



# Employee Benefit Guide

**GlobalPass Healthcare Plans for Latin America**  
Valid from 1st May 2024

# Welcome

You and your family can depend on Allianz Care, as your international health insurer, to give you access to the best care possible.

This guide has two parts: 'How to use your cover' is a summary of all important information you are likely to use on a regular basis; 'Terms and conditions of your cover' explains your cover in more detail. To make the most of your international healthcare plan, please read this guide together with your Insurance Certificate and Table of Benefits.

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## Terms and conditions of your cover

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# How to use your cover




# Support services

We believe in providing you with the top-quality service that you deserve. In the following pages we describe the full range of services we offer. Read on to discover what is available to you.

## Talk to us, we love to help!

Our multilingual Helpline is available 24 hours a day, 7 days a week, to handle any questions about your policy or if you need assistance in an emergency.

### Helpline

 +353 1 630 1301

For our latest list of toll-free numbers, please visit:  
[www.allianzcare.com/en/pages/toll-free-numbers.html](http://www.allianzcare.com/en/pages/toll-free-numbers.html)

 [client.services@e.allianz.com](mailto:client.services@e.allianz.com)

### Did you know...

...that most of our members find that their queries are handled quicker when they call us?

## MyHealth Digital Services

Through MyHealth, available as a mobile app and online portal, you have easy and convenient access to your cover, no matter where you are or what device you are using.

### MyHealth app and online portal features



#### My policy

Access your policy documents and membership card on the go.



#### My claims

Submit your claims in three simple steps and view your claims history.



#### My contacts

Access our 24/7 multilingual Helpline. Live chat is also available (in English and on the online portal only).



#### Symptom checker

Get a quick and easy assessment of your symptoms.



#### Provider finder

Locate medical providers nearby.



#### Pharmacy aid

Look up the local equivalent names of branded drugs.



#### Medical term translator

Translate names of common ailments into 17 languages.



#### Emergency contact

Access local emergency numbers worldwide.

### Additional useful features

- Update your details online: email, phone number, password, address (if it's the same country as the previous address), marketing preferences, etc.
- View the remaining balance of each benefit which is in your Table of Benefits.
- Pay your premium online and view payments received.
- Add or change your credit card details (if you are responsible for paying your own premium, rather than your employer).

All personal data within MyHealth Digital Services is encrypted for data protection.

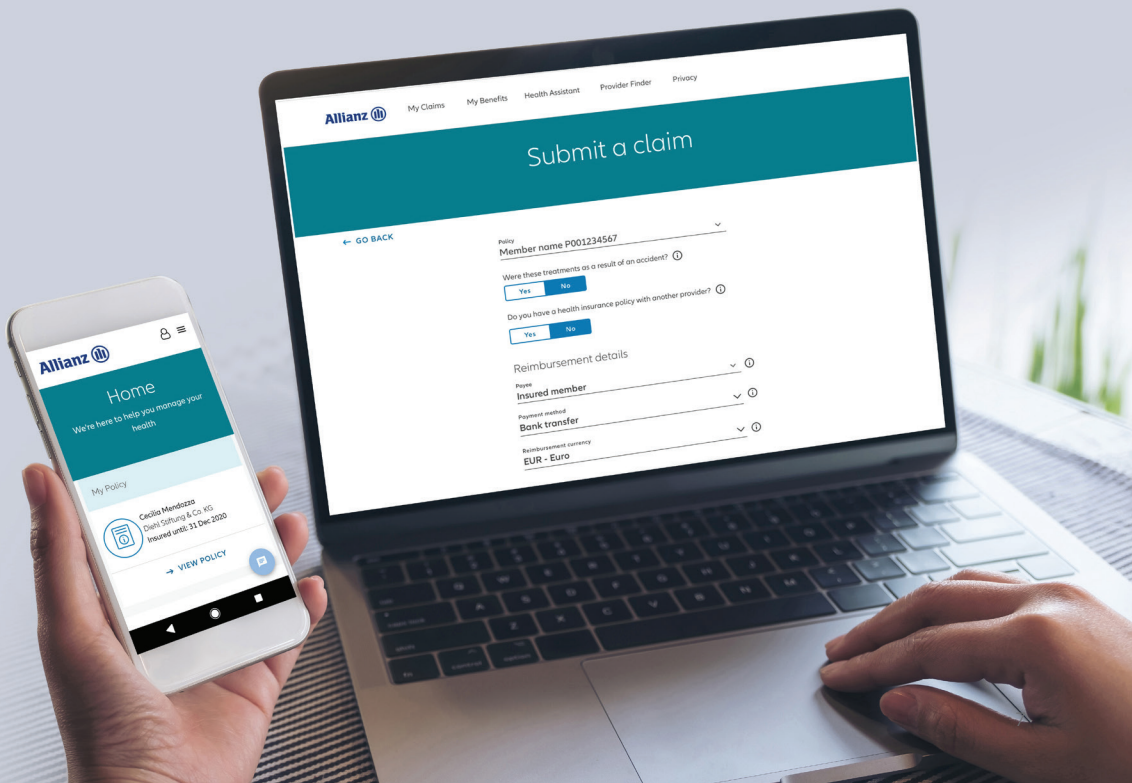
## Getting started:

1. Login to MyHealth online portal to register. Go to [my.allianzcare.com/myhealth](https://my.allianzcare.com/myhealth), click on 'REGISTER HERE' near the bottom of the page and follow the on-screen instructions. Be ready to provide your policy number, which you can find in your Insurance Certificate.
2. As an alternative, you can register via our MyHealth App. To download it, search for 'Allianz MyHealth' on the Apple App Store or Android's Google Play service.



3. Once set up, you can use the email (username) and password you provided during registration to login to MyHealth online portal or app. The same login details are used for both and in the future, if you change login details for one, it will automatically apply to the other. You don't need to change them in both places. We also offer a biometric login option for the app, for example Touch ID or Face ID, where supported by your device.

For more information, please visit [www.allianzcare.com/en/myhealth.html](https://www.allianzcare.com/en/myhealth.html)



## Web-based services

On [www.allianzcare.com/members](http://www.allianzcare.com/members) you can:

- search for medical providers (you are not restricted to using the providers listed in our directory).
- download forms.
- access our Health Guides.
- access our 'My expat life' hub – from planning to move, to settling down in your new country, you'll find everything you need to know about moving overseas.

## Second Medical Opinion\*\*

As your health partner, we aim to provide reassurance. Have you been diagnosed with a serious illness or had surgery recommended? Do you want expert help on the best treatment options available and where to get the most appropriate treatment? As part of your cover you have access to our Second Medical Opinion service.

When you access this service, we assign to you a dedicated case manager, i.e. a healthcare professional from our own Medical Team to guide and assist you. Your case manager will ask you to provide all the necessary information about your medical case: then he/she will help you find a hospital, doctor or specialist for the Second Medical Opinion and provide the opinion to you.

To access our service, simply contact us:

 + 353 1 630 1301

 [medical.smo@e.allianz.com](mailto:medical.smo@e.allianz.com)

...and ask for the Second Medical Opinion service. You will need to state your policy number for identification.





## Member services included in your cover

Your policy doesn't just cover your medical expenses. It also includes a range of free member services. Check your Table of Benefits to confirm which ones are included in your cover.



### Olive – our health and wellness programme

Designed to motivate and guide you towards a healthier life. It includes access to:

- **Health and Wellness Hub**, offering online health assessments, webinars on wellbeing delivered by specialists, articles on topics such as sleep and nutrition, etc.
- **Our fitness app**, connecting with smart phones, wearable devices and other apps to monitor the number of steps taken, calories burned, sleep schedule and more. You can also join challenges with other users, and/or set up wellness goals and plans for yourself.
- **Mind coaching app**, your chat bot buddy to discuss your feelings with. You can also chat with a human coach, if you want a more personal touch.



