



Table of Benefits

International Healthcare Plans for Canada

Corporate Group Insurance

Valid from 1st June 2024

The following plans are available for corporate groups of three employees or more.



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

This Table of Benefits provides an overview of the treatments and medical services you are covered for, as listed under each plan below. Your cover will also include the following member services, available to you anytime, anywhere! These are included in the cost of your plan.



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

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 visit our member resources page.

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

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



4.5/5

Independent Service Rating based on verified reviews

Policy terms and conditions

This Table of Benefits provides an overview of the cover we provide under each 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/canada

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 the Employee Benefit Guide.

Core Plans

	Supreme	Prime	Deluxe
Maximum plan limit in Canadian Dollars (CAD)	CAD 6,548,000	CAD 2,015,000	CAD 1,511,000
Maximum plan benefit in US Dollars (US\$)	US\$ 6,500,000	US\$ 2,000,000	US\$ 1,500,000
In-patient benefits			
Hospital accommodation	● Private room	● Semi-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>	● ✓	● 80% refund, max.CAD 201,450/ US\$ 200,000 per lifetime	● 80% refund, max.CAD 50,380/ US\$ 50,000 per lifetime

	Supreme	Prime	Deluxe
Psychiatry and psychotherapy In-patient and day-care treatment only 10 month waiting period applies	✓	CAD 14,100/ US\$ 14,000	CAD 8,260/ US\$ 8,200
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	CAD 5,800/ US\$ 5,750	CAD 4,830/ US\$ 4,800	CAD 3,425/ US\$ 3,400
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	CAD 6,050/ US\$ 6,000	CAD 4,760/ US\$ 4,750	CAD 2,770/ US\$ 2,750
Local ambulance	✓	✓	✓
Emergency treatment outside area of cover For trips of a maximum period of six weeks	✓ Max. 42 days	✓ Max. 42 days	CAD 20,150/ US\$ 20,000, 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	CAD 4,030/ US\$ 4,000	CAD 4,030/ US\$ 4,000	CAD 4,030/ US\$ 4,000

	Supreme	Prime	Deluxe
Travel costs of insured family members in the event of an evacuation	CAD 2,770/ US\$ 2,750 per event	CAD 2,770/ US\$ 2,750 per event	CAD 2,770/ US\$ 2,750 per event
Repatriation of mortal remains	CAD 13,600/ US\$ 13,500	CAD 13,600/ US\$ 13,500	CAD 13,600/ US\$ 13,500
Travel costs of insured family members in the event of the repatriation of mortal remains	CAD 2,770/ US\$ 2,750 per event	CAD 2,770/ US\$ 2,750 per event	CAD 2,770/ US\$ 2,750 per event
CT and MRI scans <i>In-patient and out-patient treatment</i>	✓	✓	✓
PET and CT-PET scans <i>In-patient and out-patient treatment</i>	✓	✓	✓
Oncology <i>In-patient, day-care and out-patient treatment</i>	✓	✓	✓
Purchase of a wig, prosthetic bra or other external prosthetic device for cosmetic purposes.	CAD 275/ US\$ 275 per lifetime	CAD 275/ US\$ 275 per lifetime	CAD 275/ US\$ 275 per lifetime
Routine maternity <i>In-patient and out-patient treatment</i> 10 month waiting period applies	✓	CAD8,260/ US\$ 8,200 per pregnancy	✗
Complications of pregnancy and childbirth 10 month waiting period applies	✓	✓	✗
Home delivery	CAD1,360/ US\$ 1,350	CAD 1,360/ US\$ 1,350	✗
In-patient cash benefit (per night) <i>Where treatment has been received free of charge</i>	CAD 200/ US\$ 200, max. 25 nights	CAD 200/ US\$ 200, max. 25 nights	CAD 200/ US\$ 200, max. 25 nights
Emergency out-patient treatment <i>Where these benefit amounts are reached, any additional costs may be reimbursed within the terms of any separate Out-patient Plan</i>	CAD 1,005/ US\$ 1,000	CAD 1,005/ US\$ 1,000	CAD 755/ US\$ 750
Emergency out-patient dental treatment <i>Can also be reimbursed within the terms of any separate Dental Plan</i>	CAD 1,005/ US\$ 1,000	CAD 705/ US\$ 700	✗
Palliative care <i>In-patient, day-care and out-patient treatment</i>	✓	✓	✓

	Supreme	Prime	Deluxe
<p>Long term care In-patient, day-care and out-patient treatment</p>	<p>✓ Max. 90 days per lifetime</p>	<p>✓ Max. 90 days per lifetime</p>	<p>✓ Max. 90 days per lifetime</p>
<p>HIV/AIDS treatment 48 month waiting period applies</p>	<p>CAD 25,200/ US\$ 25,000 per lifetime</p>	<p>CAD 15,100/ US\$ 15,000 per lifetime</p>	<p>CAD 10,100/ US\$ 10,000 per lifetime</p>
<p>Accidental death Insured members aged 18 to 70</p>	<p>CAD 13,600/ US\$ 13,500</p>	<p>CAD 13,600/ US\$ 13,500</p>	<p>✗</p>
<p>Additional Core Plan services</p>			
<p>Employee Assistance Programme** Offers access to a range of 24/7 multilingual support services as follows:</p> <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 	<p>✓</p>	<p>✓</p>	<p>✓</p>
<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"> • Emergency Security Assistance Hotline (not a free phone number) • Country intelligence and security advice • Daily security news and travel safety alerts 	<p>✓</p>	<p>✓</p>	<p>✓</p>
<p>Olive** Our Health & Wellness support program includes, for example:</p> <ul style="list-style-type: none"> • HealthSteps fitness app • Access to wellness resources 	<p>✓</p>	<p>✓</p>	<p>✓</p>
<p>MyHealth digital services</p> <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 	<p>✓</p>	<p>✓</p>	<p>✓</p>
<p>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.</p>	<p>✓</p>	<p>✓</p>	<p>✓</p>

** Certain services that may be included in your plan are provided by third party providers outside the Allianz Group, such as the Employee 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 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.

