

Care plans for the UK

for individuals and families



Contract type	International health Insurance - 12-month contract			
Insurer	AWP P&C SA, UK Branch (AWP P&C UK).			
Availability	Individual plans for students, professionals, couples and families in the United Kingdom.			
Eligibility	We will consider adult applicants (policyholder and spouse/partner) for cover from the age of 18 up to the day before their 76th birthday for policies with full medical underwriting, or up to the day before their 65th birthday for policies with moratorium. Any children financially dependent on the policyholder can be added as a dependant and remain in the policy up to the day before their 18th birthday, or up to the day before their 26th birthday if they are in full-time education.			
Underwriting terms	FMU (Full Medical Underwriting): - This form of underwriting is particularly beneficial for those with existing medical conditions. - Customers provide their full medical history - If terms can be offered, there may be specific surcharges applied to their cover from the outset. Moratorium: - A moratorium sets out a waiting period for pre-existing medical conditions. - Cover will begin as long as you're symptom-free, and have not needed any treatment or medical advice for a pre-existing condition for a rolling two years.			
Payment frequency	Annual	Half-yearly (+3%)	Quarterly (+4%)	Monthly (+5%)
Currency	USD / EUR / GBP			
Area of cover	Worldwide	Worldwide excluding USA	Europe	
Benefits	Cover includes a comprehensive selection of in-patient benefits and day-care benefits such as hospital accommodation, surgery, maternity benefits, medical evacuation/repatriation and wellness benefits. Option to add out-patient and dental plans.			
Plan choices	Care Base max. plan benefit £ 830,000 / € 1,000,000 / US\$ 1,350,000	Care Enhanced max. plan benefit £ 1,660,000 / € 2,000,000 / US\$ 2,700,000	Care Signature max. plan benefit £ 3,100,000 / € 3,703,705 / US\$ 5,000,000	
Optional cover	Out-patient Plans: Care Base (up to £ 8,300 / € 10,000 / US\$ 13,500) Care Enhanced (up to £ 20,750 / € 25,000 / US\$ 33,750) Care Signature (No overall limit applies)		Dental Plans: Care Base (up to £ 995 / € 1,110 / US\$ 1,500) Care Enhanced (up to £ 1,543 / € 1,852 / US\$ 2,500) Care Signature (No overall limit applies)	

Deductibles	Optional Core Plan Deductibles	Core Plan premium Discount
	No deductible	0% premium discount
	£ 830 / € 1,000 / US\$ 1,350	10% premium discount
	£ 2,490 / € 3,000 / US\$ 4,050	20% premium discount
	£ 4,980 / € 6,000 / US\$ 8,100	30% premium discount
	Optional Out-patient deductible	Out-patient premium discount
	No deductible	0% premium discount
	£ 208 / € 250 / US\$ 338	10% premium discount
	£ 457 / € 550 / US\$ 743	20% premium discount
	£ 705 / € 850 / US\$ 1,148	30% premium discount
Additional services included	• Personal oncology manager • Second medical opinion • Worldwide telehealth • Expat Assistance Programme (EAP) • Travel Security Services • Mental Health app • Fitness coaching app	
Treatment Pre-approval	To ensure that members benefit from cashless access to hospitals for in-patient treatment, where possible, and have their treatment overseen by our team of medical professionals, contact should be made at least 5 working days before receiving treatment.	
Pay & claim	Members can submit claims via Allianz MyHealth digital services (app or portal). 90% of fully completed claims are settled within 5 days.	
Helpline	24/7 emergency and helpline assistance in 6 languages 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	
Product documentation	International Healthcare Plans for you and your family - Individual brochure (allianzcare-publications.com)	
Broker resources	International Health Insurance for the UK Expat Health Insurance Allianz	