### TeleHealth Hub — video consultation services

If your plan includes cover for video consultation services, you have direct access to online doctor appointments. With TeleHealth Hub, you can save time by seeing a doctor via video from the comfort of your home or office. Offering a secure and confidential service, our telehealth network of doctors can provide medical advice, recommend treatments and offer prescriptions for non-emergency concerns. Prescriptions will be available if your plan covers them and if the local regulation allows.



### EAP — Employee Assistance Programme

When challenging situations arise in life or at work, our EAP provides you and your dependants with immediate confidential support. The service includes:

- **Confidential professional counselling** via phone, video or in person, on topics such as stress, work/life balance, parenting, anxiety, cultural shock, addiction concerns, etc.
- **Legal and financial referral services**, for example to help buying a home, handling a legal dispute or creating a financial plan.



## Travel Security Services

24/7 access to personal security information and advice for your travels, helpful as the world continues to witness an increase in security treats. You can access:

- **Emergency hotline**, to talk to a specialist for any safety concerns associated with your travel destination.
- **Country intelligence**, which offers information and advice about many countries.
- **Daily security news updates**, to receive email alerts about high-risk events in or near your location, including terrorism or severe weather risks.

To know more or to access the above member services, visit:



[www.allianzcare.com/en/support/member-resources.html#care](http://www.allianzcare.com/en/support/member-resources.html#care)

\*\* 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.

# Understanding how your cover works

## What am I covered for?

You and your dependants are covered for medically necessary treatment and related costs, services and/or supplies as indicated in the Table of Benefits. These are subjected to:

- **Policy definitions and exclusions** (available in this guide).
- For policies with full medical underwriting, **any special conditions** shown on your Insurance Certificate (and on the Special Condition Form issued before the policy comes into effect, where relevant).
- **Costs being reasonable and customary:** these are costs that are usual within the country of treatment. We will only reimburse medical providers where their charges are in accordance with standard and generally accepted medical procedures. If we consider a claim to be inappropriate, we reserve the right to decline or reduce the amount we pay.

We generally cover pre-existing conditions (including pre-existing chronic conditions) unless we say otherwise in your policy documents. If in doubt, please check your Table of Benefits to confirm if pre-existing conditions are covered.

If you are uncertain whether your planned medical treatment is covered under your plan, please contact our Helpline.

## Where can I receive treatment?

You can receive treatment in any country within your area of cover, as shown in your Insurance Certificate.

If the treatment you need is available locally, but you choose to travel to another country in your area of cover, we will reimburse all eligible medical costs incurred within the terms of your policy; except for your travel expenses.

If the eligible treatment is not available locally, and your cover includes 'Medical evacuation', we will also cover travel costs to the nearest suitable medical facility. To claim for medical and travel expenses incurred in these circumstances, you will need to complete and submit the Pre-authorisation Form before travelling.

You are covered for eligible costs incurred in your home country, provided that your home country is in your area of cover.

## What are benefit limits?

Your cover may be subject to a **maximum plan limit**. This is the maximum we will pay in total for all benefits included in the plan per member, per Insurance Year.

If your plan has a maximum plan limit, it will apply even where:

- the term 'Full refund' appears next to the benefit.
- a specific benefit limit applies - this is when the benefit is capped to a specific amount (e.g. US\$ 2,000).

Benefit limits may be provided on a 'per Insurance Year' basis, on a 'per lifetime' basis or on a 'per event' basis (such as per trip, per visit or per pregnancy).

In some instances, in addition to the benefit limit, we will only pay a percentage of the costs for the specific benefit (e.g. 50%).

### **Benefit limits related to maternity**

The benefits '**Routine maternity**' and '**Complications of pregnancy and childbirth**' are paid on either a 'per pregnancy' or 'per Insurance Year' basis. Your Table of Benefits will confirm this.

#### **If your maternity benefits are payable on a 'per pregnancy' basis**

When a pregnancy spans two Insurance Years and the benefit limit changes at policy renewal, the following rules apply:

- In year one – the benefit limits apply to all eligible expenses.
- In year two – the updated benefit limits apply to all eligible expenses incurred in the second year, less the total benefit amount already reimbursed in year one.
- If the benefit limit decreases in year two and we have already paid up to or over this new amount for eligible costs incurred in year one, we will pay no additional benefit in year two.

## Limit for multiple-birth babies, all babies born by surrogacy, adopted and fostered children

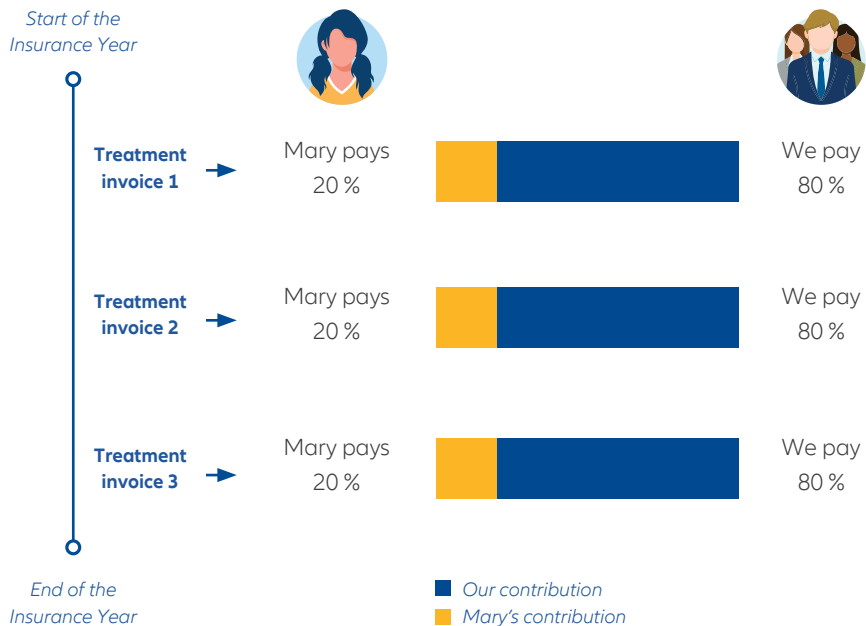
There is a limit for in-patient treatment that takes place in the first three months following birth if the baby:

- was born by surrogacy.
- is adopted.
- is fostered.
- is a multiple-birth baby born as a result of medically assisted reproduction.

This limit is US\$ 40,500 per child. Out-patient treatment is paid under the terms of the Out-patient Plan.

