



# TABLE OF BENEFITS CORPORATE GROUP SCHEMES

Maritime Labour Convention 2006 Compliant Healthcare Plan

Valid from 1<sup>st</sup> November 2019

# REASONS TO CHOOSE US

## A culture of care

We're proud of the personal touch, empathy and determination we bring to global healthcare.



### We have a plan for you

We offer tailor-made plans for large corporate groups



### Widest range of health benefits in the market

One single point of contact for Health, Life & Disability insurance products as well as Health and Protection Services



### We're sticking around

Financially strong company with A+ Superior, A.M. Best rating

## We'll take care of it

Your staff will have access to quality healthcare through our 'always on' support. We find solutions. We make it happen.



### A human approach to service

24/7 multilingual Helpline and Emergency Assistance services



### Simple direct billing service

We'll settle the medical bill directly with the provider for most in-patient treatments



### Quick and efficient

Fully completed medical claims processed within 48 hours



### Driving savings

Effective, proven cost containment and fraud prevention methods



## A better quality of life

We designed services to help your staff live a healthier life.



### Be well

Access to health and wellbeing benefits



### Comprehensive cover

One of the most comprehensive oncology benefits on the market



### Digital solutions

MyHealth Digital Services - to give you and your staff easy and convenient access to your cover



## Closer to you

Making sure your staff have access to the right care.



### Global network

Large network of over 900K - and growing - quality medical providers



### The right help at the right time

Access to Employee Assistance Programme: Whether it's helping your staff with cross-culture transition, coping with cultural shock or dealing with stress, we offer consultations to help your staff deal with the challenging situations of daily life.



### Being informed, being safe

Access to Travel Security Services: Employees can talk to a security specialist for any safety concerns associated with a travel destination



## Compliance with MLC 2006

By compliance with the Maritime Labour Convention (MLC) 2006, we mean that our product meets the Maritime Labour Convention requirements in terms of onshore health cover. In this Table of Benefits we specify which benefits are mandatory and which are voluntary in the Core Plan and Out-patient Plan. For the voluntary benefits, you can decide whether or not you wish to select this cover for your employees. Please note that the Dental Plan is voluntary.

## Policy terms and conditions

This Table of Benefits provides an overview of the cover we provide under this plan. Cover is subject to our policy terms and conditions, as detailed in our Employee Benefit Guide, which is available on our website [www.allianzcare.com](http://www.allianzcare.com)

### Core Plans



Maximum plan benefit GBP (£)	£415,000
Maximum plan benefit EUR (€)	€500,000
Maximum plan benefit USD (\$)	\$675,000
Maximum plan benefit CHF	CHF650,000

### In-patient benefits







Treatments and costs marked with an asterisk (\*) require pre-approval through submission of a Treatment Guarantee Form. Details of our Treatment Guarantee process can also be found in the Employee Benefit Guide.

Core Plan Benefits	Benefit Limits	Mandatory or Voluntary under MLC 2006
Hospital accommodation*	General Ward	Mandatory
Intensive care*	✓	Mandatory
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)	✓	Mandatory
Surgical fees, including anaesthesia and theatre charges*	✓	Mandatory
Physician and therapist fees* (in-patient and day-care treatment only)	✓	Mandatory
Surgical appliances and materials*	✓	Mandatory
Diagnostic tests* (in-patient and day-care treatment only)	✓	Mandatory
Organ transplant*	£8,300/€10,000/ \$13,500/CHF13,000	Mandatory
Psychiatry and psychotherapy* (in-patient and day-care treatment only) (10 month waiting period applies)	£4,150/€5,000/ \$6,750/CHF6,500	Mandatory
Accommodation costs for one parent staying in hospital with an insured child under 18*	✓	Voluntary
Emergency in-patient dental treatment	✓	Mandatory

