International Healthcare Plans
Valid from 1st November 2018

CORPORATE GROUP SCHEMES

Table of Benefits

Available for corporate groups of three employees or more.

Allianz Care

REASONS TO CHOOSE US

- Single point of contact for Health, Life & Disability insurance products, as well as Health and Protection Services
- Tailor-made plans for large corporate groups
- Effective, proven cost containment and fraud prevention methods
- Comprehensive medical provider network
- One of the most comprehensive oncology benefits on the market
- 24/7 multilingual Helpline and Emergency Assistance Services
- Innovative MyHealth app
- Financially strong company

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

CORE PLANS

Core Plan Benefits	Premier	Executive	Club	Classic	Essential
Maximum plan benefit GBP (£)	£6,225,000	£1,245,000	£934,000	£934,000	£415,000
Maximum plan benefit EUR (€)	€7,500,000	€1,500,000	€1,125,000	€1,125,000	€500,000
Maximum plan benefit USD ($)	$10,125,000	$2,025,000	$1,518,750	$1,518,750	$675,000
Maximum plan benefit CHF	CHF9,750,000	CHF1,950,000	CHF1,462,500	CHF1,462,500	CHF650,000
In-patient benefits *Treatments and costs marked with an asterisk (*) require pre-approval through submission of a Treatment Guarantee Form.*					
Hospital accommodation*	Private room		Semi-private room	Private room	Semi-private room
Intensive care*	✔	✔	✔	✔	✔
Prescription drugs and materials* *In-patient and day-care treatment only. Prescription drugs are those which legally can only be purchased when you have a doctor's prescription*	✔	✔	✔	✔	✔
Surgical fees, including anaesthesia and theatre charges*	✔	✔	✔	✔	✔
Physician and therapist fees* *In-patient and day-care treatment only*	✔	✔	✔	✔	✔
Surgical appliances and materials*	✔	✔	✔	✔	✔
Diagnostic tests* *In-patient and day-care treatment only*	✔	✔	✔	✔	✔
Organ transplant*	✔	✔	✔	✔	£8,300/€10,000/ $13,500/ CHF13,000
Psychiatry and psychotherapy* *In-patient and day-care treatment only. 10 month waiting period applies*	✔	£14,675/ €17,680/ $23,870/ CHF23,000	£8,800/€10,600/ $14,310/ CHF13,780	£7,350/€8,850/ $11,950/ CHF11,505	£4,150/€5,000/ $6,750/ CHF6,500
Accommodation costs for one parent staying in hospital with an insured child under 18*	✔	✔	✔	✔	✔
Emergency in-patient dental treatment	✔	✔	✔	✔	✔
Other benefits					
Day-care treatment*	✔	✔	✔	✔	✔
Kidney dialysis*	✔	✔	✔	✔	✔
Out-patient surgery*	✔	✔	✔	✔	✔
Nursing at home or in a convalescent home* *Immediately after or instead of hospitalisation*	£3,525/€4,250/ $5,740/ CHF5,525	£2,950/€3,550/ $4,795/ CHF4,615	£2,350/€2,830/ $3,820/ CHF3,680	£2,075/€2,500/ $3,375/ CHF3,250	£2,075/€2,500/ $3,375/ CHF3,250
Rehabilitation treatment* *In-patient, day-care and out-patient treatment; must commence within 14 days of discharge after the acute medical and/or surgical treatment ceases*	£3,670/€4,420/ $5,970/ CHF5,750	£2,905/€3,500/ $4,725/ CHF4,550	£2,490/€3,000/ $4,050/ CHF3,900	£2,075/€2,500/ $3,375/ CHF3,250	£1,660/€2,000/ $2,700/ CHF2,600
Local ambulance	✔	✔	✔	✔	£415/€500/ $675/CHF650
Emergency treatment outside area of cover *For trips of a maximum period of six weeks*	Max. 42 days	Max. 42 days	Max. 42 days	Max. 42 days	Up to £8,300/€10,000/ $13,500/ CHF13,000, max. 42 days
Medical evacuation* *Where necessary treatment is not available locally, we will evacuate the insured person to the nearest appropriate medical centre**	✔	✔	✔	✔	✔
*Where ongoing treatment is required, we will cover hotel accommodation costs**	✔	✔	✔	✔	✔
*Evacuation in the event of unavailability of adequately screened blood**	✔	✔	✔	✔	✔
*If medical necessity prevents an immediate return trip following discharge from an in-patient episode of care, we will cover hotel accommodation costs**	Max. 7 days	Max. 7 days	Max. 7 days	Max. 7 days	Max. 7 days