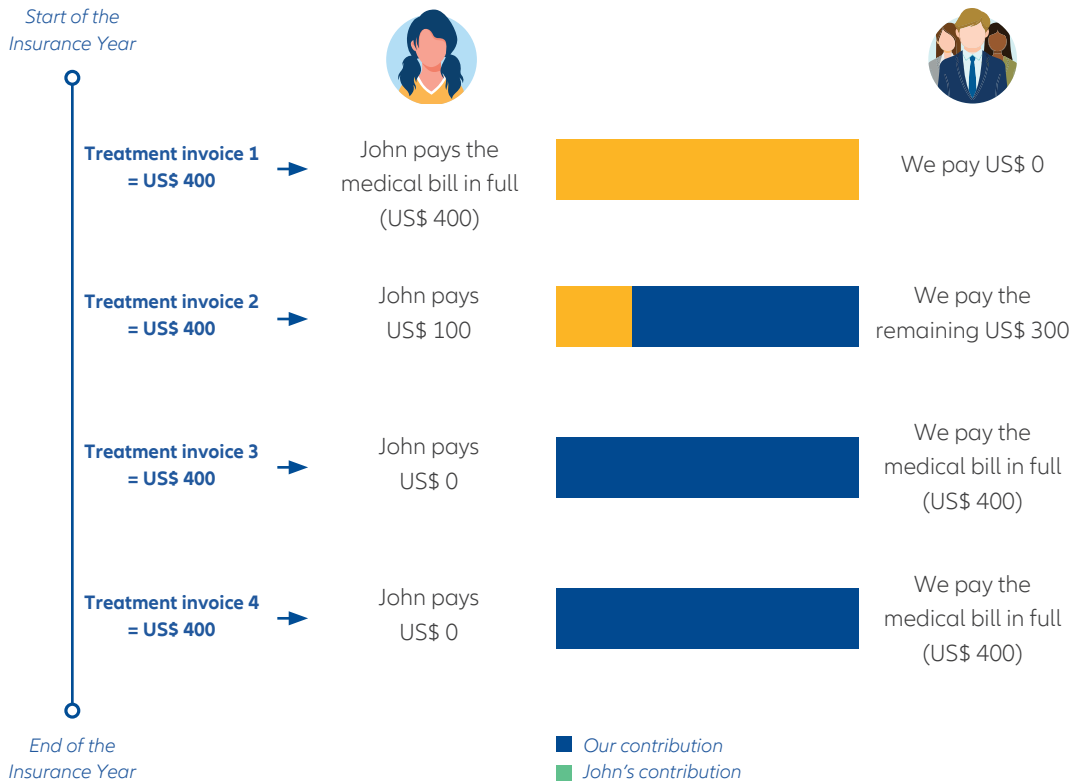
## What are co-payments?

A **co-payment** is when you pay a percentage of the medical costs. Your Table of Benefits will show whether this applies to your plan. In the following example, Mary requires several dental treatments throughout the year. Her dental treatment benefit has a 20% co-payment, which means that we will pay 80% of the cost of each eligible treatment. The total amount payable by us may be subject to a maximum plan limit.



## What are deductibles?

A **deductible** (also known in health insurance as an 'excess') is a fixed amount you need to pay towards your medical bills per period of cover before we begin to contribute. Your Table of Benefits will show whether this applies to your plan. In the following example, John needs to receive medical treatment throughout the year. His plan includes a US\$ 500 deductible.



Benefits subject to a deductible are marked in your Table of Benefits with an A. Where the deductible applicable to your policy is 'per family', it will apply to the first claim(s) submitted by any person covered under your plan.

# Seeking treatment?

We understand that seeking treatment can be stressful. Follow the steps below so we can look after the details – while you focus on getting better.

## Check your level of cover

First, check that your plan covers the treatment you are seeking. Your Table of Benefits will confirm what is covered. However, you can always call our Helpline if you have any queries.

## Some treatments require our pre-authorisation

Your Table of Benefits will show which treatments require our pre-authorisation (via a Pre-authorisation Form). These are mostly in-patient and high-cost treatments. The pre-authorisation process helps us assess each case, organise everything with the hospital before your arrival and make direct payment of your hospital bill easier, where possible.

Unless we and your company agree otherwise, if you make a claim without obtaining our pre-authorisation, the following will apply:

- If the treatment received is subsequently proven to be medically unnecessary, **we reserve the right to decline your claim.**
- If the treatment is subsequently proven to be medically necessary, we will pay 80% of in-patient benefits and 50% of other benefits.

## Getting in-patient treatment (pre-authorisation applies)



Download a Pre-authorisation Form from our website:  
[www.allianzcare.com/members](http://www.allianzcare.com/members)



Complete the form and send it to us at least **five working days before** treatment.  
You can send it by email or post to the address shown on the form.



We contact the hospital to organise payment of your bill directly, where possible.



## If it's an emergency:

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

If you are hospitalised, either you, your doctor, one of your dependants or a colleague needs to call our Helpline (**within 48 hours** of the emergency) to inform us of the hospitalisation.

We can take Pre-authorisation Form details over the phone when you call us.

*We can also take Pre-authorisation Form details over the phone if treatment is taking place within 72 hours. Please note that we may decline your claim if pre-authorisation is not obtained, where required.*



## Claiming for your out-patient, dental and other expenses

If your treatment does not require our pre-authorisation, you can simply pay the bill and claim the expenses from us. In this case, follow these steps:



Receive your medical treatment and pay the medical provider.



Get an invoice from your medical provider. This should state your name, treatment date(s), the diagnosis/medical condition that you received treatment for, the date of onset of symptoms, the nature of the treatment and the fees charged.



Claim back your eligible costs via our MyHealth app or online portal ([www.allianzcare.com/en/myhealth.html](http://www.allianzcare.com/en/myhealth.html)).

Simply enter a few key details, add your invoice(s) and press 'submit'.



### Quick claim processing


Once we have all the information required, we can process and pay a claim within 48 hours. However, we can only do this if you have told us your diagnosis, so please make sure you include this with your claim. Otherwise, we will need to request the details from you or your doctor.

We will email or write to you to let you know when the claim has been processed.

## Evacuations

At the first indication that you need medical evacuation, please call our 24-hour Helpline and we will take care of it. Given the urgency, we would advise you to phone if possible. However, you can also contact us by email. If emailing, please write 'Urgent – Evacuation' in the subject line.

Please contact us before talking to any providers, even if they approach you directly, to avoid excessive charges or unnecessary delays in the evacuation. In the event that evacuation services are not organised by us, we reserve the right to decline the costs.

 +353 1 630 1301

 [medical.services@e.allianz.com](mailto:medical.services@e.allianz.com)



## Seeking treatment in the USA

You have access to an exclusive network of medical facilities and healthcare providers in the USA on a direct billing basis. A full list of providers in this network is available online.

 [allianzglobalpass.com](https://allianzglobalpass.com)

You are not restricted to using this network. However, if you have a GlobalPass Connect plan and choose a provider outside of the network, we will only reimburse 60% of the medical expenses (for in-patient and day-care only).

If you have 'Worldwide' cover and wish to locate a medical provider in the USA, simply contact us on our USA number:

 **(+1) 800 541 1983** (toll-free from the USA)

Alternatively, you can request a call back by clicking on 'Contact me' at [allianzglobalpass.com](https://allianzglobalpass.com) and following the instructions on screen.

When travelling to the USA for treatment, it is recommended that you contact us at least 10 working days before travelling so that we can ensure there will be no delays at the time of admission.

You can also apply for a discount pharmacy card which can be used any time your prescription is not covered by your plan. To register and obtain your discount pharmacy card, simply go to the following website and click on 'Print Discount Card'.

 [allianzglobalpass.com](https://allianzglobalpass.com)

# Additional information about claiming for your expenses

## Medical claims

Before submitting a claim to us, please pay attention to the following points:

- **Claiming deadline:** You must submit all claims (via our MyHealth app or online portal) no later than six months after the end of the Insurance Year. If cover is cancelled during the Insurance Year, you should submit your claim no later than six months after the date that your cover ended. After this time, we are not obliged to settle the claim.
- **Claim submission:** You must submit a separate claim for each person claiming and for each medical condition being claimed for.
- **Supporting documents:** When you send us copies of supporting documents (e.g. medical receipts), please make sure you keep the originals. We have the right to request original supporting documents/receipts for auditing purposes up to 12 months after settling your claim. We may also request proof of payment by you (e.g. a bank or credit card statement) for medical bills you have paid. We advise that you keep copies of all correspondence with us as we cannot be held responsible for correspondence that fails to reach us for any reason outside of our control.
- **Deductibles:** If the amount you are claiming is less than the deductible figure in your plan, you can either:
  - collect all out-patient receipts until you reach an amount that exceeds this deductible figure, or
  - send us each claim every time you receive treatment. Once you reach the deductible amount, we'll start reimbursing you.

