

Table of Benefits

International Healthcare Plans for you and your family

Valid from 1st November 2023



Flexible solutions for every stage of your life

We believe in providing you with the best cover suited to your needs.

This Table of Benefits provides an overview of the treatments and services you are covered for, as listed under each plan below. In addition, you can also enjoy a range of additional services available to you anytime, anywhere!



Support services

Available to you 24/7, day and night, weekends and holidays included, to offer you support, guidance and reassurance when you need it:

- Our multilingual Helpline
- Expat Assistance Programme
- Travel Security Services



MyHealth Digital Services

From submitting claims, to managing your policy or finding a provider – all in the palm of your hand (paper and admin free!)



TeleHealth Hub

A portal to access medical consultations from the comfort of your home or office.



Second medical opinion

Offering you an independent medical professional/expert advice on your diagnosis and treatment options.



Olive, our health and wellbeing program

Useful tools to motivate and guide you towards a healthier lifestyle.

We're here to help you and your family, providing expert advice, information and assistance, wherever you are in the world. For further information, videos and brochures please go to:

www.allianzcare.com/en/support/member-resources.html

You can also read more about the services embedded in our insurance plans here:

www.allianzcare.com/healthservices

Cover highlights

Oncology Cover

Offering you one of the most comprehensive covers in the market. From the costs of most treatments and procedures required for cancer cases, to personal oncology case management services. Available 24/7 to support you from the point of diagnosis and throughout the treatment.

www.allianzcare.com/oncology



4.8/5

Independent Service Rating based on verified reviews

Policy terms and conditions

This Table of Benefits was designed for promotional purpose and offers an overview of the cover we provide under each plan. All limits are per member, per Insurance Year, unless otherwise stated. Cover is subject to product availability and to our policy terms and conditions, as detailed in our Benefit Guide, which is available on our website:

www.allianzcare.com

Core Plans

	Care Pro	Care Plus	Care
Maximum plan limit	£ 3,100,000 / € 3,703,705 / US\$ 5,000,000 / CHF 4,814,815	£ 2,460,000 / € 2,963,000 / US\$ 4,000,000 / CHF 3,852,000	£ 1,575,000 / € 1,851,850 / US\$2,500,000 / CHF2,407,400
In-patient benefits			
Hospital accommodation	Private room	Private room	Semi-private room
Intensive care	✓	✓	✓
Prescription drugs and materials <i>In-patient and day-care treatment only</i> 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 <i>In-patient and day-care treatment only</i>	✓	✓	✓
Surgical appliances and materials	✓	✓	✓
Diagnostic tests <i>In-patient and day-care treatment only</i>	✓	✓	✓
Organ transplant <i>In-patient treatment only</i>	✓	✓	✓

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.

	Care Pro	Care Plus	Care
Psychiatry and psychotherapy In-patient and day-care treatment only	✓	✓	✓
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	£ 3,525 / € 4,250 / US\$ 5,740 / CHF 5,525	£ 2,075 / € 2,500 / US\$ 3,375 / CHF 3,250	£ 1,245 / € 1,500 / US\$ 2,025 / CHF 1,950
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	£ 3,670 / € 4,420 / US\$ 5,970 / CHF 5,750	£ 2,075 / € 2,500 / US\$ 3,375 / CHF 3,250	£ 1,660 / € 2,000 / US\$ 2,700 / CHF 2,600
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	✓	✓	✓
Emergency treatment outside area of cover For trips of a maximum period of six weeks	Max. 42 days	Max. 42 days	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



