Allianz SNA

Table of Benefits

International healthcare plans for Lebanon
Individual Policies
Valid from 1st July 2025

Policy terms and conditions

This Table of Benefits offers an overview of the cover we provide under each plan. Cover is subject to our policy terms and conditions, as detailed in our Benefit Guide. Details of our Pre-authorisation process can also be found in this guide, which is available on our website.

Key to Table of Benefits

- ✓ Covered in full, up to the maximum plan limit.
- ✗ Not available.
- ◥ Treatments/costs require pre-authorisation through submission of a Pre-authorisation Form. Details of our pre-authorisation process can also be found in our Benefit Guide.

Core Plans

	Lebanon Premier Individual	Lebanon Classic Individual	Lebanon Essential Individual
Maximum plan limit in US$	US$ 3,037,500	US$ 1,518,750	US$ 675,000
In-patient benefits			
◥ Hospital accommodation	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 In-patient treatment only	✓	✓	US$ 13,500
◥ Psychiatry and psychotherapy In-patient and day-care treatment only **10 month waiting period applies**	✓	US$ 6,750	US$ 6,750

	Lebanon Premier Individual	Lebanon Classic Individual	Lebanon Essential Individual
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 In-patient, day-care and out-patient treatment	✓	✓	✓
Out-patient surgery	✓	✓	✓
Nursing at home or in a convalescent home Immediately after or instead of hospitalisation	US$ 5,740	US$ 3,375	US$ 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	US$ 5,970	US$ 3,375	US$ 2,700
Pre-hospitalisation tests Covered when they are needed in the 72 hours before in-patient or day-care treatment	✓	✓	✓
Post-hospitalisation treatment Covered when it is needed in the 90 days following discharge from in-patient or day-care treatment for the same acute medical condition	✓	✓	✓
Local ambulance	✓	✓	US$ 675
Emergency treatment outside area of cover For trips of a maximum period of six weeks	✓ Max. 42 days	✓ Max. 42 days	Up to US$ 13,500 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
Expenses for one person accompanying an evacuated person	US$ 4,050	US$ 4,050	US$ 4,050

	Lebanon Premier Individual	Lebanon Classic Individual	Lebanon Essential Individual
Travel costs of insured family members in the event of an evacuation	US$ 2,700 per event	US$ 2,700 per event	US$ 2,700 per event
Repatriation of mortal remains	US$ 13,500	US$ 13,500	US$ 13,500
Travel costs of insured family members in the event of the repatriation of mortal remains	US$ 2,700 per event	US$ 2,700 per event	US$ 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	✓	✓	✓
• Purchase of a wig, prosthetic bra or other external prosthetic device for cosmetic purposes	US$ 270	US$ 270	US$ 270
Preventive surgery In-patient and out-patient treatment	US$ 40,500	✗	✗
Complications of pregnancy In-patient and out-patient treatment **10 month waiting period applies**	✓	✓	✗
Laser eye treatment	US$ 1,350	✗	✗
In-patient cash benefit (per night) Where treatment has been received free of charge	US$ 205 Max. 25 nights	US$ 205 Max. 25 nights	US$ 205 Max. 25 nights
Palliative care In-patient, day-care and out-patient treatment	✓	✓	✓
Long term care In-patient, day-care and out-patient treatment	US$ 100,000, per lifetime	US$ 100,000, per lifetime	US$ 100,000, per lifetime
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	US$ 1,015	US$ 1,015	✗
Emergency out-patient dental treatment Can also be reimbursed within the terms of any separate Dental Plan	US$ 1,015	✗	✗
Epidemic/pandemic diseases	✓	✓	✓

	Lebanon Premier Individual	Lebanon Classic Individual	Lebanon Essential Individual
Additional Core Plan services			
Expat Assistance Programme** Offers access to a range of 24/7 multilingual support services as follows: • Counselling – confidential and professional support (in-person, phone and video) • Legal and financial referral services • 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 (not a free phone number) • Country intelligence and security advice • Daily security news updates and travel safety alerts	✓	✓	✓
Olive** Our Health & Wellness support program includes, for example: • Fitness app • Access to wellness resources	✓	✓	✓
MyHealth Digital Services • Manage your cover online with our app or portal anytime, anywhere • Submit and track progress of claims • Access your policy documents, health services, payment details and more	✓	✓	✓
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	✓	✓	✓

Core Plan Deductibles

To reduce your Core Plan premium, simply select an optional deductible from the list below and read across to find the relevant premium discount. The level of discount will depend on whether you have selected a Maternity Plan. Please note that either a Core Plan deductible OR an Out-patient Plan co-payment can be chosen (details follow). 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.), therefore, percentages may be slightly higher or lower than those stated below.

