



International Healthcare Plans for Mozambique

Valid from 1st November 2021

Available for corporate groups of three employees or more

Table of Benefits

Corporate Group Schemes

We are Allianz

We've over 50 years' experience in providing international health insurance to individuals, businesses, IGOs and NGOs around the world. We're the expert healthcare partner chosen by companies who want to feel valued and cared for.

Why choose us

Our company is mostly made up of expatriate staff. We manage multicultural teams, employees on overseas assignments, as well as local staff. We see things from your perspective and experience. And we've created the solutions that you're looking for. No matter how complex and diverse your scheme is, we've got something for you.

Quality employee incentives

Attract, maintain and protect your employees with our comprehensive international healthcare products and services.

Consistency and peace of mind

Cover all your employees, no matter where they are based*. Also, with our extensive global footprint, if your employees move to another country, we can continue to provide cover*.

Confidence for the future

We are a financially strong company with A+ Superior, A.M. Best rating.

One partner

No more managing different providers. If you need several insurance products, we are your single point of contact for international health, life and disability insurance, as well as health and protection services.

Solutions
for your real
needs

Flexibility

Depending on your needs and budget, choose from our range of Core Plans, covering a range of in-patient or high cost treatments. You can top up with one of our Out-patient Plans (covering the day-to-day medical costs such as GP consultations), one of our Dental Plans and/or our Repatriation Plan.

Value for money

We offer a network of over 900K quality medical providers, settling medical bills directly with the provider for most in-patient treatments. We've effective cost containment and fraud prevention methods to drive your savings.

'Always-on' assistance

We're always there, always on: offering 24/7 support and care to you and your employees through all stages of your journey with us.

Digital for speed and convenience

Manage your scheme in a quick and easy way through our secure portal for employers. For your employees, we offer MyHealth digital services (app and portal) where they can easily submit claims in just a few steps, manage their policy online, and access a number of services like our Hospital Finder.

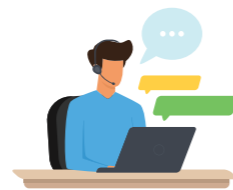
*Terms and conditions and regulatory restrictions apply.

In the spotlight

Added services

To us, international health insurance is about more than just medical costs. That's why we've included in our plans a number of added services, to help your employees maintain a healthier lifestyle, keep well and access appropriate assistance when needed.

24/7 support services



Emergencies or even simple concerns don't always happen at a convenient time. No matter the time or the query, we're here and ready to help. We offer a range of support services available 24/7 including:

- Our **multilingual Helpline** for any policy queries or medical emergency assistance.
- **Travel Security Services**, to talk to a security specialist on any concerns associated to a travel destination.
- **Employee Assistance Programme**, to access consultations on challenging situations of daily life.

TeleHealth Hub



As well as cover for tele-consultations, we also offer a dedicated portal, TeleHealth Hub, where your employees can login and access the tele-consultation provider most appropriate for their location. They can talk to a doctor by phone or video chat from the comfort of their home or office – for medical advice, recommendations and prescriptions (service availability may vary from country to country). TeleHealth Hub is available with all Out-patient Plans.

Second medical opinion



Our mission is to provide peace of mind and reassurance to your employees. With our new second medical opinion service, we offer your employees an expert and independent point of contact for when they are unsure about a diagnosis, treatment options, or need surgery. The second medical opinion service is included in all Core Plans.

Olive



We believe that prevention is better than cure. Which is why we offer you access to Olive, our health and wellbeing program for employees. It gives access to useful tools to motivate and guide your employees towards a healthier life – reducing the risk of developing medical conditions. For example, Olive gives access to HealthSteps, our fitness app that connects to smart phones and wearables devices, to monitor the number of steps taken, calories burned, sleep schedule and more.

Olive is available with all our Core Plans, but you also have the option to upgrade to Olive+, a more comprehensive and proactive health programme that includes things like wellness seminars, on-site screenings, data analytics and much more.

A few things we want to highlight about our benefits...





