



# Table of Benefits Individual Policies

**International healthcare plans for Egypt**

Valid from 1<sup>st</sup> July 2025

All monetary figures shown are in US Dollars (US\$).



## 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 [www.allianzcare.com](http://www.allianzcare.com)

### Key to Table of Benefits

-  Covered in full, up to the maximum plan limit.
-  Not available.
-  Waiting period applies.
-  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

	Premier Individual Direct (Egypt)	Classic Individual Direct (Egypt)	Essential Individual Direct (Egypt)
Maximum plan limit USD (US\$)	US\$ 3,037,500	US\$ 1,518,750	US\$ 675,000
<b>In-patient benefits</b>			
Hospital accommodation	Private room	Private room	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			
Psychiatry and psychotherapy In-patient and day-care treatment only			

	Premier Individual Direct (Egypt)	Classic Individual Direct (Egypt)	Essential Individual Direct (Egypt)
Accommodation costs for one parent staying in hospital with an insured child under 18	✓	✓	✓
Emergency in-patient dental treatment	✓	✓	✓
<b>Other benefits</b>			
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
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\$ 2,700

	Premier Individual Direct (Egypt)	Classic Individual Direct (Egypt)	Essential Individual Direct (Egypt)
Travel costs of insured family members in the event of an evacuation	US\$ 2,700 per event	US\$ 2,700 per event	US\$ 1,350 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
Complications of pregnancy In-patient and out-patient treatment	✓	✓	✗
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
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\$ 750	US\$ 250	✗
Emergency out-patient dental treatment Can also be reimbursed within the terms of any separate Dental Plan	US\$ 750	✗	✗
Palliative care In-patient, day-care and out-patient treatment	✓	✓	✓
Long term care In-patient, day-care and out-patient treatment	✓ Max. 90 days per lifetime	✓ Max. 90 days per lifetime	✓ Max. 90 days per lifetime
Accidental death Insured members aged 18 to 70	US\$ 13,500	✗	✗

	Premier Individual Direct (Egypt)	Classic Individual Direct (Egypt)	Essential Individual Direct (Egypt)
<b>Additional Core Plan services</b>			
Olive** Our Health & Wellness support program includes, for example: <ul style="list-style-type: none"> <li>• Fitness app</li> <li>• Access to wellness resources</li> </ul>	✔	✔	✔
MyHealth Digital Services <ul style="list-style-type: none"> <li>• Manage your cover online with our app or portal anytime, anywhere</li> <li>• Submit and track progress of claims</li> <li>• Access your policy documents, health services, payment details and more</li> </ul>	✔	✔	✔

### 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 deductible can be chosen (details follow). Where a Core Plan 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 on your policy	Discount if a Maternity Plan is included on 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.

		Gold Individual Direct (Egypt)	Silver Individual Direct (Egypt)	Crystal Individual Direct (Egypt)
Maximum plan limit		No limit	US\$ 25,000	US\$ 3,375
<b>Out-patient Plan benefits</b>				
Video consultation services** Prescription		✓	✓	✓
Medical practitioner fees		✓	✓	US\$ 1,350
Specialist fees				
Prescription drugs Prescription drugs are those which legally can only be purchased when you have a doctor's prescription		80% refund	80% refund, up to US\$ 5,000	US\$ 675
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\$ 675
Prescribed physiotherapy Referral from doctor required Initially limited to 12 sessions per condition		✓	✓	US\$ 675
Prescribed speech therapy and occupational therapy		✓	✓	US\$ 675
Infertility treatment	 18 months	US\$ 16,200, per lifetime	US\$ 16,200, per lifetime	✗
Psychiatry and psychotherapy Referral from doctor required for psychotherapy	 18 months	30 visits	20 visits	✗
Prescribed medical aids		✓	US\$ 3,375	✗

### 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. 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.

Where a deductible is selected it is payable per person, per out-patient consultation. The deductible applies to the following:

- Medical practitioner consultations
- Specialist consultations
- Psychiatry and psychotherapy consultations
- Health and wellbeing check consultations
- Infertility treatment consultations
- Vaccinations consultations

#### Optional Out-patient Plan Deductibles

Optional Out-patient Plan Deductibles	Discount
No deductible	0% premium discount
US\$ 5	1% premium discount
US\$ 10	2% premium discount
US\$ 15	4% 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.