Core Plan Benefits	Premier	Executive	Club	Classic	Essential
Expenses for one person accompanying an evacuated person*	£2,490/€3,000/ $4,050/ CHF3,900	£2,490/€3,000/ $4,050/ CHF3,900	£2,490/€3,000/ $4,050/ CHF3,900	£2,490/€3,000/ $4,050/ CHF3,900	£2,490/€3,000/ $4,050/ CHF3,900
Travel costs of insured family members in the event of an evacuation*	£1,660/€2,000/ $2,700/ CHF2,600, per event	£1,660/€2,000/ $2,700/ CHF2,600, per event	£1,660/€2,000/ $2,700/ CHF2,600, per event	£1,660/€2,000/ $2,700/ CHF2,600, per event	£1,660/€2,000/ $2,700/ CHF2,600, per event
Repatriation of mortal remains*	£8,300/€10,000/ $13,500/ CHF13,000	£8,300/€10,000/ $13,500/ CHF13,000	£8,300/€10,000/ $13,500/ CHF13,000	£8,300/€10,000/ $13,500/ CHF13,000	£8,300/ €10,000/ $13,500/ CHF13,000
Travel costs of insured family members in the event of the repatriation of mortal remains*	£1,660/€2,000/ $2,700/ CHF2,600, per event	£1,660/€2,000/ $2,700/ CHF2,600, per event	£1,660/€2,000/ $2,700/ CHF2,600, per event	£1,660/€2,000/ $2,700/ CHF2,600, per event	£1,660/€2,000/ $2,700/ CHF2,600, per event
CT and MRI scans *In-patient and out-patient treatment*	✔	✔	✔	✔	✔
PET* and CT-PET* scans *In-patient and out-patient treatment*	✔	✔	✔	✔	✔
Oncology* *In-patient, day-care and out-patient treatment*	✔	✔	✔	✔	✔
- *Purchase of a wig, prosthetic bra or other external prosthetic device for cosmetic purposes*	£165/€200/ $270/CHF260, per lifetime	£165/€200/ $270/CHF260, per lifetime	£165/€200/ $270/CHF260, per lifetime	£165/€200/ $270/CHF260, per lifetime	£165/€200/ $270/CHF260, per lifetime
Routine maternity* *In-patient and out-patient treatment.* *10 month waiting period applies*	✔	£4,980/€6,000/ $8,100/ CHF7,800, per pregnancy	✔	N/A	N/A
Complications of pregnancy and childbirth* *10 month waiting period applies*	✔	✔	✔	✔	N/A
Home delivery	£830/€1,000/ $1,350/ CHF1,300	N/A	N/A	N/A	N/A
In-patient cash benefit *(per night)* *Where treatment has been received free of charge*	£125/€150/ $205/CHF195, max. 25 nights	£125/€150/ $205/CHF195, max. 25 nights	£125/€150/ $205/CHF195, max. 25 nights	£125/€150/ $205/CHF195, max. 25 nights	£125/€150/ $205/CHF195, max. 25 nights
Emergency out-patient treatment *Where these benefit amounts are reached, any additional costs may be reimbursed within the terms of any separate Out-patient Plan*	£625/€750/ $1,015/CHF975	£625/€750/ $1,015/CHF975	£625/€750/ $1,015/CHF975	£625/€750/ $1,015/CHF975	N/A
Emergency out-patient dental treatment *Where these benefit amounts are reached, any additional costs may be reimbursed within the terms of any separate Dental Plan*	£625/€750/ $1,015/CHF975	£625/€750/ $1,015/CHF975	N/A	N/A	N/A
Palliative care*	✔	✔	✔	✔	✔
Long term care*	Max. 90 days per lifetime	Max. 90 days per lifetime	Max. 90 days per lifetime	Max. 90 days per lifetime	Max. 90 days per lifetime
Accidental death *Insured members aged 18 to 70*	£8,300/€10,000/ $13,500/ CHF13,000	N/A	N/A	N/A	N/A

Additional Core Plan Benefits

Employee Assistance Programme** *offers access to a range of 24/7 multilingual support services as follows:* • *Confidential professional counselling (in-person, phone, video, on-line chat and email)* • *Legal and financial support services* • *Critical incident support* • *Wellness website access*	✔	✔	✔	✔	✔
Travel Security Services*** *offers 24/7 access to personal security information and advice for all your travel safety queries. This includes:* • *Emergency Security Assistance Hotline* • *Country intelligence and security advice* • *Daily security news updates and Travel safety alerts*	✔	✔	✔	✔	✔

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

* Require pre-approval.