Attach all supporting receipts and/or invoices with your claim. We cannot accept credit card receipts without invoices.

Please note that if you have local cover in place (with another healthcare insurer), you can request that any eligible in-patient/ day-care paid by the other insurer are accepted as a contribution to the deductible amount on your healthcare plan with us. This applies only to eligible in-patient/ day-care treatment received in a hospital or clinic. Please send us a copy of a detailed invoice from the hospital along with a statement or official document confirming contribution from your local insurer.

- **Currency:** Please specify the currency you wish to be paid in. On rare occasions, we may not be able to make a payment in that currency due to international banking regulations. If this happens, we will identify a suitable alternative currency. If we have to make a conversion from one currency to another, we will use the exchange rate that applied on the date the invoices were issued.
- **Reimbursement:** We will only reimburse (within the limits of your policy) eligible costs after considering any pre-authorisation requirements, deductibles or co-payments outlined in the Table of Benefits.
- **Reasonable and customary cost:** We will only reimburse charges that are reasonable and customary in accordance with standard and generally accepted medical procedures. If we consider a claim to be inappropriate, we reserve the right to decline your claim or reduce the amount we pay.
- **Deposits:** If you have to pay a deposit in advance of any medical treatment, we will reimburse this cost only after treatment has taken place.
- **Providing information:** You and your dependants agree to help us get all the information we need to process a claim. We have the right to access all medical records and to have direct discussions with the medical provider or the treating doctor. We may, at our own expense, request a medical examination by our doctors if we think it's necessary. All information will be treated confidentially. We reserve the right to withhold benefits if you or your dependants do not support us in getting the information we need.
- **Claiming as a result of an accident:** If your claim is in relation to treatment needed as a result of an accident, please make sure you send us copy of the Police report. In certain cases we may ask you to send us additional information.

## Treatment needed as a result of someone else's fault

If you are claiming for treatment that you need when somebody else is at fault, you must write and tell us as soon as possible. For example, if you need treatment following a road accident in which you are a victim. Please take any reasonable steps we ask of you to obtain the insurance details of the person at fault. We can then recover from the other insurer the cost of the treatment paid for by us. If you are able to recover directly the cost of any treatment that we have paid for, you will need to repay that amount (and any interest) to us.

# Terms and conditions of your cover



# Terms and conditions

This section describes the benefits and rules of your health insurance policy. Please read it together with your Insurance Certificate and Table of Benefits.

- Your **Insurance Certificate** details the plan(s) and geographical area of cover that your company chose for you and your dependants (if applicable). It also states the start date and renewal date of your cover. For policies with full medical underwriting, this document will state any special terms that may apply to your cover. Please note that we will send you a new Insurance Certificate if we need to record any changes to your policy. These may be changes that your company requests or changes we are entitled to make. They may also be changes that you request (such as adding a dependant) – provided your company approves and we accept.
- Your **Table of Benefits** outlines the plan(s) selected by your company and the benefits available to you. It also specifies any benefits/treatments that require you to submit a Pre-authorisation Form. It confirms any benefits to which specific benefit limits, waiting periods, deductibles and/or co-payments apply. Your Table of Benefits will be in US Dollars.

For full details of your company's insurance contract, please contact your company's Group Scheme Manager. Please note that the terms and conditions of your cover may be changed from time to time by agreement between your company and us.



# Administration of your policy

## When cover starts

Your insurance is valid from the start date shown on the Insurance Certificate and will continue until the group renewal date (which is also stated on the Insurance Certificate). Generally, this is one Insurance Year, unless we and your company decide otherwise or if you started your policy mid-year. At the end of this period, your company can renew the insurance on the basis of the policy terms and conditions applicable at that time. You will be bound by those terms.

Cover for dependants (if applicable) will start on the effective date shown on the most recent Insurance Certificate that lists them as your dependants. Their membership may continue for as long as you remain part of the group scheme and, for children, as long as they remain under the defined age limit. Child dependants can be covered under your policy up until the day before their 18th birthday or up until the day before their 26th birthday if they are in full-time education. At that time, they may apply for cover in their own right under one of our Healthcare Plans for Individuals and Families.

## Adding dependants

Are you getting married or having a baby? Congratulations!

You may apply to include any member of your family as a dependant if you are allowed to under the agreement between your company and us. The process is different depending on the type of policy you have:

- Policy with full medical underwriting, or
- Non-underwritten policy.

Insurance Certificate will indicate which type of policy you have; also, you can find definitions of the above types of policies in the 'Definitions' section of this guide.

To add a dependant, simply follow the process described below for your type of policy. Also, if the dependant you want to add is a newborn, please check the paragraph about 'In-patient treatment limits for newborn dependants' further below.

## **Policies with full medical underwriting**

You may apply to add a family member to your policy by completing the relevant application form. Your new dependant will be subject to medical underwriting and, if accepted, cover will start from the date of acceptance.

However, if the dependant you want to add is a newborn, please follow the guidelines below.

### **How do I add a newborn to my policy?**

Please send an email to [underwriting@e.allianz.com](mailto:underwriting@e.allianz.com) within six weeks from birth and attach the birth certificate. With the exception of multiple birth babies born as a result of medically assisted reproduction, we will accept the baby without medical underwriting if the birth parent or intended parent (in the case of surrogacy) has been insured with us for a minimum of six continuous months. Cover will start at birth.

### **What happens if I don't notify you within six weeks?**

The newborn child will be underwritten and if accepted, cover will start from the date of acceptance.

### **What if I'm adding multiple birth babies, babies born by surrogacy, adopted and fostered children?**

Multiple birth babies born as a result of medically assisted reproduction will be underwritten and if accepted, cover will start from the date of acceptance.

## **Non-underwritten policies**

To add a family member as a dependant on your policy, simply notify your company and they will organise it with us.

However, if the dependant you want to add is a newborn, please follow the guidelines below.

### **How do I add a newborn to my policy?**

Newborn infants (including multiple birth babies, babies born by surrogacy, adopted and fostered children) will be accepted for cover from birth, provided that we are notified within six weeks of the date of birth. To have a newborn added to the policy, you must ask your company to submit a request in writing, including a copy of the birth certificate, to its usual contact person for membership changes.

### **What happens if I don't notify my company within six weeks?**

If we are notified six weeks or more after the date of birth, newborn children will be accepted for cover from the date of that notification.

## In-patient treatment limits for newborn dependants

There is a limit for in-patient treatment that takes place in the first three months following birth if the baby:

- was born by surrogacy.
- is adopted.
- is fostered.
- is a multiple-birth baby born as a result of medically assisted reproduction.

This limit is US\$ 40,500 per child and it applies before any other benefit in your plan. Out-patient treatment is paid under the terms of the Out-patient Plan.

## Changing country of residence

It is important that you contact our Helpline and notify your Group Scheme Manager to let us know when you change your country of residence. This may affect your cover or premium, even if you are moving to a country within your geographical area of cover, as your existing plan may not be valid there. Cover in some countries is subject to local health insurance restrictions, particularly for residents of that country. It is your responsibility to ensure that your health cover is legally appropriate. If you are not sure, please get independent legal advice, as we may no longer be able to cover you. The cover we provide is not a substitute for local compulsory health insurance.

