014, [www.allianz.ru](http://www.allianz.ru). Central Bank License: No. SL 3828, dated 28/09/2015.

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