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

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

OUT-PATIENT PLANS AND DEDUCTIBLES

OPTIONAL

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.

Out-patient Plan Deductibles	Discount
No deductible	0% premium discount
£83/€100/$135/CHF130 deductible	10% premium discount
£165/€200/$270/CHF260 deductible	20% premium discount
£415/€500/$675/CHF650 deductible	45% premium discount
£830/€1,000/$1,350/CHF1,300 deductible	70% premium discount

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

Out-patient Plan Benefits	Gold	Silver	Bronze	Crystal
Maximum plan benefit	No limit	£10,830/ €13,050/ $17,620/ CHF 16,965	£7,240/€8,725/ $11,780/ CHF 11,355	£4,110/€4,950/ $6,680/ CHF 6,435
Medical practitioner fees and prescription drugs *Prescription drugs are those which legally can only be purchased when you have a doctor's prescription*	✔	✔	£830/€1,000/ $1,350/ CHF1,300	£830/€1,000/ $1,350/ CHF1,300
Specialist fees	✔	✔	✔	✔
Diagnostic tests	✔	✔	✔	✔
Vaccinations	✔	✔	✔	N/A
Chiropractic treatment, osteopathy, homeopathy, Chinese herbal medicine, acupuncture and podiatry *Max. 12 sessions per condition for chiropractic treatment and max. 12 sessions per condition for osteopathic treatment, subject to the benefit limit*	✔	✔	£934/€1,125/ $1,520/ CHF1,463	£415/€500/ $675/CHF650
Prescribed physiotherapy *Initially limited to 12 sessions per condition; limit also applies to prescribed and non-prescribed physiotherapy sessions, where combined*	✔	✔	£934/€1,125/ $1,520/ CHF1,463	£415/€500/ $675/CHF650
- Non-prescribed physiotherapy	5 visits	5 visits	5 visits	5 visits
Prescribed speech therapy, oculomotor therapy and occupational therapy*	✔	✔	£934/€1,125/ $1,520/CHF1,463	£415/€500/ $675/CHF650
Health and wellbeing checks including screening for the early detection of illness or disease *Checks are limited to:* *• Physical examination* *• Blood tests (full blood count, biochemistry, lipid profile, thyroid function test, liver function test, kidney function test)* *• Cardiovascular examination (physical examination, electrocardiogram, blood pressure)* *• Neurological examination (physical examination)* *• Cancer screening* *- Annual pap smear* *- Mammogram (every two years for women aged 45+, or earlier where a family history exists)* *- Prostate screening (yearly for men aged 50+, or earlier where a family history exists)* *- Colonoscopy (every five years for members aged 50+, or 40+ where a family history exists)* *- Annual faecal occult blood test* *• Bone densitometry (every five years for women aged 50+)* *• Well child test (for children up to the age of six years, up to a maximum of 15 visits per lifetime)* *• BRCA1 and BRCA2 genetic test (where a direct family history exists; Gold Plan only)*	£1,000/€1,200/ $1,620/ CHF1,560	£498/€600/ $810/CHF780	N/A	N/A
Infertility treatment *18 month waiting period applies*	£9,960/€12,000/ $16,200/ CHF15,600, per lifetime	£9,960/€12,000/ $16,200/ CHF15,600, per lifetime	N/A	N/A
Psychiatry and psychotherapy *18 month waiting period applies*	30 visits	20 visits	N/A	N/A
Prescribed medical aids	✔	£2,075/€2,500/ $3,375/CHF3,250	N/A	N/A
Prescribed glasses and contact lenses including eye examination	£165/€200/ $270/CHF260	£149/€180/ $245/CHF234	N/A	N/A
Dietician fees	4 visits	N/A	N/A	N/A
Prescribed drugs *Must be prescribed by a physician, although a prescription is not legally required for purchase*	£42/€50/$70/ CHF 65	N/A	N/A	N/A

DENTAL PLANS

OPTIONAL

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

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

REPATRIATION PLAN

OPTIONAL

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

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

* *Require pre-approval.*

AREA OF COVER

We offer a 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

MyHealth app

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

Access the following features from your mobile device:

