



**Essential Plan**

**Corporate Group Schemes**

Valid from 1st November 2021

Available for corporate groups of three employees or more

# Table of Benefits

## International Healthcare in Mozambique

# We are Allianz

We've over 50 years' experience in providing international health insurance to individuals, businesses, IGOs and NGOs around the world. We're the expert healthcare partner chosen by companies who want to feel valued and cared for.

## Why choose us

Our company is mostly made up of expatriate staff. We manage multicultural teams, employees on overseas assignments, as well as local staff. We see things from your perspective and experience. And we've created the solutions that you're looking for. No matter how complex and diverse your scheme is, we've got something for you.

### Quality employee incentives

Attract, maintain and protect your employees with our comprehensive international healthcare products and services.

### Consistency and peace of mind

Cover all your employees, no matter where they are based\*. Also, with our extensive global footprint, if your employees move to another country, we can continue to provide cover\*.

### Confidence for the future

We are a financially strong company with A+ Superior, A.M. Best rating.

### One partner

No more managing different providers. If you need several insurance products, we are your single point of contact for international health, life and disability insurance, as well as health and protection services.

Solutions  
for your real  
needs

### Flexibility

Depending on your needs and budget, if you want you can top up our Essential Core Plan (offering comprehensive cover for a range of in-patient or high cost treatments) with our Out-patient Plan (covering the day-to-day medical costs as GP consultations), our Dental Plan and/or our Repatriation Plan. There is a range of deductibles you can choose from if you want to control more how much you spend.

### Value for money

We offer a network of over 900K quality medical providers, settling medical bills directly with the provider for most in-patient treatments. We've effective cost containment and fraud prevention methods to drive your savings.

### 'Always-on' assistance

We're always there, always on: offering 24/7 support and care to you and your employees through all stages of your journey with us.

### Digital for speed and convenience

Manage your scheme in a quick and easy way through our secure portal for employers. For your employees, we offer MyHealth digital services (app and portal) where they can easily submit claims in just a few steps, manage their policy online, and access a number of services like our Hospital Finder.

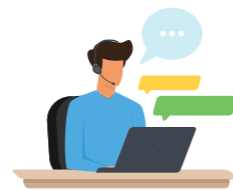
\*Terms and conditions and regulatory restrictions apply.

# In the spotlight

## Added services

To us, international health insurance is about more than just medical costs. That's why we've included in our plans a number of added services, to help your employees maintain a healthier lifestyle, keep well and access appropriate assistance when needed.

## 24/7 support services



Emergencies or even simple concerns don't always happen at a convenient time. No matter the time or the query, we're here and ready to help. We offer a range of support services available 24/7 including:

- Our **multilingual Helpline** for any policy queries or medical emergency assistance.
- **Travel Security Services**, to talk to a security specialist on any concerns associated to a travel destination.
- **Employee Assistance Programme**, to access consultations on challenging situations of daily life.

## TeleHealth Hub



As well as cover for tele-consultations, we also offer a dedicated portal, TeleHealth Hub, where your employees can login and access the tele-consultation provider most appropriate for their location. They can talk to a doctor by phone or video chat from the comfort of their home or office – for medical advice, recommendations and prescriptions (service availability may vary from country to country). TeleHealth Hub is available with all Out-patient Plans.

## Second medical opinion



Our mission is to provide peace of mind and reassurance to your employees. With our new second medical opinion service, we offer your employees an expert and independent point of contact for when they are unsure about a diagnosis, treatment options, or need surgery. The second medical opinion service is included in our Core Plan.

## Olive



We believe that prevention is better than cure. Which is why we offer you access to Olive, our health and wellbeing program for employees. It gives access to useful tools to motivate and guide your employees towards a healthier life – reducing the risk of developing medical conditions. For example, Olive gives access to HealthSteps, our fitness app that connects to smart phones and wearables devices, to monitor the number of steps taken, calories burned, sleep schedule and more.

