Corporate Healthcare Plan for the Channel Islands
Valid from 1st November 2017

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 portfolio of products including Health, Life & Disability and 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 outline 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.allianzworldwidecare.com

CORE PLAN

In-patient benefits
Treatments and costs marked with an asterisk (*) require pre-approval through submission of a Treatment Guarantee Form.

Core Plan Benefits	
Maximum plan benefit GBP (£)	£1,245,000
In-patient benefits	
Hospital accommodation*	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)	✔
Psychiatry and psychotherapy* (in-patient and day-care treatment only) (10 month waiting period applies)	✔
Accommodation costs for one parent staying in hospital with an insured child under 12* (where treatment is carried out in the UK or in France, cover is provided for children under 18)	✔
Other benefits	
Day-care treatment*	✔
Kidney dialysis*	✔
Out-patient surgery*	✔
Nursing at home or in a convalescent home* (immediately after or instead of hospitalisation)	✔
Local ambulance	✔
Maternity/paternity cash benefit (mother/father has to be covered by the policy for at least 10 months before the baby is born)	£100 per birth, per insured parent
Emergency treatment outside area of cover (for trips of a maximum period of six weeks)	Same as policy cover at home, but only in the event of an emergency
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 per lifetime
In-patient cash benefit (per night) (where treatment has been received free of charge)	£156, max. 99 nights
Travel costs* to another Channel Island/UK/France for hospital in-patient or day-care treatment as well as for pre- and post-operative treatment, when the Health and Social Services Department is not providing this service and where: - Your specialist confirms that private treatment is not available locally - You have contacted the Health and Social Services Department who have confirmed that they will not cover the costs - The costs have been agreed by us prior to travel (this benefit is also available for one parent to accompany an insured child under the age of 18)	£310 per return journey, includes standard rate air, train, underground and bus fares and a max. of £25 per taxi trip
Palliative care*	✔

Additional Core Plan Benefits

Employee Assistance Programme** (provided by Morneau Shepell) 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*** (provided by red24) 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 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 through AWP Health & Life Services Limited ("AWP") and provided by Morneau Shepell Limited, subject to your acceptance of AWP's terms and conditions.*

****The Travel Security Services are made available through AWP Health & Life Services Limited ("AWP") and provided by red24 Operations Limited, subject to your acceptance of AWP's terms and conditions.*

OUT-PATIENT PLAN

Out-patient Plan Benefits	
Maximum plan benefit	No limit
Medical practitioner fees	✔
Specialist fees	✔
Diagnostic tests	✔
Prescribed acupuncture, chiropody, chiropractic treatment, homeopathy, osteopathy and podiatry - If referred by a medical practitioner - If referred by a specialist (max. 12 sessions per condition for chiropractic treatment and max. 12 sessions per condition for osteopathic treatment, subject to the benefit limit)	£625 Full refund
Prescribed physiotherapy - If referred by a medical practitioner - If referred by a specialist	£310 Full refund, max. 10 visits
Eye test	50% refund, max. £33
Prescribed glasses and contact lenses	50% refund, max. £187
Psychiatry and psychotherapy (10 month waiting period applies)	Full refund, max. 45 visits

DENTAL PLAN

Out-patient Plan Benefit	
Dental treatment	50% refund, up to £250

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.

Jersey

Guernsey

UK

Rest of Europe

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:

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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 Partners is a registered business name of AWP Health & Life SA.