MY CONTACTS

Access our 24/7 multilingual Helpline and local emergency numbers

MY POLICY

Access your policy documents and your Membership Card on the go

MY CLAIMS

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

SYMPTOM CHECKER

For a quick and easy evaluation of your symptoms

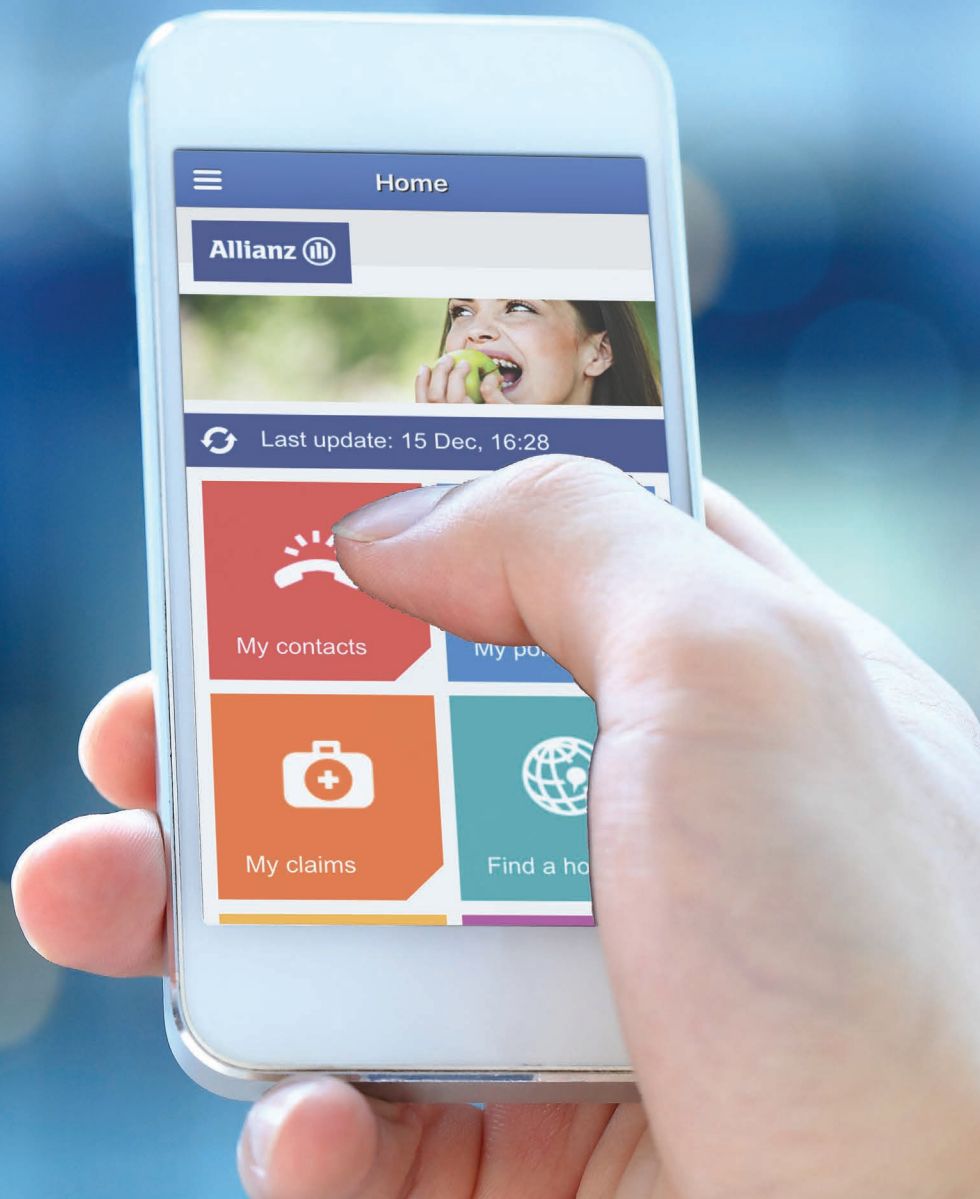
FIND A HOSPITAL

Locate medical providers nearby and get GPS directions

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

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

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



Talk to us, we love to help!

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

Helpline

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

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

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

www.facebook.com/AllianzCare/
plus.google.com/+allianzworldwidecare
www.linkedin.com/company/allianz-care
www.youtube.com/c/allianzcare
www.instagram.com/allianzcare/
www.snapchat.com/add/allianzcare

AWP Health & Life SA, acting through its Irish Branch, is a limited company governed by the French Insurance Code. Registered in France: No. 401 154 679 RCS Bobigny.. 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 Parterrs are registered business names of AWP Health & Life SA.

DOC-TOB-GR-EN-1218