

Table of Benefits

Treatment Guarantee (pre-authorisation) may be required for some benefits as indicated by a '1' or a '2' in the tables below. Please refer to the "Notes" section for further details. All benefit amounts are per person, per year of cover, unless otherwise indicated.

Core Plan	CERN MPA
Maximum plan benefit EUR (€)	€ 2,500,000

In-patient benefits - please refer to notes for more information on Treatment Guarantee

Hospital accommodation ¹	General ward
Prescription drugs and materials ¹ (in-patient and day-care treatment only) (prescription drugs are those which legally can only be purchased when you have a doctor's prescription)	Full refund
Surgical fees, including anaesthesia and operating theatre charges ¹	Full refund
Physician and therapist fees ¹ (in-patient and day-care treatment only)	Full refund
Diagnostic tests ¹ (in-patient and day-care treatment only)	Full refund
Emergency in-patient dental treatment	Full refund

Other benefits - please refer to notes for more information on Treatment Guarantee

Day-care treatment ²	Full refund
Out-patient surgery ²	Full refund
Local ambulance	Full refund
CT and MRI scans (in-patient and out-patient treatment)	Full refund
PET ² and CT-PET ² scans (in-patient and out-patient treatment)	Full refund
Routine maternity	Full refund
Complications of pregnancy and childbirth	Full refund
Emergency treatment outside area of cover (For trips of a maximum period of six weeks)	Full refund

Additional Core Plan Services

<p>Expat Assistance Programme* offers access to a range of 24/7 multilingual support services as follows:</p> <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 	Services available
<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 	Services available

Core Plan	CERN MPA
<p>Olive*</p> <p>Our Health & Wellness support program includes, for example:</p> <ul style="list-style-type: none"> • HealthSteps fitness app • Access to wellness resources 	Services available
<p>Digital Health App*</p> <p>Reimbursement for one digital health app of your choice for the prevention, detection and management of a disease or condition.</p>	Up to € 50
<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 	Services available
<p>Second Medical Opinion Service*</p> <p>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>	Services available

* Certain services which 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.

Out-patient Plan	CERN MPA
Maximum plan benefit	€ 9,000

Out-patient benefits

Medical practitioner fees	90% refund
Prescription drugs (prescription drugs are those which legally can only be purchased when you have a doctor's prescription)	90% refund
Specialist fees	90% refund
Diagnostic tests	90% refund
Vaccination	Full refund
Prescribed physiotherapy	90% refund
Chiropractic treatment and osteopathy (max. 12 sessions per condition for chiropractic treatment and max. 12 sessions per condition for osteopathic treatment, subject to the benefit limit)	90% refund
Well child test (for children up to the age of six years)	€ 500
Prescribed medical aids	Full refund, up to € 1,400
Emergency out-patient dental treatment	90% refund
Prescribed glasses and contact lenses (only in case of breakage)	90% refund, up to € 280

Repatriation Plan	CERN MPA
Medical evacuation ²	Full refund
Repatriation of mortal remains in Europe ²	€ 5,000
Repatriation of mortal remains outside Europe ²	€ 10,000
Medical repatriation ²	Full refund

Notes

Area of cover

Allianz Care offers the following geographical cover:

- Worldwide excluding USA

Pre-authorisation

The treatments/benefits which require pre-authorisation through submission of a Treatment Guarantee Form are indicated in the Table of Benefits with either a 1 or a 2. The Treatment Guarantee process helps us to assess each case and facilitate direct settlement with the hospital. Please note that if Treatment Guarantee is not obtained for the benefits indicated, we reserve the right to decline your claim. If the respective treatment is subsequently proven to be medically necessary, we will only pay 80% of the eligible benefit for benefits listed with a 1, and for those listed with a 2, we will only pay 50% of the eligible benefit. For further details please refer to our Benefit Guide, or simply contact our Helpline.

In case of emergency:

Get the emergency treatment you need and call us if you need any advice or support.

Either you, your doctor, or one of your dependants needs to call our Helpline (within 48 hours of the emergency) to inform us of the hospitalisation. Treatment Guarantee Form details can be taken over the phone when you call us.

Waiting Periods

No waiting periods apply.

Chronic Conditions

Chronic conditions are covered within the terms of your policy. Please refer to the "Definitions" section of our Benefit Guide for further information or simply contact our Helpline.

Pre-existing Conditions

Pre-existing conditions are covered within the terms of your policy. For further details please refer to the "Definitions" section of our Benefit Guide or simply contact our Helpline.

Benefit Limits

There are two kinds of benefit limits:

- 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 part.
- Some benefits also have a **specific benefit limit**, which 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 €5,000".

The amount we refund is subject to the maximum plan benefit (if one applies to your plan), even where:

- a specific benefit limit applies
- or where the term "Full refund" appears next to the benefit.

All limits are per member, per Insurance Year, unless your Table of Benefits states otherwise.

Policy Terms and Conditions

The Table of Benefits outlines the cover we offer under your policy. Please note that cover is subject to our standard policy definitions, limitations and exclusions. These are detailed in our Benefit Guide, which is issued to you upon policy inception.

Policy Endorsement(s)

There are also some policy terms and conditions unique to your policy and these are listed below. Please read these carefully in conjunction with your Benefit Guide.

Prescribed glasses and contact lenses (only in case of breakage) refers to cover to replace damaged or broken or damaged lenses or glasses to be replaced.

Repatriation of mortal remains in/outside Europe is the transportation of the insured member's mortal remains from the country of death to the country of burial. We cover costs such as: embalming, a container legally appropriate for transportation, shipping costs and the necessary government authorisations. Cremation costs will only be covered if the cremation is required for legal purposes. We do not cover costs incurred by anyone accompanying the remains unless this is listed as a specific benefit in your Table of Benefits.

There are two types of cover:

- Within Europe: includes coming from or going to Europe.
- Outside of Europe: includes coming from or going to outside of Europe.

In terms of '**Hospital accommodation**', as listed under the in-patient benefits, you'll note that it says '**General Ward**'. If the member chooses accommodation which is outside the 'General Ward' level of cover provided (for example, semi-private or private room), treatment will be covered up to the cost that would apply if the equivalent treatment was received under 'General Ward' accommodation. Any additional costs must be covered by the member.

Please note that the type of accommodation covered under **Routine Maternity and Complications of Pregnancy and childbirth** will be 'General Ward'.

Accident is a sudden, unexpected event that causes injury and is due to a cause external to the insured person. The cause and symptoms of the injury must be medically and objectively definable, allow for a diagnosis and require therapy. This includes accidents that incur at the place of work. Medical expenses incurred as a result of a private or occupational accident are covered within the terms of your policy.

Talk to us, we love to help!

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

Helpline

 English: + 32 2 210 6501

For our latest list of toll-free numbers, please go to: www.allianzcare.com/en/pages/toll-free-numbers.html

 Fax : + 32 2 210 6506

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