

International Healthcare Plans

Valid from 1st November 2016

Table of Benefits

Individual Policies



Allianz 
Worldwide Care

Reasons to choose Allianz Worldwide Care



Most flexible modular plans – only insurer to allow multiple plan combination in the market



Comprehensive cover for Out-patient plans (full refund for specialist fees and diagnostic tests, generous cover for alternative treatment and physiotherapy)



Only insurer offering cover for infertility treatment and laser eye treatment



Exceptional cover for newborns – same benefits level as adults once enrolled



Shortest waiting period for dental benefits compared to other insurers



Comprehensive medical provider network



Innovative MyHealth mobile app



24/7 multilingual Helpline and Emergency Assistance services

Core Plans

Certain treatments and costs require the submission of a Treatment Guarantee Form in advance of the treatment. The benefits and treatments which require pre-approval through submission of a Treatment Guarantee Form are indicated by either a ¹ or a ².

Core Plan Benefits	Premier Individual	Club Individual	Classic Individual	Essential Individual
Maximum plan benefit GBP (£)	£1,867,500	£1,245,000	£934,000	£415,000
Maximum plan benefit EUR (€)	€2,250,000	€1,500,000	€1,125,000	€500,000
Maximum plan benefit USD (\$)	\$3,037,500	\$2,025,000	\$1,518,750	\$675,000
Maximum plan benefit CHF	CHF2,925,000	CHF1,950,000	CHF1,462,500	CHF650,000

In-patient benefits¹ - please refer to notes for more information on Treatment Guarantee

Hospital accommodation ¹	Private room			Semi-private room
Intensive care ¹	Full refund			
Prescription drugs and materials ¹ <i>In-patient and day-care treatment only. Prescription drugs are those which legally can only be purchased when you have a doctor's prescription</i>	Full refund			
Surgical fees, including anaesthesia and theatre charges ¹	Full refund			
Physician and therapist fees ¹ <i>In-patient and day-care treatment only</i>	Full refund			
Surgical appliances and materials ¹	Full refund			
Diagnostic tests ¹ <i>In-patient and day-care treatment only</i>	Full refund			
Organ transplant ¹	Full refund			£8,300/€10,000/ \$13,500/CHF13,000
Psychiatry and psychotherapy ¹ <i>In-patient and day-care treatment only. 10 month waiting period applies</i>	Full refund	£4,980/€6,000/ \$8,100/CHF 7,800	£4,150/€5,000/\$6,750/CHF 6,500	
Accommodation costs for one parent staying in hospital with an insured child under 18 ¹	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			
Kidney dialysis ²	Full refund			
Out-patient surgery ²	Full refund			
Nursing at home or in a convalescent home ² <small>Immediately after or instead of hospitalisation</small>	£3,525/€4,250/ \$5,740/CHF5,525	£2,350/€2,830/ \$3,820/CHF3,680	£2,075/€2,500/\$3,375/CHF3,250	
Rehabilitation treatment ² <small>In-patient, day-care and out-patient treatment; must commence within 14 days of discharge after the acute medical and/or surgical treatment ceases</small>	£3,670/€4,420/ \$5,970/CHF5,750	£2,490/€3,000/ \$4,050/CHF3,900	£2,075/€2,500/ \$3,375/CHF3,250	£1,660/€2,000/ \$2,700/CHF 2,600
Local ambulance	Full refund			£415/€500/\$675/ CHF 650
Emergency treatment outside area of cover <small>For trips of a maximum period of six weeks</small>	Full refund, max. 42 days			Up to £8,300/€10,000/ \$13,500/CHF 13,000, max. 42 days
Medical evacuation ²				
Where necessary treatment is not available locally, we will evacuate the insured person to the nearest appropriate medical centre ²	Full refund			
Where ongoing treatment is required, we will cover hotel accommodation costs ²	Full refund			
Evacuation in the event of unavailability of adequately screened blood ²	Full refund			
If medical necessity prevents an immediate return trip following discharge from an in-patient episode of care, we will cover hotel accommodation costs ²	Full refund, max. 7 days			