- We offer one of the most comprehensive oncology benefits on the market:
 - Cover for the costs of most treatments and procedures required for cancer cases, and
 - Personal oncology case management service – we look after your employees from the point of diagnosis, accompanying them throughout their cancer treatment. The dedicated case manager helps your employees understand their cover, contacting them regularly to check how treatment is going and proactively looking after administration in advance of treatment.
- We cover most mental health conditions that are most often diagnosed nowadays, e.g. eating disorders, obsessive-compulsive disorders, autism spectrum disorders, etc.

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. 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/Mozambique







Key to Table of Benefits

-  Covered in full, up to the maximum plan benefit.
-  Cover is not available.
-  Waiting period applies.
-  Treatments/costs 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 Plans

Core Plan benefits	Premier	Executive	Club	Classic
Maximum plan benefit USD (\$)	Unlimited	\$10,800,000	\$1,518,750	\$4,005,000
 Hospital accommodation	Private room	Private room	Semi-private room	Private room
 Intensive care				
 Prescription drugs and materials <small>(in-patient and day-care treatment only) (Prescription drugs are those which legally can only be purchased when you have a doctor's prescription)</small>				
 Surgical fees, including anaesthesia and theatre charges				
 Physician and therapist fees <small>(in-patient and day-care treatment only)</small>				
 Surgical appliances and materials				
 Diagnostic tests <small>(in-patient and day-care treatment only)</small>				
 Organ transplant				
 Psychiatry and psychotherapy <small>(in-patient and day-care treatment only)</small>				
 Accommodation costs for one parent staying in hospital with an insured child under 18				
Emergency in-patient dental treatment				

Core Plan benefits	Premier	Executive	Club	Classic
★ Day-care treatment	✓	✓	✓	✓
★ Kidney dialysis	✓	✓	✓	✓
★ Out-patient surgery	✓	✓	✓	✓
★ Nursing at home or in a convalescent home (immediately after or instead of hospitalisation)	\$5,740	\$4,795	\$3,820	\$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)	\$5,970	\$4,725	\$4,050	\$3,375
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	Max. 42 days
★ Medical evacuation <ul style="list-style-type: none"> • 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	✓ ✓ ✓ Max. 7 days
★ Expenses for one person accompanying an evacuated person	\$4,050	\$4,050	\$4,050	\$4,050
★ Travel costs of insured family members in the event of an evacuation	\$2,700, per event	\$2,700, per event	\$2,700, per event	\$2,700, per event
★ Repatriation of mortal remains	\$13,500	\$13,500	\$13,500	\$13,500
★ Travel costs of insured family members in the event of the repatriation of mortal remains	\$2,700, per event	\$2,700, per event	\$2,700, per event	\$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) <ul style="list-style-type: none"> • Purchase of a wig, prosthetic bra or other external prosthetic device for cosmetic purposes 	✓ ✓	✓ \$675	✓ \$270	✓ \$270
★ Preventative surgery (in-patient and out-patient treatment)	\$40,500	\$40,500	✗	✗
★ Routine maternity (in-patient and out-patient treatment) 🕒 10 months	✓	\$13,500 per pregnancy	✓	✗

Core Plan benefits	Premier	Executive	Club	Classic
 Complications of pregnancy and childbirth  10 months	✓	✓	✓	✓
Home delivery	✓	\$1,350	✗	✗
In-patient cash benefit (per night) <small>(where treatment has been received free of charge)</small>	\$338, max. 25 nights	\$205, max. 25 nights	\$205, max. 25 nights	\$205, max. 25 nights
Emergency out-patient treatment <small>(where these benefit amounts are reached, any additional costs may be reimbursed within the terms of any separate Out-patient Plan)</small>	✓	\$2,700	\$1,015	\$1,015
Emergency out-patient dental treatment <small>(where these benefit amounts are reached, any additional costs may be reimbursed within the terms of any separate Dental Plan)</small>	✓	\$2,700	✗	✗
 Palliative care	✓	✓	✓	✓
 Long term care	Max. 90 days per lifetime	Max. 90 days per lifetime	Max. 90 days per lifetime	Max. 90 days per lifetime
Accidental death <small>(insured members aged 18 to 70)</small>	\$13,500	✗	✗	✗
Laser eye treatment	\$1,350	\$675	✗	✗