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	Care Pro	Care Plus	Care
Expenses for one person accompanying an evacuated person	£ 2,490 / € 3,000 / US\$ 4,050 / CHF 3,900	£ 2,075 / € 2,500 / US\$ 3,375 / CHF 3,250	£ 1,660 / € 2,000 / US\$ 2,700 / CHF 2,600
Travel costs of insured family members in the event of an evacuation	£ 1,660 / € 2,000 / US\$ 2,700 / CHF 2,600, per event	£ 1,245 / € 1,500 / US\$ 2,025 / CHF 1,950, per event	£ 830 / € 1,000 / US\$ 1,350 / CHF 1,300 per event
Repatriation of mortal remains	£ 8,300 / € 10,000 / US\$ 13,500 / CHF 13,000	£ 8,300 / € 10,000 / US\$ 13,500 / CHF 13,000	£ 8,300 / € 10,000 / US\$ 13,500 / CHF 13,000
Travel costs of insured family members in the event of the repatriation of mortal remains	£ 1,660 / € 2,000 / US\$ 2,700 / CHF 2,600, per event	£ 1,660 / € 2,000 / US\$ 2,700 / CHF 2,600, per event	£ 1,660 / € 2,000 / US\$ 2,700 / CHF 2,600, 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	£ 415 / € 500 / US\$ 675 / CHF 650	£ 165 / € 200 / US\$ 270 / CHF 260	£ 165 / € 200 / US\$ 270 / CHF 260
Preventive surgery In-patient and out-patient treatment	£ 24,900 / € 30,000 / US\$ 40,500 / CHF 39,000	✗	✗
Complications of pregnancy In-patient and out-patient treatment 16 month waiting period applies	✓	✓	✗
Laser eye treatment	£ 830 / € 1,000 / US\$ 1,350 / CHF 1,300	✗	✗
In-patient cash benefit (per night) Where treatment has been received free of charge	£ 125 / € 150 / US\$ 205 / CHF 195, max. 25 nights	£ 125 / € 150 / US\$ 205 / CHF 195, max. 25 nights	£ 125 / € 150 / US\$ 205 / CHF 195, 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	£ 625 / € 750 / US\$ 1,015 / CHF 975	£ 625 / € 750 / US\$ 1,015 / CHF 975	£ 208 / € 250 / US\$ 338 / CHF 325
Emergency out-patient dental treatment Can also be reimbursed within the terms of any separate Dental Plan	£ 625 / € 750 / US\$ 1,015 / CHF 975	£ 246 / € 296 / US\$ 400 / CHF 385	✗
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



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	Care Pro	Care Plus	Care
Accidental death Insured members aged 18 to 70	£ 8,300 / € 10,000 / US\$ 13,500 / CHF 13,000	×	×
Fitness assessment For policyholder and their partner 10 month waiting period applies	£ 42 / € 50 / US\$ 70 / CHF 65	£ 42 / € 50 / US\$ 70 / CHF 65	£ 42 / € 50 / US\$ 70 / CHF 65
Drug and alcohol addiction treatment For dependent children 10 month waiting period applies	£ 830 / € 1,000 / US\$ 1,350 / CHF 1,300	£ 830 / € 1,000 / US\$ 1,350 / CHF 1,300	£ 830 / € 1,000 / US\$ 1,350 / CHF 1,300
Additional Core Plan services			
Expat Assistance Programme** Offers access to a range of 24/7 multilingual support services as follows: <ul style="list-style-type: none"> • Counselling – confidential and professional support (in-person, phone and video) • Legal and financial referral services • Critical incident support • Wellness website access 	✓	✓	✓
Travel Security Services** Offers 24/7 access to personal security information and advice for all your travel safety queries. This includes: <ul style="list-style-type: none"> • Emergency Security Assistance Hotline (not a free phone number) • Country intelligence and security advice • Daily security news and travel safety alerts 	✓	✓	✓
Olive** Our Health & Wellness support program includes, for example: <ul style="list-style-type: none"> • HealthSteps fitness app • Access to wellness resources) 	✓	✓	✓
Digital Health App** Reimbursement for one digital health app of your choice for the prevention, detection and management of a disease or condition.	Up to £ 42 / € 50 / US\$ 70 / CHF 65	Up to £ 42 / € 50 / US\$ 70 / CHF 65	Up to £ 42 / € 50 / US\$ 70 / CHF 65
MyHealth Digital Services <ul style="list-style-type: none"> • 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 or pence etc.), 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
£ 374 / € 450 / US\$ 610 / CHF 585 deductible	5% premium discount	2.5% premium discount
£ 625 / € 750 / US\$ 1,015 / CHF 975 deductible	10% premium discount	5% premium discount
£ 1,245 / € 1,500 / US\$ 2,025 / CHF 1,950 deductible	20% premium discount	10% premium discount
£ 2,490 / € 3,000 / US\$ 4,050 / CHF 3,900 deductible	35% premium discount	17.5% premium discount
£ 4,980 / € 6,000 / US\$ 8,100 / CHF 7,800 deductible	50% premium discount	25% premium discount
£ 8,300 / € 10,000 / US\$ 13,500 / CHF 13,000 deductible	60% premium discount	30% premium discount

Out-patient Plans

The following Out-patient Plans are optional and cover your day to day medical expenses. You can purchase the Active Pro and Active Plus Plan only with the Care Pro or Care Plus Core Plan. The Active Plan can be purchased with any Core Plan. They can't be bought separately.

