



Egypt plans

for individuals and families

Contract type	International health Insurance - 12-month contract		
Insurer	Allianz Egypt, Allianz Insurance Company – Egypt (S.A.E)		
Availability	Individual plans for students, professionals, couples and families.		
Eligibility	<p>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.</p> <p>Any children financially dependent on the policyholder can be added as a dependent 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.</p>		
Underwriting terms	<p>FMU (Full Medical Underwriting):</p> <ul style="list-style-type: none"> 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. <p>Medical History Disregarded (MHD):</p> <ul style="list-style-type: none"> Available when member opts to continue cover after leaving a group plan on continued transfer terms 		
Payment frequency	Annual	Half-yearly (+3%)	Quarterly (+4%)
Currency	USD		
Area of cover	Worldwide	Worldwide excluding USA	Africa
Benefits	Cover includes a comprehensive selection of in-patient benefits and day-care benefits such as hospital accommodation, surgery, maternity benefits, medical evacuation, out-patient and dental benefits. Option to add enhanced maternity and repatriation plans.		
Core plans 3 plans with different levels of cover to choose from:	<p>Essential max. plan benefit US\$ 675,000</p>	<p>Classic max. plan benefit US\$ 1,518,750</p>	<p>Premier max. plan benefit US\$ 3,037,500</p>
Out-patient and dental plans	<p>Out-patient Plans: Crystal - Up to US\$3, 375 Silver - Up to US\$ 25,000 Gold - No overall limit applies</p> <hr/> <p>Dental Plans: Dental 2 - Up to US\$ 2,770; Orthodontic treatment: 50% refund; Dental prostheses: covered</p> <hr/> <p>Dental 1 - No overall limit applies; Orthodontic treatment: 65% refund up to US\$ 6,750; Dental prostheses: covered</p>		

Optional Cover	Maternity Plans: Premier Direct Maternity and Club Direct Maternity (limits apply per benefit) Repatriation Plan (limits apply per benefit)	
Co-payments	Optional Out-patient Plan Co-Payments	Discount
	No co-payment	0% premium discount
	US\$ 5 co-payment	1% premium discount
	US\$ 10 co-payment	2% premium discount
	US\$ 15 co-payment	4% premium discount
Additional services included	<ul style="list-style-type: none"> • Second medical opinion • Worldwide telehealth • Expat Assistance Programme (EAP) • Travel Security Services • Mental Health app • Fitness coaching app 	
Provider network options	General Network (Egypt) — Members enjoy access to a wide, comprehensive network of contracted hospitals, clinics and pharmacies throughout Egypt, all accessible through the Nextcare General Network. Every member benefits from the same high quality, nationwide network, ensuring smooth cashless access to treatment across Egypt.	
Treatment Pre-approval	<p>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 In Egypt, members have cashless access to treatment within Nextcare network of medical providers.</p> <p>If the members are responsible for the payment of any part of the costs (for example, in the case where a deductible or co-payment applies or where they have already used all the credit under a benefit), they will settle this amount directly with the provider at the time of treatment.</p> <p>Pre-authorization is required for some prescription drugs, diagnostic and dental radiology services. Outside the network or outside Egypt, pre-authorization is required for hospitalization and high-cost treatments.</p>	
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 Member Support Allianz Partners	
Product documentation	International Health Insurance Personal Allianz Care Documentation available in English and Arabic	
Broker resources	Health Insurance Egypt International Health Insurance Egypt Allianz	