## Changing your postal address or email address

We will send all correspondence to the address we have on record for you unless requested otherwise. You need to inform us in writing as soon as possible of any change in your home, business or email address.

## Correspondence

When you write to us, please use email or post (with the postage paid). We do not usually return original documents to you, but if you ask us to, we will.

## Renewal of cover

If your company pays for your premium, the renewal of your cover (and that of your dependants, if applicable) is the decision of your company.

If you pay your premium and your company renews your cover (and that of your dependants, if applicable), your policy will automatically renew for the next Insurance Year, if:

- we can continue to provide cover in your country of residence.
- all premiums due to us have been paid.
- the payment details we have for you are still valid on the policy renewal date. Please update us if you get a new/replacement credit card or if your bank account details have changed.

## Ending your cover

Your company can end your cover or that of any of your dependants by notifying us in writing. We cannot backdate the cancellation of your cover. It will automatically end:

- at the end of the Insurance Year, if the agreement between your company and us is terminated.
- if your company decides to end or not to renew your cover.
- if your company does not pay premiums or any other payment due under the Company Agreement with us.
- if you are an individual payer and you do not pay premiums or any other payment due under the Company Agreement with us.
- when you stop working for your company.
- upon the death of the insured employee.

We can end your cover and that of your dependants if there is reasonable evidence that you or they have misled or attempted to mislead us. For example giving us false information, withholding information, or working with another party to give us false information, either intentionally or carelessly, which may influence us when deciding:

- whether you (or they) can join the scheme.
- what premiums your company has to pay.
- whether we have to pay any claim.

## Policy expiry

Please note that upon the expiry of your policy, your right to reimbursement ends. For up to six months after the expiry date, we will reimburse any eligible expenses incurred during the period of cover. However, we will no longer cover any on-going or further treatment that is required after the expiry date of your policy.

## Applying for cover if group membership ends

If your cover under the Company Agreement comes to an end, you can apply for cover under one of our Healthcare Plans for Individuals and Families, by simply sending us an email (details below). Your policy may be subject to underwriting. In addition, if you are a member of a policy with full medical underwriting and your policy was active for two consecutive years, you can apply for individual cover without medical underwriting, provided that the level of cover is maintained or decreased. If you are enhancing your level of cover or your policy was active for less than two consecutive years, we reserve the right to evaluate your medical history when deciding on the acceptance of your application. You need to submit your application within one month of leaving the group scheme. If we accept your application, cover will start on the first day after you leave the group scheme.

① [individual.sales@allianzworldwidecare.com](mailto:individual.sales@allianzworldwidecare.com)

# Paying premiums

## If your company pays your insurance premium

In most cases, your company is responsible for paying the premiums for you and your dependants, covered under the Company Agreement. Your company may also pay other charges associated with your cover. However, you may be liable to pay tax in respect of the premiums paid by your company. For details, please check with your company.

## If you pay your insurance premium

If you are responsible for paying your insurance premium, you need to pay us in advance for the duration of your cover. Your Insurance Certificate shows the amount your company has agreed with us and your selected payment frequency. You need to pay the **initial premium** or first premium instalment immediately after we accept your application. When you receive your invoice, please check that the premium matches the amount shown on your agreed quotation and contact us immediately if there is any difference. We are not responsible for payments made through third parties. **Subsequent premiums** are due on the first day of the chosen payment period.

If applicable, you may also need to pay the following taxes in addition to your premium:

- VAT
- Other taxes, levies or charges relating to your cover that we may have to pay or collect from you by law

These charges may already be in effect when you join but they could be introduced (or change) afterwards. Your invoice will show these taxes. If they change or if new taxes are introduced, we will write to inform you. If you do not accept the changes, you can choose to end your cover. We will not apply any of the changes if you end your membership within 30 days of the date they take effect, or within 30 days of us telling you about the changes (whichever is later).

Each year on the renewal date, we may change how we calculate your premiums and taxes, the amount you have to pay and/or the method of payment. If so, we will inform you of these changes and they will only apply from your renewal date. If you wish, you can change the way you pay at policy renewal. Please write to us to request this at least 30 days before the renewal date.

If you are unable to pay your premium for any reason, please contact us so that we can discuss this with you, as if you don't pay your premiums on time, you may lose your cover.

# The following terms also apply to your cover

**Applicable law:** Your policy is governed by the laws and courts of the country as set out in the Company Agreement, unless otherwise required by law..

**Sanctions suspension clause:** Any benefits, cover and claims payments are suspended if any element of the cover, benefit, activity, business, or underlying business exposes us to:

- any applicable sanction, prohibition or restriction under the United Nations' resolutions, or
- the trade or economic sanctions, laws or regulations of the European Union, United Kingdom, or United States of America.

The above suspension will continue until such time as we are no longer exposed to any such sanction, prohibition, or restriction.

**Who is covered:** Only those group members (and dependants) as described in the Company Agreement are eligible for cover.

**The amounts we will pay:** Our liability to you is limited to the amounts indicated in the Table of Benefits and any policy endorsements. The amount reimbursed, whether under this policy, public medical scheme or any other insurance will not exceed the figure stated on the invoice.

**Who can make changes to your policy:** No one, except an appointed representative or the Group Scheme Manager, is allowed to make changes to your policy on your behalf. Changes are only valid when agreed by your company and us.

**When cover is provided by someone else:** We may decline a claim if you or any of your dependants are eligible to claim benefits from:

- A public scheme
- Any other insurance policy
- Any other third-party

If that is the case, you need to inform us and provide all necessary information. You and the third party cannot agree any final settlement or waive our right to recover expenses without our prior written agreement. Otherwise, we are entitled to get back from you any amount we have paid and to cancel your cover.

We have the right to claim back from a third party any amount we paid for a claim, if the costs were due from or also covered by them. We may take legal proceedings in your name, at our expense, to achieve this. This is called subrogation.

**Circumstances outside of our control (force majeure):** We will always do our best for you, but we are not liable for delays or failures in our obligations to you caused by things that are outside of our reasonable control. Examples are extremely severe weather, floods, landslides, earthquakes, storms, lightning, fire, subsidence, epidemics, acts of terrorism, outbreaks of military hostilities (whether or not war is declared), riots, explosions, strikes or other labour unrest, civil disturbances, sabotage and expropriation by governmental authorities.

#### **Cancellation and fraud:**

- a) For policies with full medical underwriting, the information you and your dependants give us, e.g. on the Application Form or supporting documents, needs to be accurate and complete. If it isn't correct or if you don't tell us about things that may affect our underwriting decision, it may invalidate your policy from the start date. You also need to tell us about any medical conditions that arise between completing the application form and the start date of the policy. Medical conditions that you don't tell us about will most likely not be covered. If you're not sure whether certain information is relevant to underwriting, please call us and we'll be able to clarify that.
- b) We will not pay any benefits for a claim if:
- the claim is false, fraudulent or intentionally exaggerated.
  - you or your dependants or anyone acting on your or their behalf use fraudulent means to obtain benefit under this policy.

The amount of any claim we paid to you before the fraudulent act or omission was discovered will become immediately owing to us. We reserve the right to inform your company of any fraudulent activity.

**Making contact with dependants:** In order to administer your policy, we may need to request further information. If we need to ask about one of your dependants (e.g. when we need to collect an email address for an adult dependant), we may contact you as the person acting on behalf of the dependant, and ask you for the relevant information, provided it is not sensitive information. Similarly, for the purposes of administering claims, we may send you non-sensitive information that relates to a family member.