Olive is available with our Core Plan, but you also have the option to upgrade to Olive+, a more comprehensive and proactive health programme that includes things like wellness seminars, on-site screenings, data analytics and much more.

## A few things we want to highlight about our benefits...





- We offer one of the most comprehensive oncology benefits on the market:
  - Cover for the costs of most treatments and procedures required for cancer cases, and
  - Personal oncology case management service – we look after your employees from the point of diagnosis, accompanying them throughout their cancer treatment. The dedicated case manager helps your employees understand their cover, contacting them regularly to check how treatment is going and proactively looking after administration in advance of treatment.
- We cover most mental health conditions that are most often diagnosed nowadays, e.g. eating disorders, obsessive-compulsive disorders, autism spectrum disorders, etc.

## Policy terms and conditions

This Table of Benefits was designed for promotional purpose and offers an overview of the cover we provide. Cover is subject to our policy terms and conditions, as detailed in our Employee Benefit Guide, which is available on our website [www.allianzcare.com/Mozambique](http://www.allianzcare.com/Mozambique)
















## Key to Table of Benefits

- Covered in full, up to the maximum plan benefit. 
- Cover is not available. 
- Waiting period applies. 
- Treatments/costs require pre-approval through submission of a Treatment Guarantee Form. Details of our Treatment Guarantee process can also be found in the Employee Benefit Guide. 

## Essential - our Core Plan

Benefits	Limits
Maximum plan benefit USD (\$)	\$675,000
 Hospital accommodation	Semi-private room
 Intensive care	
 Prescription drugs and materials <small>(in-patient and day-care treatment only) (Prescription drugs are those which legally can only be purchased when you have a doctor's prescription)</small>	
 Surgical fees, including anaesthesia and theatre charges	
 Physician and therapist fees <small>(in-patient and day-care treatment only)</small>	
 Surgical appliances and materials	
 Diagnostic tests <small>(in-patient and day-care treatment only)</small>	
 Organ transplant	
 Psychiatry and psychotherapy <small>(in-patient and day-care treatment only)</small>	
 Accommodation costs for one parent staying in hospital with an insured child under 18	
Emergency in-patient dental treatment	

Benefits	Limits
★ Day-care treatment	☑
★ Kidney dialysis	☑
★ Out-patient surgery	☑
★ Nursing at home or in a convalescent home (immediately after or instead of hospitalisation)	\$3,375
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)	\$2,700
Local ambulance	☑
Emergency treatment outside area of cover (for trips of a maximum period of six weeks)	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>	☑ ☑ ☑ Max. 7 days
★ Expenses for one person accompanying an evacuated person	\$4,050
★ Travel costs of insured family members in the event of an evacuation	\$2,700 per event
★ Repatriation of mortal remains	\$13,500
★ Travel costs of insured family members in the event of the repatriation of mortal remains	\$2,700 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>	☑ \$270
In-patient cash benefit (per night) (where treatment has been received free of charge)	\$205, max. 25 nights

Benefits		Limits
 Palliative care		
 Long term care		Max. 90 days per lifetime
<b>Additional Core Plan services</b>		
 Employee Assistance Programme**	Offers access to a range of 24/7 multilingual support services as follows: <ul style="list-style-type: none"> <li>Confidential professional counselling (in-person, phone, video and chat)</li> <li>Legal and financial support services</li> <li>Critical incident support</li> <li>Wellness website access</li> </ul>	
 Travel Security Services**	Offers 24/7 access to personal security information and advice for all your travel safety queries. This includes: <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 and travel safety alerts</li> </ul>	
 MyHealth Digital Services	<ul style="list-style-type: none"> <li>Manage your cover online with our app or portal anytime, anywhere</li> <li>Submit and track progress of claims</li> <li>Access your policy documents, health services, payment details and more</li> </ul>	
 Olive**	Our Health & Wellness support program includes, for example: <ul style="list-style-type: none"> <li>HealthSteps fitness app</li> <li>Access to wellness resources</li> </ul>	
 Second Medical Opinion Service**	Offers access to expert help on the best treatment options available, if you have been diagnosed with a serious illness or had surgery recommended	

## Out-patient plan deductibles

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

Optional Out-patient Plan deductibles	Discount
No deductible	0% premium discount
\$135 deductible	10% premium discount
\$270 deductible	20% premium discount
\$675 deductible	45% premium discount
\$1,350 deductible	70% premium discount

## Crystal - our Out-patient Plan

The following Out-patient Plan is optional. You can select it to expand the cover of your Core Plan: however, you can't buy it separately.

