

International Healthcare Plans

Table of Benefits Individual Policies

Valid from 1st November 2008



Treatment Guarantee is required for all in-patient benefits¹ and may be required for other benefits² as indicated in the following tables - please refer to note 2 for more information.

Core Plans

Core Plan Benefits	Premier Individual	Club Individual	Classic Individual	Essential Individual
Maximum plan benefit £ GBP	£1,650,000	£1,100,000	£825,000	£365,000
Maximum plan benefit €	€2,250,000	€1,500,000	€1,125,000	€500,000
Maximum plan benefit US\$	\$3,150,000	\$2,100,000	\$1,600,000	\$710,000
In-patient benefits¹ - please refer to note 2 for Treatment Guarantee				
Hospital accommodation ¹	Private room	Private room	Private room	Semi-private room
Prescription drugs and materials ¹	Full refund	Full refund	Full refund	Full refund
Surgical fees, including anaesthesia and theatre charges ¹	Full refund	Full refund	Full refund	Full refund
Physician and therapist fees ¹	Full refund	Full refund	Full refund	Full refund
Surgical appliances and prostheses ¹	Full refund	Full refund	Full refund	Full refund
Diagnostic tests ¹	Full refund	Full refund	Full refund	Full refund
Organ transplant ¹	Full refund	Full refund	Full refund	£7,330/ €10,000/\$14,000
Psychiatry and psychotherapy ¹ (10 month waiting period applies)	Full refund	£4,400/ €6,000/\$8,500	£3,650/ €5,000/\$7,100	£3,650/ €5,000/\$7,100
Accommodation costs for one parent staying in hospital with an insured child under 18 ¹	Full refund	Full refund	Full refund	Full refund
Emergency in-patient dental treatment	Full refund	Full refund	Full refund	Full refund
Other benefits - please refer to note 2 for Treatment Guarantee				
Day-care treatment ²	Full refund	Full refund	Full refund	Full refund
Out-patient surgery ²	Full refund	Full refund	Full refund	Full refund
Nursing at home or in a convalescent home ² (immediately after or instead of hospitalisation)	£3,100/ €4,250/\$6,000	£2,070/ €2,830/\$4,000	£1,830/ €2,500/\$3,550	£1,830/ €2,500/\$3,550
Rehabilitation treatment ² (immediately after acute medical treatment ceases)	£3,240/ €4,420/\$6,250	N/A	N/A	N/A
Local ambulance	Full refund	Full refund	Full refund	£365/€500/\$710
Emergency treatment outside area of cover (for trips of a maximum period of 6 weeks)	Full refund, max. 42 days	Full refund, max. 42 days	Full refund, max. 42 days	Up to £7,330/ €10,000/\$14,000, max. 42 days
Medical evacuation ²	Full refund	Full refund	Full refund	Full refund
Expenses for one person accompanying an evacuated/repatriated person ²	£2,200/ €3,000/\$4,250	£2,200/ €3,000/\$4,250	£2,200/ €3,000/\$4,250	£2,200/ €3,000/\$4,250
Repatriation of mortal remains ²	£7,330/ €10,000/\$14,000	£7,330/ €10,000/\$14,000	£7,330/ €10,000/\$14,000	£7,330/ €10,000/\$14,000
	Continued overleaf			

¹ If Treatment Guarantee is not obtained for the benefits listed with a 1, we reserve the right to decline a claim. If the respective treatment is subsequently proven to be medically necessary, we will pay only **80%** of the eligible benefits.

² If Treatment Guarantee is not obtained for the benefits listed with a 2, we reserve the right to decline a claim. If the respective treatment is subsequently proven to be medically necessary, we will pay only **50%** of the eligible benefits.