# Data protection

Our Data Protection Notice explains how we protect your privacy and process your personal data. You must read it before sending us any personal data. To read our Data Protection Notice visit:

 [www.allianzcare.com/en/privacy.html](http://www.allianzcare.com/en/privacy.html)

Alternatively, you can contact us on the phone to request a paper copy.


 +353 1 630 1301

If you have any queries about how we use your personal data, please email us at:


 [AP.EU1DataPrivacyOfficer@allianz.com](mailto:AP.EU1DataPrivacyOfficer@allianz.com)

# Complaints procedure

Our Helpline is always the first number to call if you have any comments or complaints. If we can't resolve the problem on the phone, please email or write to us:

 +353 1 630 1301

 [client.services@e.allianz.com](mailto:client.services@e.allianz.com)

 Customer Advocacy Team,  
Allianz Care,  
15 Joyce Way,  
Park West Business Campus,  
Nangor Road,  
Dublin 12, Ireland

We will handle your complaint according to our internal complaint management procedure.  
For details see:

 [www.allianzcare.com/complaints-procedure](http://www.allianzcare.com/complaints-procedure)

You can also contact our Helpline to obtain a copy of this procedure.

# Definitions

The following definitions apply to our Healthcare Plans. The benefits you are covered for are listed in your Table of Benefits. If your plan includes any benefit not defined below, the definition will appear in the 'Notes' section at the end of your Table of Benefits. Wherever these words/phrases appear in your policy documents, they will always have the following meanings:

## A

### Accident

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.

### Accommodation costs for one parent staying in hospital with an insured child

Hospital accommodation costs of one parent or legal guardian for the duration of the insured child's admission to hospital for eligible treatment. If a suitable bed is not available in the hospital, we will contribute the equivalent of the daily room rate in a three-star hotel towards any hotel costs incurred. We do not cover sundry expenses such as meals, phone calls or newspapers. Please check your Table of Benefits to confirm whether an age limit applies with regard to the child.

### Acute

Sudden onset of symptoms or a medical condition.

## B

### Bariatric Surgery

Surgical procedures aimed to achieve weight loss, out of medical necessity. The surgical procedures we cover are: gastric bypass surgery, sleeve gastrectomy surgery, biliopancreatic diversion (with or without duodenal switch) and laparoscopic adjustable silicone gastric banding surgery. It also refers to all pre and post-surgery assessments, consultations and any complications thereafter, up to the benefit limit. Cover is only provided where all the following conditions are met:

- a) You have a BMI of 40 or above, or a BMI between 35 and 40 in addition to two of the following significant diagnoses that could be improved with weight loss: Hypertension, Type 2 Diabetes Mellitus, Hypercholesterolemia, Ischemic Heart disease.
- b) You have tried all appropriate non-surgical measures but have failed to achieve or maintain adequate, clinically beneficial weight loss for at least one year. All efforts and compliance with healthy eating and regular exercise need to be proven to Allianz Care.
- c) You have received, or will be receiving, intensive management in a specialist obesity service. We have the right to decide if an obesity clinic/bariatric surgeon is operating as a reasonable specialist obesity service.
- d) You are deemed fit for anesthesia and surgery as decided by our medical director.
- e) You commit to the need for long-term follow-up and supervision.

Our medical director reserves the right to decline cover for Bariatric surgery if considered as non-medically necessary.

## C

### Cancer screening

Health checks, tests and examinations for the early detection of illness or disease, performed at appropriate age intervals, without any clinical symptoms being present. To be covered, you need to receive the cancer screening services at a licensed medical institution or a licensed health examination institution, or under the guidance of a doctor in an appropriate setting and in accordance with the international clinical practice guidelines.

### Chronic condition

Sickness, illness, disease or injury that lasts longer than six months or requires medical attention (such as check-up or treatment) at least once a year. It also has one or more of the following characteristics:

- Is recurrent in nature
- Is without a known, generally recognised cure
- Is not generally deemed to respond well to treatment
- Requires palliative treatment
- Leads to permanent disability

Please refer to the 'Notes' section of your Table of Benefits to confirm whether chronic conditions are covered.

### Company

Your employer as named in the Company Agreement.

### Company Agreement

The agreement we have with your employer, through which you and your dependants are insured with us. This agreement sets out who can be covered, when cover begins, how it is renewed and how premiums are paid.

### Complementary treatment

Therapeutic and diagnostic treatment treatment that exists outside of traditional Western medicine. Please refer to your Table of Benefits to confirm whether any of the following complementary treatment methods are covered: chiropractic treatment, osteopathy, Chinese herbal medicine, homeopathy, acupuncture and podiatry as practised by approved therapists.

### Complications of childbirth

Medically necessary costs due to complications of childbirth. Where your plan also includes the benefits 'Routine maternity' or 'Routine delivery and newborn care', 'Complications of childbirth' includes medically necessary caesarean sections.

### Complications of pregnancy

It relates to the health of the mother. Only the following complications that arise during the pre-natal stages of pregnancy are covered: gestational diabetes, pre-eclampsia, stillbirth, hydatidiform mole, ectopic pregnancy, miscarriage and threatened miscarriage.

### Congenital conditions

Any abnormality, deformity, disease, disorder, illness, malformation, defect, anomaly or injury that is hereditary or acquired before or during birth. A congenital condition can be diagnosed at birth or later in life.

### Co-payment

The percentage of the costs that you must pay. E.g. if a benefit has an 80% refund, this means that a co-payment of 20% applies, therefore we will pay 80% of the costs of each eligible treatment per insured person, per Insurance Year. Video consultation services are not subject to co-payment when accessed via the Telehealth Hub.



### Day-care treatment

Planned treatment received in a hospital or day-care facility during the day, including a hospital room and nursing, that does not medically require the patient to stay overnight and where a discharge note is issued.

### Deductible

Also referred to as 'excess' in health insurance. It is the part of the cost that is payable by you and that we deduct from the amount we will pay. We offer two types of deductibles: 'per person' and 'per family'.

The 'per person' deductible applies to policies covering a single insured person with up to one dependant; this deductible applies separately to each person included in the policy.

The 'per family' deductible applies to policies covering a family (i.e. three or more insured people); this deductible is applied collectively to all people included in the policy. Please note that both types of deductible apply per Insurance Year: therefore, if your claim is towards the end of the Insurance Year and treatment continues over the renewal date, the annual deductible will be payable for treatment received in each Insurance Year.

Benefits that are subject to the deductible are listed in your Table of Benefits with an A.

If you also have local insurance in place (with another healthcare insurer), you can request that any eligible in-patient/day-care claims paid for by the local healthcare insurer are accepted as a contribution to the deductible amount on your healthcare plan with us. This only applies to eligible in-patient/day-care treatment received in a hospital or clinic.

Please refer to the 'Medical claims' section for more information.

### Dental prescription drugs

Drugs prescribed by a dentist for the treatment of dental inflammation or infection. The prescription drugs must be proven to be effective for the condition and recognised by the pharmaceutical regulator in a given country. They do not include mouthwashes, fluoride products, antiseptic gels and toothpastes.

### **Dental prostheses**

Crowns, inlays, onlays, adhesive reconstructions/restorations, bridges, dentures and implants as well as all necessary and ancillary treatment required.

### **Dental surgery**

Surgical extraction of teeth, as well as other tooth-related surgical procedures such as apicoectomy and dental prescription drugs. All investigative procedures that establish the need for dental surgery such as laboratory tests, X-rays, CT scans and MRI(s) are included under this benefit. Dental surgery does not cover surgical treatment that relates to dental implants.

### **Dental treatment**

An annual check-up, simple fillings related to cavities or decay, root canal treatment and dental prescription drugs.