Out-patient Plans and 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. 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 Out-patient Plan Deductibles

Optional Out-patient Plan Deductibles	Discount
No deductible	0% premium discount
CAD 135/ US\$ 135 deductible	10% premium discount
CAD 270/ US\$ 270 deductible	20% premium discount
CAD 680/ US\$ 675 deductible	45% premium discount
CAD 1,360/ US\$ 1,350 deductible	70% premium discount

The following Out-patient Plans can be purchased with any of our Core Plans. They can't be bought separately.

	Canada Gold	Canada Silver	Canada Bronze
Maximum plan limit	No limit	CAD 17,900/ US\$ 17,750	CAD 9,375/ US\$ 9,300
Out-patient Plan Benefits			
Medical practitioner fees	✓	✓	CAD 1,360/ US\$ 1,350
Prescription drugs <small>Prescription drugs are those which legally can only be purchased when you have a doctor's prescription</small>	✓	✓	
Specialist fees	✓	✓	✓
Diagnostic tests	✓	✓	✓
Vaccinations	✓	✓	✓
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>	✓	CAD 1,820/ US\$ 1,800	CAD 1,210/ US\$ 1,200

	Canada Gold	Canada Silver	Canada Bronze
<p>Prescribed physiotherapy Initially limited to 12 sessions per condition; limit also applies to prescribed and non-prescribed physiotherapy sessions, where combined</p>	✓	CAD 1,820/ US\$ 1,800	CAD 1,210/ US\$ 1,200
Non-prescribed physiotherapy	5 visits	5 visits	5 visits
Prescribed speech therapy, oculomotor therapy and occupational therapy	✓	CAD 1,510/ US\$ 1,500	CAD 755/ US\$ 750
<p>Health and wellbeing checks including screening for the early detection of illness or disease Checks are limited to:</p> <ul style="list-style-type: none"> Physical examination 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) Cancer screening <ul style="list-style-type: none"> Annual pap smear Mammogram (every two years for women aged 45+, or younger where a family history exists) 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 Bone densitometry (every five years for women aged 50+) Well child test (for children up to the age of six years, up to a maximum of 15 visits per lifetime) BRCA1 and BRCA2 genetic test (where a direct family history exists; Canada Gold plan only) 	CAD 1,510/ US\$ 1,500	CAD 755/ US\$ 750	✗
<p>Infertility treatment 18 month waiting period applies</p>	CAD 16,100/ US\$ 16,000 per lifetime	CAD 8,060/ US\$ 8,000 per lifetime	✗
<p>Psychiatry and psychotherapy 18 month waiting period applies Referral from doctor required for psychotherapy</p>	30 visits	20 visits	✗
Prescribed medical aids	CAD 3,425/ US\$ 3,400	CAD 3,425/ US\$ 3,400	✗
Prescribed glasses and contact lenses including eye examination	CAD 275/ US\$ 275	CAD 170/ US\$ 170	✗
Dietician fees	4 visits (max. CAD 125/ US\$ 125 per visit)	✗	✗
<p>Prescribed drugs Must be prescribed by a physician, although a prescription is not legally required for purchase</p>	CAD 70/ US\$ 70	✗	✗

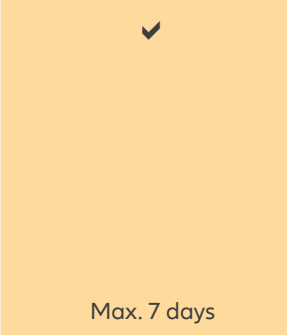
Dental Plans

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

	Canada Dental 1	Canada Dental 2
Maximum plan limit	CAD 5,560/ US\$ 5,500	CAD 2,770/ US\$ 2,750
Dental Plan Benefits		
Dental treatment	100% refund	80% refund
Dental surgery	100% refund	80% refund
Periodontics	80% refund	80% refund
Dental prostheses 10 month waiting period applies	65% refund	50% refund
Orthodontic treatment 10 month waiting period applies	65% refund	50% refund

Repatriation Plan

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

	Canada Repatriation
Repatriation Plan Benefits	
Medical repatriation	 <p>Max. 7 days</p>
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.	

		Canada Repatriation
Expenses for one person accompanying a repatriated person	●	CAD 4,030/ US\$ 4,000
Travel costs of insured family members in the event of a repatriation	●	CAD 2,770/ US\$ 2,750
Travel costs of insured members to be with a family member who is at peril of death or who has died		CAD 2010/ US\$ 2,000 per lifetime

Notes

Area of cover

We offer a range of options in relation to geographical cover:


- Worldwide
- Worldwide excluding USA
- Africa

The area of cover can be tailored for large group schemes.

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 do not hesitate to contact us:

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