Core Plan Benefits	Benefit Limits	Mandatory or Voluntary under MLC 2006
<b>Other benefits</b>		
Day-care treatment*	✓	Mandatory
Kidney dialysis*	✓	Mandatory
Out-patient surgery*	✓	Mandatory
Nursing at home or in a convalescent home* (immediately after or instead of hospitalisation)	£2,075/€2,500/ \$3,375/CHF3,250	Mandatory
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)	£1,660/€2,000/ \$2,700/CHF2,600	Mandatory
Local ambulance	£415/€500/ \$675/CHF650	Mandatory
Emergency treatment outside area of cover (for trips of a maximum period of six weeks)	Up to £8,300/€10,000/ \$13,500/CHF13,000, max. 42 days	Voluntary
Medical evacuation* <ul style="list-style-type: none"> <li>• Where necessary treatment is not available locally, we will evacuate the insured person to the nearest appropriate medical centre*</li> <li>• Where ongoing treatment is required, we will cover hotel accommodation costs*</li> <li>• Evacuation in the event of unavailability of adequately screened blood*</li> <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	Mandatory
Expenses for one person accompanying an evacuated person*	£2,490/€3,000/ \$4,050/CHF3,900	Voluntary
Travel costs of insured family members in the event of an evacuation*	£1,660/€2,000/ \$2,700/CHF2,600, per event	Voluntary
Repatriation of mortal remains*	£8,300/€10,000/ \$13,500/CHF13,000	Mandatory
Travel costs of insured family members in the event of the repatriation of mortal remains*	£1,660/€2,000/ \$2,700/CHF2,600, per event	Voluntary
CT and MRI scans (in-patient and out-patient treatment)	✓	Mandatory
PET* and CT-PET* scans (in-patient and out-patient treatment)	✓	Mandatory
Oncology* (in-patient, day-care and out-patient treatment) <ul style="list-style-type: none"> <li>• Purchase of a wig, prosthetic bra or other external prosthetic device for cosmetic purposes</li> </ul>	✓  £165/€200/ \$270/CHF260, per lifetime	Mandatory
Routine maternity* (in-patient and out-patient treatment) (10 month waiting period applies)	£4,980/€6,000/ \$8,100/CHF7,800 per pregnancy	Mandatory
Complications of pregnancy and childbirth* (10 month waiting period applies)	✓	Mandatory
Home delivery	£830/€1,000/ \$1,350/CHF1,300	Voluntary

Core Plan Benefits	Benefit Limits	Mandatory or Voluntary under MLC 2006
In-patient cash benefit (per night) (where treatment has been received free of charge)	£125/€150/ \$205/CHF195, max. 25 nights	Voluntary
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/ \$1,015/CHF975	Mandatory
Emergency out-patient dental treatment (where these benefit amounts are reached, any additional costs may be reimbursed within the terms of any separate Dental Plan)	£625/€750/ \$1,015/CHF975	Mandatory
Palliative care*	✓	Mandatory
Long term care*	Max. 90 days per lifetime	Mandatory
Accidental death (insured members aged 18 to 70)	£8,300/€10,000/ \$13,500/CHF13,000	Mandatory

### Additional Core Plan Benefits

  <p>Employee Assistance Programme** offers access to a range of 24/7 multilingual support services as follows:</p> <ul style="list-style-type: none"> <li>• Confidential professional counselling (in-person, phone, video, on-line chat and email)</li> <li>• Legal and financial support services</li> <li>• Critical incident support</li> <li>• Wellness website access</li> </ul>	✓
  <p>Travel Security Services*** offers 24/7 access to personal security information and advice for all your travel safety queries. This includes:</p> <ul style="list-style-type: none"> <li>• Emergency Security Assistance Hotline (not a free phone number)</li> <li>• Country intelligence and security advice</li> <li>• Daily security news updates and travel safety alerts</li> </ul>	✓
  <p>MyHealth Digital Services</p> <ul style="list-style-type: none"> <li>• Manage your cover with our app or portal, anytime, anywhere, online and offline</li> <li>• Submit and track progress of claims</li> <li>• Access your policy documents, health services, payment details and more</li> </ul>	✓

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 by Morneau Shepell Limited, subject to your acceptance of our terms and conditions. You understand and agree that AWP Health & Life SA – Irish Branch and/or AWP Health & Life Services Limited are not responsible or liable for any claim, loss or damage directly or indirectly resulting from your use of the Employee Assistance Programme Services.

\*\*\* The Travel Security Services are made available by WorldAware LTD, subject to your acceptance of our terms and conditions. You understand and agree that AWP Health & Life SA – Irish Branch and/or AWP Health & Life Services Limited are not responsible or liable for any claim, loss or damage directly or indirectly resulting from your use of the Travel Security Services.

## Out-patient Plan and Deductibles

The following Out-patient Plan can be purchased with the Core Plan, it cannot be bought separately.