Optional Core Plan Deductibles	Discount if a Maternity Plan is not included in your policy	Discount if a Maternity Plan is included in your policy
No deductible	0% premium discount	0% premium discount
US$ 610 deductible	5% premium discount	2.5% premium discount
US$ 1,015 deductible	10% premium discount	5% premium discount
US$ 2,025 deductible	20% premium discount	10% premium discount
US$ 4,050 deductible	35% premium discount	17.5% premium discount
US$ 8,100 deductible	50% premium discount	25% premium discount
US$ 13,500 deductible	60% premium discount	30% premium discount

Out-patient Plans

The following Out-patient Plans cover your day to day medical expenses and can be purchased with any of our Core Plans. They can't be bought separately.

	Lebanon Gold Individual	Lebanon Bronze Individual	Lebanon Crystal Individual
Maximum plan limit	✓	US$ 11,475	US$ 6,480
Out-patient Plan benefits			
Video consultation services** Accessed via our TeleHealth Hub	✓	✓	✓
Prescription drugs Prescription drugs are those which legally can only be purchased when you have a doctor's prescription	✓	US$ 2,500	US$ 1,350
Medical practitioner fees	✓		

	Lebanon Gold Individual	Lebanon Bronze Individual	Lebanon Crystal Individual
Specialist fees	✓	✓	✓
Diagnostic tests	✓	✓	✓
Vaccinations	✓	✓	✗
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	✓	US$ 1,520	US$ 675
Prescribed physiotherapy Referral from doctor required Initially limited to 12 sessions per condition; limit also applies to prescribed and non-prescribed physiotherapy sessions, where combined	✓	US$ 1,520	US$ 675
Non-prescribed physiotherapy	5 visits	5 visits	5 visits
Prescribed speech therapy, oculomotor therapy and occupational therapy	✓	US$ 1,520	US$ 675
Infertility treatment **18 month waiting period applies**	US$ 16,200 per lifetime	✗	✗
Psychiatry and psychotherapy Referral from doctor required for psychotherapy **10 month waiting period applies**	30 visits	✗	✗
Prescribed medical aids	✓	✗	✗
Dietician fees	4 visits	✗	✗
Prescribed drugs Must be prescribed by a physician, although a prescription is not legally required for purchase	US$ 70	✗	✗

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 and per out-patient visit. Please note that either an Out-patient Plan deductible OR a Core Plan deductible can be chosen. Also, our premiums are expressed in whole numbers (i.e. without any cents), therefore, percentages may be slightly higher or lower than those stated below.

Optional Out-patient Plan Deductibles per visit	Discount
No deductible	0% premium discount
US$ 10	2% premium discount
US$ 14	3.5% premium discount
US$ 15	4% premium discount
US$ 20	5% premium discount
US$ 25	6% premium discount
US$ 50	15% premium discount

Wellness Plans

The following Wellness Plans can be purchased with any of the Core Plans. They can't be bought separately. These Wellness Plans provide cover on a reimbursement basis only: this means that members pay for their checks and then use our Claim Form to obtain reimbursement for eligible expenses.

	Lebanon Gold Health, Wellbeing & Optical Plan	Lebanon Silver Health, Wellbeing & Optical Plan	Lebanon Bronze Health, Wellbeing & Optical Plan
Prescribed glasses and contact lenses including eye examination	US$ 120	US$ 120	US$ 120
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 younger where a family history exists) - Annual prostate screening (yearly for men aged 50+, or younger 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+)	US$ 1,080	US$ 810	US$ 400
• Well child test (for children up to the age of six years)	15 visits	15 visits	15 visits
• BRCA1 and BRCA2 genetic test (where a direct family history exists; Lebanon Gold Health, Wellbeing & Optical Plan only)		⊗	⊗

Maternity Plans

The Lebanon Premier Maternity Plan can only be purchased with the Lebanon Premier Individual Core Plan. The Lebanon Club Maternity Plan can only be purchased with the Lebanon Classic Individual Core Plan. Please note that an Out-patient Plan must be selected in conjunction with a Maternity Plan. Maternity Plans are available to couples and families i.e. a spouse/partner must also be insured under the policy.

