

Corporate plans



International health

Standard International health plans for corporates

01/11/2022

You may be familiar with the Allianz Summit plans introduced since the announcement of the preferred partnership deal with Aetna International.

We are now delighted to announce that the new Allianz Summit Plans are also available to new business from the 1st of November 2022.

For your existing clients that are currently on our standard International healthcare plans, there is no change. Their renewal will be on the same terms. Those plans are now closed to new business.

To help you understand the differences between the 2 plan ranges, you can refer to the product comparison below.

	International healthcare plans	Summit plans
Contract type	International Health Insurance 12 month contract	
Insurer	AWP Health & Life SA, acting through its Irish Branch. Limited company governed by the French Insurance Code.	
Availability	<p>Renewals for existing small and medium corporate group clients.</p> <p>Closed to new business.</p>	<p>New business for small and medium corporate group clients.</p> <p>From the 1st November 2022.</p>
Group size	3 employees or more	
Eligibility	Based on location of the client (contract signing location). Does not apply to regions where local regulatory requirements exist.	

PRODUCT COMPARISON – INTERMEDIARIES USE ONLY

	International healthcare plans	Summit plans
Underwriting terms	<ul style="list-style-type: none"> • MHD (Medical History Disregarded) – 10 employees or over • Conditional MHD – 5-9 employees • FMU (Full Medical Underwriting) – 3 to 9 employees 	<ul style="list-style-type: none"> • MHD (Medical History Disregarded) – 10 employees or over • Conditional MHD – 5-9 employees • Moratorium – 3 to 9 employees - 24 month waiting period on pre-existing conditions applies • FMU (Full Medical Underwriting) – 3 to 9 employees
Payment frequency	Annual / Half-yearly (+3%) / Quarterly (+4%) / Monthly (+5%)	
Currency	EUR / USD / GBP / CHF	EUR / USD / GBP
Plan choices	<ul style="list-style-type: none"> • Classic max. plan benefit €3M • Executive max. plan benefit €8M • Premier unlimited max plan benefit 	<ul style="list-style-type: none"> • Summit 1750 max. plan benefit €1,350,000 • Summit 2500 max. plan benefit €1,851,850 • Summit 4000 max. plan benefit €2,963,000 • Summit 5000 max. plan benefit €3,703,705
Benefits	Core plan cover for in-patient, day-care treatment, surgery, medical evacuation benefits and maternity cover.	Cover includes a comprehensive selection of in-patient benefits, day-care and out-patient benefits such as hospital accommodation, surgery, medical evacuation and wellness benefits.

PRODUCT COMPARISON – INTERMEDIARIES USE ONLY

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Optional cover	Optional plans: <ul style="list-style-type: none"> Out-patient plans: Bronze, Silver or Gold with 4 deductible levels Dental plan: Dental 1 or 2 Repatriation plan 	Optional plans with Summit 2500, 4000 and 5000: <ul style="list-style-type: none"> Dental plan Optical plan Maternity plan Repatriation plan <p>Customizable limits to bespoke cover at benefit level Incremental cover choices available with higher plans.</p>
Deductibles	4 levels of deductibles for the out-patient plan option	Choice of deductible options for Summit 1750 plan only
Co-payment	N/A	Choice of co-payment options for Summit 2500, 4000 and 5000 plans
Area of cover	Choice between 3 regions of cover: Worldwide / Worldwide excl. USA / Africa only <p>Cover is limited to emergencies when travelling outside of the chosen area of cover.</p>	
Additional services included	<ul style="list-style-type: none"> Personal oncology manager Second medical opinion Worldwide telehealth Employee Assistance Programme (EAP) Travel Security Services NEW Digital check-up NEW Mind coaching app NEW Fitness coaching app 	

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Treatment Guarantee - 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 professionals, contact should be made at least 5 working days before receiving treatment.</p> <p>In case of an emergency we should be informed within 48 hours of the event to ensure that no Treatment Guarantee penalty will apply to the claim.</p>	
Pay & claim	<p>Members can submit claims via Allianz MyHealth digital services (app or portal).</p> <p>90% of fully completed claims are settled within 5 days.</p> <p>Claiming deadline: within 6 month after the end of the Insurance year or end of cover.</p>	
Helpline	<p>24/7 emergency and helpline assistance in 6 languages.</p> <p>Member support page</p>	
Product documentation	<p>Documentation available in English, French, German, Spanish, Italian, Portuguese.</p>	<p>Summit page</p> <p>Coming soon (Q1 2023): documentation will also be available in French, German, Spanish, Italian, Portuguese</p>