Maximum plan benefit	£2,075/€2,500/ \$3,375/CHF3,250
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Out-patient Plan Benefits	Minimum for MLC 2006 compliance	Mandatory or Voluntary under MLC 2006
Medical practitioner fees and prescription drugs (Prescription drugs are those which legally can only be purchased when you have a doctor's prescription)	£830/€1,000/ \$1,350/CHF1,300	Mandatory
Specialist fees	✓	Mandatory
Diagnostic tests	✓	Mandatory
Vaccinations	✓	Mandatory
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)	£415/€500/ \$675/CHF650	Mandatory
Prescribed physiotherapy (initially limited to 12 sessions per condition; limit also applies to prescribed and non-prescribed physiotherapy sessions, where combined)	£415/€500/ \$675/CHF650	Mandatory
Non-prescribed physiotherapy	5 visits	Voluntary
Prescribed speech therapy, oculomotor therapy and occupational therapy*	£415/€500/ \$675/CHF650	Mandatory
Health and wellbeing checks including screening for the early detection of illness or disease Checks are limited to: <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>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, up to a maximum of 15 visits per lifetime)</li> <li>BRCA1 and BRCA2 genetic test (where a direct family history exists; Gold Plan only)</li> </ul>	£498/€600/ \$810/CHF780	Mandatory
Infertility treatment (18 month waiting period applies)	£9,960/€12,000/ \$16,200/CHF15,600, per lifetime	Voluntary
Psychiatry and psychotherapy (18 month waiting period applies)	20 visits	Mandatory
Prescribed medical aids	£2,075/€2,500/ \$3,375/CHF3,250	Mandatory
Prescribed glasses and contact lenses including eye examination	£149/€180/ \$245/CHF234	Mandatory

Out-patient Plan Benefits	Minimum for MLC 2006 compliance	Mandatory or Voluntary under MLC 2006
Dietician fees	4 visits	Voluntary
Prescribed drugs (must be prescribed by a physician, although a prescription is not legally required for purchase)	£42/€50/ \$70/CHF65	Mandatory

To reduce your Out-patient Plan premium, simply select a deductible from the list below and read across to find the relevant premium discount. 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.), so please note that percentages may be slightly higher or lower than those stated below.

Optional Out-patient Plan Deductibles	Discount
No deductible	0% premium discount
£83/€100/\$135/CHF130	10% premium discount
£165/€200/\$270/CHF260	20% premium discount
£415/€500/\$675/CHF650	45% premium discount
£830/€1,000/\$1,350/CHF1,300	70% premium discount

## Dental Plan

The following Dental Plan can be purchased with the Core Plan, it cannot be bought separately.



Maximum plan benefit	£1,700/€2,050/ \$2,770/CHF2,665
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Dental Plan Benefits		Mandatory or Voluntary under MLC 2006
Dental treatment	80% refund	Voluntary
Dental surgery	80% refund	Voluntary
Periodontics	80% refund	Voluntary
Orthodontic treatment and dental prostheses (10 month waiting period applies)	50% refund	Voluntary



## Repatriation Plan

The following Repatriation Plan can be purchased with the Core Plan, it cannot be bought separately.



Repatriation Plan Benefits	Mandatory or Voluntary under MLC 2006
<p>Medical repatriation*</p> <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> <li>• Where ongoing treatment is required, we will cover hotel accommodation costs*</li> <li>• Repatriation in the event of unavailability of adequately screened blood*</li> <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>	<p style="text-align: center;">✓</p> <p style="text-align: center;">✓</p> <p style="text-align: center;">✓</p> <p style="text-align: center;">Max. 7 days</p>
Expenses for one person accompanying a repatriated person*	<p style="text-align: center;">£2,490/€3,000/ \$4,050/CHF3,900</p>
Travel costs of insured family members in the event of a repatriation*	<p style="text-align: center;">£1,660/€2,000/ \$2,700/CHF2,600, per event</p>
Travel costs of insured members to be with a family member who is at peril of death or who has died	<p style="text-align: center;">£1,245/€1,500/ \$2,025/CHF1,950, per lifetime</p>
Burial expenses	<p style="text-align: center;">£830/€1,000/ \$1,350/CHF1,300</p>

## Area of cover

We offer a range of options in relation to geographical cover. The chosen area of cover will be specified in the Insurance Certificate.



## Talk to us, we love to help!

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



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