Core Plan Benefits (continued)	Premier Individual	Club Individual	Classic Individual	Essential Individual
CT, MRI ² and PET ² scans (in-patient and out-patient treatment)	Full refund	Full refund	Full refund	Full refund
Oncology ² (in-patient and out-patient treatment)	Full refund	Full refund	Full refund	Full refund
Complications of pregnancy ² (in-patient and out-patient treatment) (10 month waiting period applies)	Full refund	Full refund	Full refund	N/A
Laser eye treatment (limited to one treatment per lifetime)	£730/€1,000/\$1,400 per lifetime	£365/€500/\$710 per lifetime	N/A	N/A
In-patient cash benefit (per night) (where treatment has been received free of charge)	£110/€150/\$210, max. 25 nights	£110/€150/\$210, max. 25 nights	£110/€150/\$210, max. 25 nights	£110/€150/\$210, 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)	£550/ €750/\$1,050	£550/ €750/\$1,050	£550/ €750/\$1,050	N/A
Emergency out-patient dental treatment (where these benefit amounts are reached, any additional costs may be reimbursed within the terms of any separate Dental Plan)	£550/ €750/\$1,050	£365/ €500/\$710	N/A	N/A
Palliative care and long term care ²	Full refund, max. 30 days per lifetime	Full refund, max. 30 days per lifetime	Full refund, max. 30 days per lifetime	Full refund, max. 30 days per lifetime

Out-patient Plans and Deductibles

The following are the optional Out-patient Plan deductibles payable per person per Insurance Year. To reduce your Out-patient Plan premium, select a deductible from the list below and read across to find the relevant premium discount.

Optional Out-patient Plan Deductibles	Discount
No deductible	0% premium discount
£75/€100/\$140 deductible	10% premium discount
£150/€200/\$280 deductible	20% premium discount

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

Out-patient Plan Benefits	Gold Individual	Silver Individual	Bronze Individual	Crystal Individual
Maximum plan benefit	No limit	£6,600/ €9,000/\$12,700	£3,300/ €4,500/\$6,350	£1,830/ €2,500/\$3,550
Out-patient benefits				
Medical practitioner fees and prescription drugs	Full refund	Full refund	£730/ €1,000/\$1,400*	£730/ €1,000/\$1,400
Specialist fees	Full refund	Full refund	Full refund	Full refund
Diagnostic tests	Full refund	Full refund	Full refund	Full refund
Vaccinations	Full refund	Full refund	Full refund	N/A
Chiropractic treatment, osteopathy, homeopathy, Chinese herbal medicine and acupuncture	Full refund	Full refund	£825/ €1,125/\$1,600	£365/ €500/\$710
Prescribed physiotherapy, speech therapy, oculomotor therapy and occupational therapy ²	Full refund	Full refund	£825/ €1,125/\$1,600	£365/ €500/\$710
Routine health checks	£585/€800/\$1,125	£440/€600/\$850	N/A	N/A
Infertility treatment (18 month waiting period applies)	£8,800/€12,000/ \$17,000 per lifetime	£8,800/€12,000/ \$17,000 per lifetime	N/A	N/A
Psychiatry and psychotherapy (18 month waiting period applies)	30 visits	20 visits	N/A	N/A
Prescribed medical aids	Full refund	£1,830/ €2,500/\$3,550	N/A	N/A
Prescribed glasses and contact lenses	£150/€200/\$280	£130/€180/\$250	N/A	N/A

*This benefit amount is payable in addition to the maximum plan benefit amount.

Maternity Plans

Premier Maternity can only be purchased with the **Premier Individual Core Plan**. **Club Maternity** 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 (in-patient and out-patient treatment) (10 month waiting period applies)	£5,500/€7,500/\$10,500 per pregnancy	£3,650/€5,000/\$7,100 per pregnancy
Complications of childbirth ² (in-patient treatment) (10 month waiting period applies)	£11,000/€15,000/\$21,200 per pregnancy	£7,330/€10,000/\$14,000 per pregnancy

Dental Plans

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	£1,470/€2,000/\$2,825
Reimbursement		
Dental treatment	100% refund	80% refund
Dental surgery	100% refund	80% refund
Periodontics	80% refund	80% refund
Orthodontic treatment and dental prostheses (10 month waiting period applies)	65% refund, up to £3,650/€5,000/\$7,100	50% refund

Repatriation Plan

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

Repatriation Plan Benefit	
Medical repatriation ²	Full refund

Notes.