### **Dependant**

Your spouse or partner and unmarried children that are named as dependants on your Insurance Certificate. Children are covered up to the day before their 18th birthday; or up to the day before their 26th birthday if they are in full-time education.

### **Diagnostic tests**

Investigations such as x-rays or blood tests, carried out for diagnostic purposes. These tests are covered when you are already displaying symptoms or when needed following other medical test results. This benefit does not cover annual check-ups or routine screenings.

### **Dietician fees**

Charges for dietary or nutritional advice provided by a health professional who is registered and qualified to practise in the country where the treatment is received. If included in your plan, cover is only provided in respect of eligible diagnosed medical conditions.

### **Direct family history**

It exists where a parent, grandparent, sibling or child has been previously diagnosed with the medical condition in question.

### **Doctor**

A person who is licensed to practise medicine under the law of the country in which treatment is given and where they are practising within the limits of their licence.

### **Doctor Fees**

Fees for consultations, including medical practitioner and specialist fees, incurred in respect of out-patient treatment.

# E

### **Emergency**

The onset of a sudden and unforeseen medical condition that requires urgent medical assistance. Only treatment commencing within 24 hours of the emergency event will be covered.

### **Emergency in-patient dental treatment**

Acute emergency dental treatment for the relief of pain that is due to a serious accident and requires admission to hospital. The treatment must take place within 24 hours of the emergency event. Cover does not extend to follow-up dental treatment, dental surgery, dental prostheses, orthodontics or periodontics. If cover is provided for these benefits, it will be listed separately in the Table of Benefits.

### **Emergency out-patient dental treatment**

Treatment received in a dental surgery or hospital emergency room for the immediate relief of dental pain caused by an accident or an injury to a sound natural tooth. Treatment may include pulpotomy or pulpectomy and the subsequent temporary fillings, limited to three fillings per Insurance Year. Treatment must take place within 24 hours of the emergency event. It does not include any form of dental prostheses, permanent restorations or the continuation of root canal treatment. However, if your policy also includes a Dental Plan, it will cover dental treatment in excess of the limit on 'Emergency out-patient dental treatment' benefit. In that case, the Dental Plan terms will apply.

### **Emergency treatment outside area of cover**

Treatment for medical emergencies that occur during business or holiday trips outside your area of cover (or outside country of residence for those with Worldwide cover). Cover is provided for up to six weeks per trip within the maximum benefit amount. It includes treatment required due to an accident or the sudden beginning or worsening of a severe illness that presents an immediate threat to your health. Treatment by a doctor must start within 24 hours of the emergency event. Cover is not provided for curative or follow-up non-emergency treatment, even if you are deemed unable to travel to a country within your geographical area of cover. Nor does it extend to charges relating to maternity, pregnancy, childbirth or any complications of pregnancy or childbirth. Please tell your company's Group Scheme Manager if you are going to be outside your area of cover for more than six weeks.

### **Expenses for one person accompanying an evacuated person**

Travel costs for one person accompanying the evacuated person. If they can't travel in the same vehicle, we will pay for an alternative form of transport at economy rates. Following completion of treatment, we will also cover the cost of the companion's return trip, at economy rates, to the country where the evacuation started from. Cover is not provided for hotel accommodation or other related expenses.

## F

### **Family**

The policyholder with two or more legal dependents.

### **Family history**

It exists where a parent, grandparent, sibling, child, aunt or uncle has been previously diagnosed with the medical condition in question.

### **Full medical underwriting**

The assessment of insurance risk based on information that you give us when applying for cover. Our underwriting team uses this information to decide the terms of our offer.

## G

### **Gender dysphoria**

The distress a person feels due to a mismatch between their gender identity and their sex assigned at birth.

### **Gender dysphoria services**

Any of the following medically necessary treatments:

- Behavioral health services such as counselling for gender dysphoria and related psychiatric conditions (e.g. anxiety, depression). Treatment must be prescribed by a psychiatrist or PhD clinical psychologist.
- Hormonal therapy.
- Age-related and gender-specific preventive health checks such as cervical, breast, prostate cancer screenings, as appropriate to the individual's biological anatomy.
- Gender reassignment and related surgery, if you are diagnosed as having gender dysphoria, and the following criteria are met:

- You are at least 18 years old.
- You have one letter of recommendation for surgery from a mental health professional for breast/chest surgery or two letters of recommendations from two separate mental health professionals for genital surgery, including an extensive report. We will also accept a letter from a master's degree-level professional (it refers to anyone working in the mental health field – psychiatrist, mental health nurse or psychologist who has done a relevant master degree in this medical area) if the second letter is from a psychiatrist or PhD clinical psychologist.

The recommendation must be based on assessments conducted within the last 24 months and must indicate that your decision is current and not due to any other treatable condition or disorder. Each recommendation must state that the surgery is medically necessary according to evidence-based clinical guidelines.

### **Group Scheme Manager**

The designated representative of your company, who acts as the point of contact between the company and us for matters relating to the administration of the plan such as enrolment, premium collection and renewal.

## H

### **Health and wellbeing checks including screening for the early detection of illness or disease**

Health checks, tests and examinations, performed at appropriate age intervals, without any clinical symptoms being present. To be covered, you need to receive the health and wellbeing screening services at a licensed medical institution or a licensed health examination institution, or under the guidance of a doctor in an appropriate setting and in accordance with the international clinical practice guidelines.

### **Hereditary condition**

Any abnormality, deformity, disease or illness that has been passed down through the generations of your family. This includes, but is not limited to, Sickle Cell anemia and Huntington's Chorea.

### **HIV or AIDS treatment**

A benefit that covers consultations, investigations, in-patient and out-patient treatment related to a diagnosis of Human Immunodeficiency Virus (HIV) or Acquired Immune Deficiency Syndrome (AIDS). If included in your plan as a specific benefit, cover is limited to the amount shown in your Table of Benefits.

### **Home country**

A country for which you hold a current passport or which is your principal country of residence.

### **Home visits**

Consultations provided by a doctor or therapist in your home. We will reimburse home visits at the same rate as a visit to the doctor/therapist's office. We will only reimburse amounts over and above this if it is deemed that a home visit was medically necessary. For example, following the sudden onset of an acute illness, you were rendered incapable of visiting the doctor or therapist at their office.

### **Hormone replacement therapy**

The use of female hormones for the relief of symptoms resulting from cessation of ovarian function, either at the time of the natural menopause or following surgical removal of the ovaries. Cover is provided for medical practitioner fees, specialists fees as well as prescription drug expenses.

### **Hospital**

Any establishment that is licensed as a medical or surgical hospital in the country where it operates and where the patient is permanently supervised by a doctor. The following are not considered hospitals: rest and nursing homes, spas, cure-centres and health resorts.

### **Hospital accommodation**

Standard private or semi-private accommodation as shown in the Table of Benefits - deluxe, executive rooms and suites are not covered. The hospital accommodation benefit only applies when the hospitalisation is not related to any other in-patient benefit shown on the Table of Benefits. For example, if a member is hospitalised for cancer treatment, the hospital accommodation will be covered under the oncology benefit, and not under the hospital accommodation benefit. Examples of benefits that already include hospital accommodation (if included in your plan) are: 'Psychiatry and psychotherapy', 'Organ transplant', 'Oncology', 'Routine maternity', 'Palliative care' and 'Long-term care'.

### **In-patient treatment**

Treatment received in a hospital where an overnight stay is medically necessary.

### **Insurance Certificate**

A document we issue that outlines the details of your cover. It confirms that your company has a group insurance policy with us.

### **Insurance Year**

It applies from the effective date of your policy, as shown on the Insurance Certificate, and ends at the expiry date of the Company Agreement. The following Insurance Year coincides with the year that is defined in the Company Agreement.