	Active Pro	Active Plus	Active
Maximum plan limit	£ 21,518 / € 25,925 / US\$ 35,000 / CHF 33,700	£ 7,240 / € 8,725 / US\$ 11,780 / CHF 11,355	£ 4,150 / € 5,000 / US\$ 6,750 / CHF 6,500
Out-patient Plan benefits			
Video consultation services**	✓	✓	✓
Medical practitioner fees	✓	£ 830 / € 1,000 / US\$ 1,350 / CHF 1,300	£ 415 / € 500 / US\$ 675 / CHF 650
Prescription drugs <small>Prescription drugs are those which legally can only be purchased when you have a doctor's prescription</small>	✓	90% refund	£ 165 / € 200 / US\$ 270 / CHF 260
Specialist fees	✓	90% refund	80% refund
Diagnostic tests	✓	✓	✓
Vaccinations	✓	✓	£ 92 / € 111 / US\$ 150 / CHF 144
Chiropractic treatment, osteopathy, homeopathy, Chinese herbal medicine, acupuncture and podiatry <small>Max. 12 sessions per condition for chiropractic treatment and max. 12 sessions per condition for osteopathic treatment, subject to the benefit limit</small>	✓	£ 934 / € 1,125 / US\$ 1,520 / CHF 1,463	£ 250 / € 300 / US\$ 405 / CHF 390
Prescribed physiotherapy <small>Initially limited to 12 sessions per condition; limit also applies to prescribed and non-prescribed physiotherapy sessions, where combined</small>	✓	£ 934 / € 1,125 / US\$ 1,520 / CHF 1,463	£ 415 / € 500 / US\$ 675 / CHF 650
- Non-prescribed physiotherapy	5 visits	5 visits	5 visits
Prescribed speech therapy and occupational therapy	✓	£ 934 / € 1,125 / US\$ 1,520 / CHF 1,463	£ 415 / € 500 / US\$ 675 / CHF 650
Health and wellbeing checks including screening for the early detection of illness or disease <small>Checks are limited to:</small>	£ 498 / € 600 / US\$ 810 / CHF 780	£ 165 / € 200 / US\$ 270 / CHF 260	✗
<ul style="list-style-type: none"> Physical examination Chest x-ray 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) Bone densitometry (every five years for women aged 50+) Well child test (for children up to the age of six years) 	15 visits	15 visits	



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	Active Pro	Active Plus	Active
Cancer screening Checks are limited to: <ul style="list-style-type: none"> Annual gynaecological exam 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 BRCA1 and BRCA2 genetic test (where a direct family history exists) 	✓	✓	✗
Infertility treatment 16 month waiting period applies	80% refund up to £ 9,960 / € 12,000 / US\$ 16,200 / CHF 15,600, per lifetime	✗	✗
Psychiatry and psychotherapy Referral from doctor required for psychotherapy 10 month waiting period applies	30 visits	15 visits	✗
Prescribed medical aids	✓	£ 830 / € 1,000 / US\$ 1,350 / CHF 1,300	✗
Prescribed glasses and contact lenses including eye examination	£ 149 / € 180 / US\$ 245 / CHF 234	✗	✗
Dietician fees	4 visits	✗	✗
Prescribed drugs Must be prescribed by a physician, although a prescription is not legally required for purchase	£ 42 / € 50 / US\$ 70 / CHF 65	✗	✗
Pregnancy Yoga or Pilates	£ 42 / € 50 / US\$ 70 / CHF 65	£ 42 / € 50 / US\$ 70 / CHF 65	✗
Breastfeeding consultation	£ 42 / € 50 / US\$ 70 / CHF 65	£ 42 / € 50 / US\$ 70 / CHF 65	✗
Post-natal counselling	£ 42 / € 50 / US\$ 70 / CHF 65	£ 42 / € 50 / US\$ 70 / CHF 65	✗
Family expenses during childbirth	£ 83 / € 100 / US\$ 135 / CHF 130	✗	✗
Child hearing exam For members aged 16 or younger	Up to £ 42 / € 50 / US\$ 70 / CHF 65	Up to £ 42 / € 50 / US\$ 70 / CHF 65	✗
Child home nursing Following in-patient treatment of 5 days or more For members aged 16 or younger	Up to £ 83 / € 100 / US\$ 135 / CHF 130 per day, max 7 days	Up to £ 83 / € 100 / US\$ 135 / CHF 130 per day, max 7 days	✗