	Lebanon Premier Maternity	Lebanon Club Maternity
Maternity Plan benefits		
Routine maternity In-patient and out-patient treatment **10 month waiting period applies**	US$ 10,125 per pregnancy	US$ 6,650 per pregnancy
Complications of childbirth In-patient treatment **10 month waiting period applies**	US$ 20,250 per pregnancy	US$ 13,500 per pregnancy

Dental Plans

Dental Plan 1 can only be purchased if both the Lebanon Premier Individual Core Plan and Lebanon Gold Individual Out-patient Plan have been selected. Lebanon Dental Plan 2 & Lebanon Dental Plan 3 can be purchased with any of the Core Plans. None of the Dental Plans can be bought separately.

	Lebanon Dental 1	Lebanon Dental 2	Lebanon Dental 3
Maximum plan limit	✓	US$ 2,770	US$ 700
Dental Plan benefits			
Dental treatment	100% refund	80% refund	80% refund
Dental surgery	100% refund	80% refund	80% refund
Periodontics	80% refund	80% refund	80% refund
Orthodontic treatment Please contact us and submit the details we will require before starting treatment, so we can verify if you are covered **10 month waiting period applies**	65% refund, up to US$ 6,750	50% refund	50% refund
Dental prostheses **10 month waiting period applies**			

Repatriation Plan

The following Repatriation Plan can be purchased with any of the Core Plans. It can't 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 only 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	US$ 4,050

Travel costs of insured family members in the event of a repatriation	US$ 2,700 per event
Travel costs of insured members to be with a family member who is at peril of death or who has died	US$ 2,025 per lifetime

** Certain services that may be included in your plan are provided by third party providers outside the Allianz Group, such as the Expat Assistance Programme, Travel Security services, fitness app, Second Medical Opinion and tele-medicine services. If included in your plan, these services will show in your 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 fitness app does not provide medical or health advice and the wellness resources contained within Olive are for informational purposes only. The fitness 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 reinsurer and its 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 choice of two different geographical areas of cover. The cost of your cover will go up or down depending on which region of cover you choose. The areas of cover are subject to our terms and conditions.

Worldwide

Worldwide
excluding USA

Residency

Cover is offered to individuals residing in Lebanon who travel abroad, or to Lebanese individuals residing abroad.

Medical provider network

We have contractual arrangements in place with a large number of clinics/hospitals and pharmacies in Lebanon – which includes at least one of the five university hospitals listed under article 5 of the ministerial decision number 186. Upon presentation of your Membership Card, each of these clinics/hospitals and pharmacies will provide their services and products without seeking immediate payment from you (unless the prescribed treatment is specifically excluded under your policy). Please note that where provided under the following benefits, cover is available on a reimbursement basis only i.e. you will have to pay for eligible treatment and then complete and submit a Claim Form for:

- Medical practitioner fees
- Specialist fees
- Speech therapy and occupational therapy
- Complementary treatment, i.e. chiropractic treatment, osteopathy, homeopathy, Chinese herbal medicine, acupuncture and podiatry
- Health and wellbeing checks
- Dietician fees
- All optical and dental benefits
- Medical aids
- Vaccinations
- Psychiatry and psychotherapy (only when provided on an out-patient basis)

Talk to us, we love to help!

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

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The insurer of this policy is SNA s.a.l., registered in Lebanon in the Insurance Companies Register under No. 104, dated 23.3.1963 (as per decree No. 177/1 and subject to Legislative decree No. 9812 dated 4.5.1968 MOF 4698). Address: SNA Building Hazmieh, P.O. Box 16-6528, Beirut, Lebanon. The policy is supported by AWP Health & Life SA, a limited company governed by the French Insurance Code and acting through its Irish Branch. AWP Health & Life SA is registered in France: No. 401 154 679 RCS Bobigny. The Irish Branch is registered in the Irish Companies Registration Office with No.: 907619, address: 15 Joyce Way, Park West Business Campus, Nangor Road, Dublin 12, Ireland. AWP Health & Life SA acts as the reinsurer and provides administration services and technical support for the policy.