1. Area of cover.

Allianz Worldwide Care offers a choice of 3 geographical areas of cover:

- Worldwide, which provides cover anywhere in the world
- Worldwide excluding USA
- Africa only

2. Treatment Guarantee.

Certain treatments and costs require the member to submit a Treatment Guarantee Form in advance. Following approval by Allianz Worldwide Care, cover for these required treatments or costs can then be guaranteed. In the Table of Benefits, benefits which require pre-approval through submission of a Treatment Guarantee Form are indicated by either a 1 or a 2. These benefits are listed below, along with further important details on the Treatment Guarantee process:

- All in-patient benefits as listed¹
- Day-care treatment²
- Out-patient surgery²
- MRI² (Magnetic Resonance Imaging), PET² (Positron Emission Tomography) and CT/PET² scans
- Nursing at home or in a convalescent home²
- Complications of pregnancy²
- Routine maternity including complications of childbirth² (in-patient treatment only)
- Oncology² (in-patient and day-care treatment only)
- Occupational therapy² (out-patient treatment only)
- Rehabilitation treatment²
- Medical evacuation² (or repatriation, where covered)
- Repatriation of mortal remains²
- Expenses for one person accompanying an evacuated/repatriated person²
- Palliative care and long term care²

For benefits marked with a 1 or a 2 in the Table of Benefits, the member and their physician will need to complete the relevant sections of a Treatment Guarantee Form and send it to us for approval prior to commencement of treatment. We should be contacted at least 5 working days before receiving treatment, so that we can ensure that there will be no delays at the time of admission. This will ensure that members have cashless access to hospitals for in-patient treatment, where possible, as well as providing the advantage of treatment being overseen by our doctor.

In the case of an emergency, we should be informed within 24 hours of the event to ensure that no Treatment Guarantee penalty will apply to the claim.

¹ If Treatment Guarantee is not obtained for the benefits listed with a 1, we reserve the right to decline a claim. If the respective treatment is subsequently proven to be medically necessary, we will pay only 80% of the eligible benefits.

² If Treatment Guarantee is not obtained for the benefits listed with a 2, we reserve the right to decline a claim. If the respective treatment is subsequently proven to be medically necessary, we will pay only 50% of the eligible benefits.

3. Claims process and turnaround.

Allianz Worldwide Care has a simple claiming process in place to ensure that members can seek reimbursement for medical expenses.

Fully completed Claim Forms are processed and payment instructions issued to the member's bank **within 48 hours**. Where further information is required to complete the claim, the member/medical practitioner will automatically be notified by email or mail within 24 hours of receipt of the Claim Form. An email is sent automatically to the member (where email addresses are provided to us) to advise them when the claim is received and when it is processed.

This swift claims processing policy ensures that our members receive their claims payment in the most effective and efficient manner.

Both the Claim Form and Treatment Guarantee Form are available to download from our website www.allianzworldwidecare.com

4. 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** which is applied separately, 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 £3,650/€5,000/\$7,100". Where the term "Full refund" appears next to certain benefits, please note that this refund is subject to the maximum plan benefit, if one applies to your plan(s).

5. Policy terms and conditions.

The Table of Benefits provides an outline of the cover we provide under each plan. However, please note that this cover is subject to our policy terms and conditions. These are detailed in our Individual Benefit Guide, which is issued to members upon policy inception. Our Individual Benefit Guide can also be downloaded from our website www.allianzworldwidecare.com

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

Allianz Worldwide Care
18B Beckett Way
Park West Business Campus
Nangor Road
Dublin 12
Ireland

client.services@allianzworldwidecare.com
www.allianzworldwidecare.com

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
Fax: +353 1 630 1306