	Active Pro	Active Plus	Active
Child speech and language therapy For the treatment of dyslexia and dyspraxia For members aged 16 or younger	£ 83 / € 100 / US\$ 135 / CHF 130	×	×
First-aid course For parents who have a child insured as a dependant	Up to £ 42 / € 50 / US\$ 70 / CHF 65	×	×

Out-patient Plan Co-payments

To reduce your Out-patient Plan premium, simply select an optional co-payment from the list below and read across to find the relevant premium discount. Please note that either a Core Plan deductible OR an Out-patient Plan co-payment can be chosen. Where a co-payment is selected it is payable per person, per Insurance Year. Also, our premiums are expressed in whole numbers (i.e. without any cent), therefore, percentages may be slightly higher or lower than those stated below.

Co-payment	Discount
No co-payment	0% premium discount
10%, max. £ 1,225 / € 1,480 / US\$ 2,000 / CHF 1,925	12% premium discount
20%, max. £ 2,461 / € 2,962 / US\$ 4,000 / CHF 3,861	24% premium discount
30%, max. £ 3,076 / € 3,705 / US\$ 5,000 / CHF 4,815	35% premium discount

Maternity Plans

You can purchase one of the following Maternity Plans with the Care Pro or Care Plus Plans. The Maternity Plans are not available with the Care Plan, and they can't be bought separately.

Maternity Plan benefits	Bloom Plus	Bloom
Routine maternity In-patient and out-patient treatment 16 month waiting period applies	£ 8,300 / € 10,000 / US\$ 13,500 / CHF 13,000, per pregnancy	£ 4,150 / € 5,000 / US\$ 6,750 / CHF 6,500, per pregnancy
Complications of childbirth In-patient treatment 16 month waiting period applies	£ 12,450 / € 15,000 / US\$ 20,250 / CHF 19,500, per pregnancy	£ 8,300 / € 10,000 / US\$ 13,500 / CHF 13,000, per pregnancy

Dental Plans

The below Dental Plans are optional. You can purchase Smile Plus only with our Care Pro Core Plan. Smile can be purchased with the Care Plus or Care Core Plan. Our Dental Plans can't be bought separately.

	Smile Plus	Smile
Maximum plan limit	No limit	£ 1,700 / € 2,050 / US\$ 2,770 / CHF 2,665
Dental Plan benefits		
Dental treatment	100% refund	80% refund
Dental surgery	100% refund	80% refund
Periodontics	100% refund	80% refund
Orthodontic treatment 10 month waiting period applies	65% refund, up to £ 4,150 / € 5,000 / US\$ 6,750 / CHF 6,500	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	●	£ 2,490 / € 3,000 / US\$ 4,050 / CHF 3,900
Travel costs of insured family members in the event of a repatriation	●	£ 1,660 / € 2,000 / US\$ 2,700 / CHF 2,600, per event
Travel costs of insured members to be with a family member who is at peril of death or who has died		£ 1,245 / € 1,500 / US\$ 2,025 / CHF 1,950

** 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, HealthSteps 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 HealthSteps app does not provide medical or health advice and the wellness resources contained within Olive are for informational purposes only. The HealthSteps 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 AWP Health & Life SA (Irish Branch) and AWP Health & Life Services Limited 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:



Worldwide



Worldwide
excluding USA



Africa only



The cost of your cover will vary depending on which region of cover you choose. The areas of cover are subject to our terms and conditions.

Talk to us, we love to help!


If you have any queries, please get in touch.

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Or contact us on:

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