

Table of Benefits

Suisse+ International Healthcare Plans Corporate Group Schemes Available for corporate groups of three employees or more. Valid from 1st September 2023



Flexible solutions for your employees

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
- Employee 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

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

Olive, our health and wellbeing program

Olive

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

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

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

www.allianzcare.com/healthservices



Independent Service Rating based on verified reviews

4.8/5

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

Key to Table of Benefits

- Covered in full, up to the maximum plan limit.
- X 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.

Suisse+ Plans

Our Suisse+ plans cover you for in-patient, out-patient, wellness and maternity benefits. You can add optional plans (Dental, Optical and Repatriation Plans – appearing further in this document) to extend your cover.

	Suisse+ Supreme	Suisse+ Select
Maximum plan limit	CHF 9,750,000	CHF 1,462,500
In-patient benefits		
Hospital accommodation	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	~	v
Diagnostic tests In-patient and day-care treatment only	~	~
Organ transplant In-patient treatment only	~	~

	Suisse+ Supreme	Suisse+ Select
Psychiatry and psychotherapy • In-patient and day-care treatment only 10 month waiting period applies	v	CHF 13,780
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 •	¥	~
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	CHF 5,750	CHF 3,900
Local ambulance	¥	~
Emergency treatment outside area of cover For trips of a maximum period of six weeks	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. 14 days	Max. 14 days
Expenses for one person accompanying an evacuated person	CHF 3,900	CHF 3,900
Travel costs of insured family members in the event of an evacuation	CHF 2,600 per event	CHF 2,600 per event

	Suisse+ Supreme	Suisse+ Select
Repatriation of mortal remains	CHF 13,000	CHF 13,000
Travel costs of insured family members in the event of the repatriation of mortal remains	CHF 2,600 per event	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	CHF 260	CHF 260
Routine maternity In-patient and out-patient treatment 10 month waiting period applies	~	~
Midwife visits	Max. 22 visits	Max. 22 visits
Complications of pregnancy and childbirth In-patient and out-patient treatment 10 month waiting period applies	~	✓
Home delivery	CHF 1,300	×
In-patient cash benefit (per night) Where treatment has been received free of charge	CHF 195, max. 25 nights	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	CHF 975	CHF 975
Emergency out-patient dental treatment Can also be reimbursed within the terms of any separate Dental Plan	CHF 975	×
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
Prescribed medical stay in Spa	CHF 10 per day, max. 21 days	CHF 10 per day, max. 21 days

	Suisse+ Supreme	Suisse+ Select
Additional Core Plan Benefits		
 Employee 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 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: • 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: HealthSteps 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	~	~

Out-patient Plans

	Suisse+ Supreme	Suisse+ Select
Out-patient Plan benefits		
Video consultation services**	v	¥
Medical practitioner fees	~	v
Prescription drugs Prescription drugs are those which legally can only be purchased when you have a doctor's prescription	v	~
Specialist fees	¥	v
Diagnostic tests	~	~

	Suisse+ Supreme	Suisse+ Select
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	~	~
Prescribed physiotherapy Initially limited to 12 sessions per condition; limit also applies to prescribed and non-prescribed physiotherapy sessions, where combined	~	~
- Non-prescribed physiotherapy	5 visits	5 visits
Prescribed speech therapy, oculomotor therapy and occupational therapy	~	~
Health and wellbeing checks including screening for the early detection of illness or disease Cancer screening	CHF 1,560	CHF 780
Infertility treatment 18 month waiting period applies	CHF 15,600, per lifetime	CHF 15,600, per lifetime
Psychiatry and psychotherapy Referral from doctor required for psychotherapy 18 month waiting period applies	40 visits	20 visits
Prescribed medical aids	¥	CHF 3,250
Dietician fees	6 visits	2 visits
Birth preparation	CHF 150	CHF 150
Breastfeeding consultation	3 sessions	3 sessions

Our optional plans

Optical Plans

You can purchase the following Optical Plans with any of the Core Plans. They can't be bought separately.

	Suisse+ Optical 1	Suisse+ Optical 2
Optical Plan Benefits		
Prescribed glasses and contact lenses including eye examination	Full refund up to CHF 260	80% up to CHF 200
Laser eye treatment	CHF 1,300	CHF 650

Dental Plans

You can purchase the following Dental Plans with any of the Core Plans. They can't be bought separately.

	Suisse+ Dental 1	Suisse+ Dental 2
Maximum plan limit	CHF 5,000	CHF 3,000
Dental Plan benefits		
Dental treatment	100% refund	80% refund
Dental surgery	100% refund	80% refund
Periodontics	80% refund	80% refund
Orthodontic treatment 10 month waiting period applies	65% refund,	50% refund
Dental prostheses 10 month waiting period applies	up to CHF 6,500	

Repatriation Plan

You can purchase the following Repatriation Plan with any of the Core Plans. It can't be bought separately.

Suisse+ 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. 14 days
Expenses for one person accompanying a repatriated person	CHF 3,900
Travel costs of insured family members in the event of a repatriation	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	CHF 1,950

** Certain services which may be included in your plan are provided by third party providers, 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 the insurer, 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 range of options in relation to geographical cover. The chosen area of cover will be specified in the Insurance Certificate.



The areas of cover are subject to our terms and conditions.

Benefit limits

There are two kinds of benefit limits shown in the Table of Benefits. The maximum plan benefit, which applies to certain plans, is the maximum we will pay for all benefits in total, per member, per Insurance Year, under that particular plan. Some benefits also have a specific benefit limit, for example 'Nursing at home or in a convalescent home'. Specific benefit limits may be provided on a 'per Insurance Year' basis, a 'per lifetime' basis or on a 'per event' basis, such as per trip, per visit or per pregnancy. In some instances we will pay a percentage of the costs for the specific benefit e.g. '65% refund, up to CHF 6,500'. Where a specific benefit limit applies or where '\/' appears next to certain benefits, the refund is subject to the maximum plan benefit, if one applies to your plan(s). All limits are per member, per Insurance Year, unless otherwise stated in your Table of Benefits.

Policy terms and conditions

Please note that cover for smaller groups is subject to underwriting i.e. cover may be excluded for pre-existing conditions, or a higher premium rate may apply to reflect the higher risk due to pre-existing medical conditions or additional risk factors. Cover is conditional upon acceptance of your application, which is only confirmed when we issue an Insurance Certificate. This Table of Benefits provides an outline of the cover we provide under each plan. Cover is subject to our policy terms and conditions which can be downloaded from our website.

Talk to us, we love to help!

If you have any queries, please get in touch.

24/7 Helpline

English:	+ 353 1 630 1301
German:	+ 353 1 630 1302
French:	+ 353 1 630 1303
Spanish:	+ 353 1 630 1304
Italian:	+ 353 1 630 1305
Portuguese:	+ 353 1 645 4040

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www.allianz-partners.com/en_CH/business-areas/care/corporate-groups.html

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This English version is a translation of the original in German and for information purposes only. In case of a discrepancy, the German original will prevail.

The insurer is AWP P&C S.A., Saint-Ouen (Paris), Wallisellen branch (Switzerland), the Swiss Branch of AWP P&C S.A., Saint-Ouen, France, a limited company governed by the French Insurance Code.

Registered in France: No. 519 490 080 RCS Paris. Swiss Branch registered in Zurich, registered No.: CHE-115.393.016, address: Richtiplatz 1, 8304 Wallisellen.

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. AWP Health & Life SA, acts as the reinsurer and provides administration services and technical support. Allianz Care and Allianz Partners are registered business names of AWP Health & Life SA.