Core Plan Benefits	Premier Individual	Club Individual	Classic Individual	Essential Individual
Expenses for one person accompanying an evacuated person ²	£2,490/€3,000/\$4,050/CHF3,900			
Travel costs of insured family members in the event of an evacuation ²	£1,660/€2,000/\$2,700/CHF2,600, per event			
Repatriation of mortal remains ²	£8,300/€10,000/\$13,500/CHF13,000			
Travel costs of insured family members in the event of the repatriation of mortal remains ²	£1,660/€2,000/\$2,700/CHF2,600, per event			
CT and MRI scans <i>In-patient and out-patient treatment</i>	Full refund			
PET ² and CT-PET ² scans <i>In-patient and out-patient treatment</i>	Full refund			
Oncology ² <i>In-patient, day-care and out-patient treatment</i>	Full refund			
Purchase of a wig	£165/€200/\$270/CHF260 per lifetime			
Preventative surgery ² <i>In-patient and out-patient treatment</i>	£24,900/€30,000/ \$40,500/CHF39,000	£16,600/€20,000/ \$27,000/CHF26,000	N/A	
Complications of pregnancy ² <i>in-patient and out-patient treatment. 10 month waiting period applies</i>	Full refund			N/A
Laser eye treatment <i>Limited to one treatment per lifetime</i>	£830/€1,000/ \$1,350/CHF 1,300, per lifetime	£415/€500/ \$675/CHF 650, per lifetime	N/A	
In-patient cash benefit (per night) <i>Where treatment has been received free of charge</i>	£125/€150/\$205/CHF195, 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>	£625/€750/\$1,015/CHF975			N/A
Emergency out-patient dental treatment <i>Where these benefit amounts are reached, any additional costs may be reimbursed within the terms of any separate Dental Plan</i>	£625/€750/ \$1,015/CHF975	£415/€500/\$675/ CHF 650	N/A	
Palliative care ²	Full refund			
Long term care ²	Full refund, max. 90 days per lifetime			
Accidental death <i>Insured members aged 18 to 70</i>	£8,300/€10,000/ \$13,500/CHF13,000	N/A		

Core Plan Deductibles

To reduce your Core Plan premium, simply select an optional deductible from the list below and read across to find the relevant premium discount. The level of discount will depend on whether you have selected a Maternity Plan. Please note that either a Core Plan deductible OR an Out-patient Plan deductible can be chosen (details follow). 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 Core Plan Deductibles	Discount if a Maternity Plan is not included in your cover	Discount if a Maternity Plan is included in your cover
No deductible	0% premium discount	0% premium discount
£374/€ 450/\$610/CHF 585 deductible	5% premium discount	2.5% premium discount
£625/€ 750/\$1,015/CHF 975 deductible	10% premium discount	5% premium discount
£1,245/€1,500/\$2,025/CHF 1,950 deductible	20% premium discount	10% premium discount
£2,490/€3,000/\$4,050/CHF 3,900 deductible	35% premium discount	17.5% premium discount
£4,980/€6,000/\$8,100/CHF 7,800 deductible	50% premium discount	25% premium discount
£8,300/€10,000/\$13,500/CHF 13,000 deductible	60% premium discount	30% premium discount

Out-patient Plans

OPTIONAL

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

Out-patient Plan Benefits	Gold Individual	Silver Individual	Bronze Individual	Crystal Individual
Maximum plan benefit	No limit	£10,585/€12,750/ \$17,215/CHF16,575	£7,050/€8,500/ \$11,475/CHF11,050	£3,985/€4,800/ \$6,480/CHF6,240
Medical practitioner fees and prescription drugs <small>Prescription drugs are those which legally can only be purchased when you have a doctor's prescription</small>	Full refund		£830/€1,000/\$1,350/CHF1,300	
Specialist fees	Full refund			
Diagnostic tests	Full refund			
Vaccinations	Full refund			N/A
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>	Full refund		£934/€1,125/ \$1,520/CHF1,463	£415/€500/ \$675/CHF650
Prescribed physiotherapy <small>Initially limited to 12 sessions per condition; limit also applies to prescribed and non-prescribed physiotherapy sessions, where combined</small>	Full refund		£934/€1,125/ \$1,520/CHF1,463	£415/€500/ \$675/CHF650
- Non-prescribed physiotherapy	5 visits			
Prescribed speech therapy, oculomotor therapy and occupational therapy ²	Full refund		£934/€1,125/ \$1,520/CHF1,463	£415/€500/ \$675/CHF650
Health and wellbeing checks including screening for the early detection of illness or disease. <small>Checks are limited to: 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 - Annual pap smear - Mammogram (every two years for women aged 45+, or earlier where a family history exists) - Prostate screening (yearly for men aged 50+, or earlier 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; Gold Plan only)</small>	£665/€800/\$1,080/ CHF 1,040	£498/€600/ \$810/CHF780	N/A	
Infertility treatment <small>18 month waiting period applies</small>	£9,960/€12,000/\$16,200/CHF15,600, per lifetime		N/A	
Psychiatry and psychotherapy <small>18 month waiting period applies</small>	30 visits	20 visits	N/A	
Prescribed medical aids	Full refund	£2,075/€2,500/ \$3,375/CHF3,250	N/A	
Prescribed glasses and contact lenses including eye examination	£165/€200/ \$270/CHF260	£149/€180/ \$245/CHF234	N/A	
Dietician fees	4 visits	N/A		
Prescribed drugs <small>Must be prescribed by a physician, although a prescription is not legally required for purchase</small>	£42/€50/\$70/ CHF 65	N/A		