	Gold Health, Wellbeing & Optical Plan (Egypt)	Silver Health, Wellbeing & Optical Plan (Egypt)	Bronze Health, Wellbeing & Optical Plan (Egypt)
<b>Wellness Plan benefits</b>			
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:	US\$ 1,080	US\$ 810	US\$ 400
<ul style="list-style-type: none"> <li>Physical examination</li> <li>Blood tests (full blood count, biochemistry, lipid profile, thyroid function test, liver function test, kidney function test)</li> <li>Cardiovascular examination (physical examination, electrocardiogram, blood pressure)</li> <li>Neurological examination (physical examination)</li> <li>Cancer screening                             <ul style="list-style-type: none"> <li>Annual pap smear</li> <li>Mammogram (every two years for women aged 45+, or younger where a family history exists)</li> <li>Annual prostate screening (yearly for men aged 50+, or younger where a family history exists)</li> <li>Colonoscopy (every five years for members aged 50+, or 40+ where a family history exists)</li> <li>Annual faecal occult blood test</li> </ul> </li> <li>Bone densitometry (every five years for women aged 50+)</li> <li>Well child test (for children up to the age of six years)</li> <li>BRCA1 and BRCA2 genetic test (where a direct family history exists; Gold Individual Plan only)</li> </ul>	15 Visits	15 Visits ⊗	15 Visits ⊗

## Maternity Plans

The Premier Direct Maternity Plan can only be purchased with the Premier Individual Direct Core Plan. The Club Direct Maternity Plan can only be purchased with the Classic Individual Direct 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.

	Premier Direct Maternity (Egypt)	Club Direct Maternity (Egypt)
<b>Maternity Plan benefits</b>		
Routine maternity In-patient and out-patient treatment	US\$ 10,125 per pregnancy	US\$ 6,750 per pregnancy
Complications of childbirth In-patient treatment	US\$ 20,250 per pregnancy	US\$ 13,500 per pregnancy

## Dental Plans

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

	Dental 1 Individual Direct (Egypt)	Dental 2 Individual Direct (Egypt)
Maximum plan benefit	No limit	US\$ 2,770
<b>Dental Plan benefits</b>		
Dental treatment	100% refund	80% refund
Dental surgery	100% refund	80% refund
Periodontics	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 months 65% refund, up to US\$ 6,750	50% refund
Dental prostheses	10 months	

## 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	
<ul style="list-style-type: none"> <li>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</li> </ul>	✓
<ul style="list-style-type: none"> <li>Where ongoing treatment is required, we will cover hotel accommodation costs</li> </ul>	✓
<ul style="list-style-type: none"> <li>Repatriation in the event of unavailability of adequately screened blood</li> </ul>	✓
<ul style="list-style-type: none"> <li>If medical necessity prevents an immediate return trip following discharge from an in-patient episode of care, we will cover hotel accommodation costs</li> </ul>	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 which 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 Allianz Insurance Company – Egypt (S.A.E), its reinsurers and 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 three different geographical areas of cover. The area of cover is subject to full terms and conditions as stated in the Benefit Guide.



Worldwide, which provides cover anywhere in the world



Worldwide excluding USA



Africa only

## Medical provider network

Under these plans, you'll have access to our General Network, which includes a comprehensive list of medical providers in Egypt.

We have contractual arrangements in place with a large number of clinics/hospitals and pharmacies in Egypt. Upon presentation of your Nextcare Insurance 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 cover provided under the following benefits 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:

- Psychiatry and psychotherapy
- Vaccinations

# Talk to us, we love to help!

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

-  Telephone: +202 2322 3390
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-  Email: sales@allianzworldwidecare.com

This 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 is 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. AWP Health & Life SA acts as the reinsurer and provides administration and technical support for the policy. The insurer is Allianz Insurance Company – Egypt (S.A.E.).

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