Additional Core Plan services

 Employee Assistance Programme** <ul style="list-style-type: none"> • Confidential professional counselling (in-person, phone, video and chat) • Legal and financial support services • Critical incident support • Wellness website access 	✓	✓	✓	✓
 Travel Security Services** <ul style="list-style-type: none"> • 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 	✓	✓	✓	✓
 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 	✓	✓	✓	✓
 Olive** <ul style="list-style-type: none"> • Our Health & Wellness support program includes, for example: • HealthSteps fitness app • Access to wellness resources 	✓	✓	✓	✓
 Second Medical Opinion Service** <ul style="list-style-type: none"> • 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 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	Discount
No deductible	0% premium discount
\$135 deductible	10% premium discount
\$270 deductible	20% premium discount
\$675 deductible	45% premium discount
\$1,350 deductible	70% premium discount



The following Out-patient Plans are optional. You can select one to expand the cover of your Core Plan: however, you can't buy an Out-patient Plan separately. Also, please note that the Gold Plan can only be purchased with the Premier or Executive Core Plans. The Silver and Bronze Plans can be purchased with any of our Core Plans.

Out-patient Plan benefits	Gold	Silver	Bronze
Maximum plan benefit	No limit	No limit	\$13,500
Video consultation services**	✔	✔	✔
Medical practitioner fees	✔	✔	\$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>	✔	✔	\$1,520
Prescribed physiotherapy <small>(initially limited to 12 sessions per condition; limit also applies to prescribed and non-prescribed physiotherapy sessions, where combined)</small>	✔	✔	\$1,520
Non-prescribed physiotherapy	5 visits	5 visits	5 visits
★ Prescribed speech therapy and occupational therapy	✔	✔	\$1,520

Out-patient Plan benefits	Gold	Silver	Bronze
Health and wellbeing checks including screening for the early detection of illness or disease Checks are limited to: <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) Bone densitometry (every five years for women aged 50+) Well child test (for children up to the age of six years) 	\$1,620	\$810	⊗
Cancer screening This is limited to: <ul style="list-style-type: none"> Annual pap smear 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) 	15 visits	15 visits	⊗
Infertility treatment  18 months	\$16,200 per lifetime	⊗	⊗
Psychiatry and psychotherapy (Referral from doctor required for psychotherapy)  18 months	30 visits	20 visits	⊗
Prescribed medical aids	⊙	\$3,375	⊗
Prescribed glasses and contact lenses including eye examination	\$270	\$245	⊗
Dietician fees	4 visits	⊗	⊗
Prescribed drugs (must be prescribed by a physician, although a prescription is not legally required for purchase)	\$70	⊗	⊗

Dental Plans

The following Dental Plans are optional. Dental 1 can only be purchased with the Premier or Executive Core Plan. Dental 2 can be purchased with any Core Plan. They cannot be bought separately.

Dental Plan benefits	Dental 1	Dental 2
Maximum plan benefit	\$6,750	\$2,770
Dental treatment	100% refund	80% refund
Dental surgery	100% refund	80% refund
Periodontics	100% refund	80% refund
Orthodontic treatment  10 months	65% refund	50% refund
Dental prostheses  10 months	65% refund	50% refund

Repatriation Plan

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

Repatriation Plan benefits	
<p>★ Medical repatriation</p> <ul style="list-style-type: none"> 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 	<p>✓</p> <p>✓</p> <p>✓</p> <p>Max. 7 days</p>
<p>★ Expenses for one person accompanying a repatriated person</p>	\$4,050
<p>★ Travel costs of insured family members in the event of a repatriation</p>	\$2,700 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>	\$2,025

** Certain services which may be included in your plan are provided by third party providers, such as the Employee Assistance Programme, Travel Security services, HealthSteps app, Second Medical Opinion and tele-medicine services. If included in your plan, these services will show in this 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 area of cover can be tailored for large group schemes.



Worldwide



Worldwide excluding USA



Africa only




Tailored area of cover


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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