Benefits	Limits
Maximum plan benefit	\$6,750
Video consultation services**	✓
Medical practitioner fees	\$1,350
Prescription drugs (Prescription drugs are those which legally can only be purchased when you have a doctor's prescription)	✓
Specialist fees	✓
Diagnostic tests	✓
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)	\$675
Prescribed physiotherapy (initially limited to 12 sessions per condition; limit also applies to prescribed and non-prescribed physiotherapy sessions, where combined)	\$675
Non-prescribed physiotherapy	5 visits
★ Prescribed speech therapy and occupational therapy	\$675

## Dental 2 - our Dental Plan

The following Dental Plan is optional. It can only be purchased with the Core Plan and it cannot be bought separately.

Benefits	Limits
Maximum plan benefit	\$2,770
Dental treatment	80% refund
Dental surgery	80% refund
Periodontics	80% refund
Orthodontic treatment	10 months 50% refund
Dental prostheses	10 months 50% refund

## Our Repatriation Plan

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

Benefits	Limits
<p> Medical repatriation</p> <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> <li>Where ongoing treatment is required, we will cover hotel accommodation costs</li> <li>Repatriation 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>	<p>✓</p> <p>✓</p> <p>✓</p> <p>Max. 7 days</p>
<p> Expenses for one person accompanying a repatriated person</p>	\$4,050
<p> Travel costs of insured family members in the event of a repatriation</p>	\$2,700 per event
<p>Travel costs of insured members to be with a family member who is at peril of death or who has died</p>	\$2,025

\*\* 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.

## Area of cover

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



Worldwide



Worldwide  
excluding USA



Africa only




Tailored area of  
cover


*The areas of cover are subject to our terms and conditions.*



# Talk to us, we love to help!

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






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

 **24/7 Helpline**  
English: + 353 1 630 1301  
Portuguese: + 353 1 645 4040

 Fax: + 353 1 630 1306

 Email: [sales@allianzworldwidecare.com](mailto:sales@allianzworldwidecare.com)

 [www.allianzcare.com](http://www.allianzcare.com)

 [www.facebook.com/AllianzCare/](http://www.facebook.com/AllianzCare/)  
 [www.linkedin.com/company/allianz-care](http://www.linkedin.com/company/allianz-care)  
 [www.youtube.com/c/allianzcare](http://www.youtube.com/c/allianzcare)  
 [www.instagram.com/allianzcare/](http://www.instagram.com/allianzcare/)  
 [twitter.com/AllianzCare](http://twitter.com/AllianzCare)

International Commercial & Engineering (ICE) Seguros S.A., part of the ICE Insurance Holdings Group, based at 141A Rua José Craveirinha, Maputo, Moçambique with NUJEL: 100 572 532, NUJIT: 400 580 952, ICE International Commercial & Engineering Seguros S.A., is a national insurance company duly authorized for the class of health insurance by the "Instituto de Supervisão de Seguros de Moçambique" and will underwrite this policy.

AWP Health & Life SA is a limited company governed by the French Insurance Code. Registered in France: No. 401 154 679 RCS Bobigny. AWP Health & Life SA, acting through its Irish Branch, acts as the reinsurer and provides administration services and technical support for the policy. Irish Branch registered in the Irish Companies Registration Office, registered No.: 907619, address: 15 Joyce Way, Park West Business Campus, Nangor Road, Dublin 12, Ireland. Allianz Care and Allianz Partners are registered business names of AWP Health & Life SA.