Out-patient Plan 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. Please note that either an Out-patient Plan deductible OR a Core Plan deductible can be chosen. 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
£83/€100/\$135/CHF130 deductible	10% premium discount
£165/€200/\$270/CHF260 deductible	20% premium discount

Maternity Plans

OPTIONAL

The Premier Maternity Plan can only be purchased with the Premier Individual Core Plan. The Club Maternity Plan can only be purchased with the Club Individual Core Plan. Please note that an Out-patient Plan must be selected in conjunction with a Maternity Plan. Maternity Plans are available to couples and families i.e. a spouse/partner must also be insured under the policy.

Maternity Plan Benefits	Premier Maternity	Club Maternity
Routine maternity ² <small>In-patient and out-patient treatment. 10 month waiting period applies</small>	£6,225/€7,500/\$10,125/CHF 9,750, per pregnancy	£4,150/€5,000/\$6,750/CHF 6,500, per pregnancy
Complications of childbirth ² <small>In-patient treatment. 10 month waiting period applies</small>	£12,450/€15,000/\$20,250/CHF 19,500, per pregnancy	£8,300/€10,000/\$13,500/CHF 13,000, per pregnancy

Dental Plans

OPTIONAL

Dental Plan 1 can only be purchased if both the Premier Individual Core Plan and Gold Individual Out-patient Plan have been selected.

Dental Plan 2 can be purchased with any of the Core Plans. Neither Dental Plan can be bought separately.

Dental Plan Benefits	Dental 1	Dental 2
Maximum plan benefit	No limit	£1,700/€2,050/\$2,770/CHF2,665
Dental treatment	100% refund	80% refund
Dental surgery	100% refund	80% refund
Periodontics	80% refund	80% refund
Orthodontic treatment and dental prostheses <small>10 month waiting period applies</small>	65% refund, up to £4,150/€5,000/\$6,750/CHF6,500	50% refund

Repatriation Plan

OPTIONAL

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

Repatriation Plan Benefits	
Medical repatriation ²	
<small>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 centre²</small>	Full refund
<small>Where ongoing treatment is required, we will cover hotel accommodation costs²</small>	Full refund
<small>Repatriation in the event of unavailability of adequately screened blood²</small>	Full refund
<small>If medical necessity prevents an immediate return trip following discharge from an in-patient episode of care, we will cover hotel accommodation costs²</small>	Full refund, max. 7 days
Expenses for one person accompanying a repatriated person ²	£2,490/€3,000/\$4,050/CHF3,900
Travel costs of insured family members in the event of a repatriation ²	£1,660/€2,000/\$2,700/CHF2,600, per event
Travel costs of insured members to be with a family member who is at peril of death or who has died	£1,245/€1,500/\$2,025/CHF1,950, per lifetime

Area of cover

Allianz Worldwide Care offers a range of options in relation to geographical cover.



Access to treatment

Treatment Guarantee



The Treatment Guarantee process enables our team of medical professionals to oversee and provide approval for the proposed treatment, ensuring that it is appropriate and the costs are in line with usual and customary charges for the region.

By submitting a Treatment Guarantee Form, members will benefit from cashless access to hospitals (where possible).

Claims process and turnaround

48hr

Allianz Worldwide Care's simple claims process ensures that fully completed Claim Forms are processed and payment instructions issued to members **within 48 hours**.

Innovative claim submission

The quickest and easiest way to submit a claim is via our **MyHealth** mobile app. Members only need to provide a few key details, take a photo of the invoice and press 'submit'.

Alternatively, claims can be submitted by completing and returning a Claim Form to us via email, post or fax.



To learn more about the key features of our innovative MyHealth app, visit:
www.allianzworldwidecare.com/myhealth

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Rating effective from 17th December 2015. For the latest rating, please visit www.ambest.com



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