### **Insured person**

You and your dependants as stated on your Insurance Certificate.

### **Laser eye treatment**

The surgical improvement of the refractive quality of the cornea using laser technology, including the necessary pre-operative investigations.

### **Living donor medical costs**

Donor medical expenses for organ transplants carried out as in-patient or day-care treatment. It also includes all necessary testing to determine compatibility, once a potential donor has been identified. We will cover the costs only in cases where you are the recipient of the donor's organ.

### **Local ambulance**

Ambulance transport that is required for an emergency or out of medical necessity, to the nearest available and appropriate hospital or licensed medical facility.

## Long-term care

Care over an extended period of time after the initial acute/curative treatment has been completed. This usually occurs for a chronic condition or disability requiring uninterrupted/continuous medical care, or where treatment options are limited to the existing level of care. Long-term care can be provided at home, in the community, in a hospital, a long-term care facility or in a nursing home.



## Medical evacuation

It applies in the following scenarios:

- If the necessary treatment you are covered for is not available locally.
- If adequately screened blood is unavailable in an emergency.

We will evacuate you to the nearest appropriate medical centre (which may or may not be in your home country) by ambulance, helicopter or aeroplane. The medical evacuation should be requested by your doctor, and will be carried out in the most economical way that is appropriate to your medical condition. Following completion of treatment, we will also cover the cost of your return trip at economy rates to your principal country of residence.

If you can't travel or be evacuated for medical reasons following discharge from an in-patient episode of care, we will cover the reasonable cost of hotel accommodation in a private en-suite room for up to seven days. We do not cover costs for hotel suites, four or five-star hotel accommodation or hotel accommodation for an accompanying person.

If you are evacuated to the nearest appropriate medical centre for ongoing treatment, we will cover the reasonable cost of hotel accommodation in a private en-suite room. This cost must be more economical than the cost of a series of journeys between the nearest appropriate medical centre and your principal country of residence. Hotel accommodation for an accompanying person is not covered.

Where adequately screened blood is not available locally, we will, where appropriate, try to locate and transport screened blood and sterile transfusion equipment, if this is advised by the treating doctor and our own medical experts. We and our agents accept no liability if we are unsuccessful or if contaminated blood or equipment is used by the treating authority.

You must contact us at the first indication that you need an evacuation. From this point onwards, we will organise and coordinate the evacuation until you arrive safely at your destination of care. If evacuation services are not organised by us, we reserve the right to decline all costs incurred.

## Medical necessity

Medical treatment, services or supplies that fulfil all of the following:

- a) Essential to identify or treat your condition, illness or injury.
- b) Consistent with your symptoms, diagnosis or treatment of the underlying condition.
- c) In accordance with generally accepted medical practice and professional standards of care in the medical community at the time (this does not apply to complementary treatment methods if they form part of your cover).
- d) Required for reasons other than the comfort or convenience of you or your doctor.
- e) Proven and demonstrated to have medical value (this does not apply to complementary treatment methods if they form part of your cover).
- f) Considered to be the most appropriate type and level of service or supply.
- g) Provided at an appropriate facility, in an appropriate setting and at an appropriate level of care for the treatment of your medical condition.
- h) Provided only for an appropriate duration of time.

In this definition, the term 'appropriate' means taking patient safety and cost effectiveness into consideration. In respect to in-patient treatment, 'medically necessary' also means that diagnosis can't be made or treatment can't be safely and effectively provided on an out-patient basis.

## Medical practitioners

Doctors who are licensed to practise medicine under the law of the country in which treatment is given and where they are practising within the limits of their licence.

## Medical practitioner fees

Fees charged for non-surgical treatment performed or administered by a medical practitioner.

## Mental health professional

Licensed practitioner working in health care, counselling or social services who offers services for the purpose of treating mental health conditions.

## Midwife fees

Fees charged by a midwife or birth assistant, who, according to the law of the country in which treatment is given, has completed the necessary training and passed the necessary state examinations.



# N

## Newborn care

The following essential examinations, diagnostic procedures and treatments as required following birth:

- Customary examinations required to assess the integrity and basic function of the child's organs and skeletal structures
- One hearing examination
- Screening tests for PKU, congenital hypothyroidism and G6PD
- Vitamin K, hepatitis B and BCG vaccinations

Cover doesn't include further preventive diagnostic procedures, such as routine swabs or blood typing. However, if for medical reasons the child needs any follow-up investigations and treatment, these are covered under the newborn's own policy (if they have been added as a dependant). For multiple birth babies born as a result of medically assisted reproduction, all babies born by surrogacy, adopted and fostered children, in-patient treatment is limited to US\$ 40,500 per child for the first three months following birth: this limit applies before any other benefit in your plan. Out-patient treatment is paid within the terms of the Out-patient Plan.

## Non-prescribed physiotherapy

Treatment provided by a registered physiotherapist without being referred by a doctor in advance. Cover is limited to the number of sessions indicated in your Table of Benefits. A doctor must prescribe any additional sessions over this limit, which will be covered under the 'Prescribed physiotherapy' benefit. Physiotherapy does not include therapies such as Rolfing, Massage, Pilates, Fango and Milta.

## Non-underwritten policies

Policies where we don't request the insured persons to provide information about their health at the point of joining, as their medical history is not considered nor assessed. Pre-existing medical conditions are covered subject to the benefits, terms and conditions of the policy.

## Nursing at home or in a convalescent home

Nursing received immediately after, or instead of, eligible in-patient or day-care treatment. We will pay the benefit listed in the Table of Benefits if the treating doctor decides that it is medically necessary for you to stay in a convalescent home or have a nurse in attendance at home. This benefit also needs to be approved by our Medical Director. This benefit doesn't cover spas, cure centres, health resorts, palliative care or long-term care.

# O

## Obesity

It is diagnosed when a person has a body mass index (BMI) of over 30 (you can find a BMI calculator at: [www.allianzcare.com/en/support/health-and-wellness/bmi-calculator.html](http://www.allianzcare.com/en/support/health-and-wellness/bmi-calculator.html)).

## Occupational therapy

Treatment that helps you develop skills needed for daily living and interactions with other people and the environment. These refer to:

- Fine and gross motor skills (how you perform small, precise tasks and whole-body movement).
- Sensory integration (how the brain organises a response to your senses).
- Coordination, balance and other skills such as dressing, eating and grooming.

We will need to see a progress report after every 20 sessions.

## Oculomotor therapy

A specific type of occupational therapy that aims to synchronise eye movement when there is a lack of coordination between eye muscles.

## Oncology

Specialist fees, diagnostic tests, radiotherapy, chemotherapy and hospital charges related to the treatment of cancer from the point of diagnosis. We also cover the cost of an external prosthetic device for cosmetic purposes, for example a wig for hair loss or a prosthetic bra after breast cancer treatment.

## Oral and maxillofacial surgical procedures

Surgical treatment on the mouth, jaws, face or neck performed in a hospital by an oral and maxillofacial surgeon for: oral pathology, temporomandibular joint disorders, facial bone fractures, congenital jaw deformities, salivary gland diseases and tumours.

Unless you hold a Dental Plan, we do not cover the following procedures even if they are performed by an oral and maxillofacial surgeon:

- Surgical removal of impacted teeth
- Surgical removal of cysts
- Orthognathic surgeries for the correction of malocclusion

## Organ transplant

Surgical procedure in performing organ and/or tissue transplants that has been approved by the Food and Drug Administration (FDA), and is subject to all the terms, provisions and exclusions of the policy. This benefit covers medically necessary prescribed medication needed for pre- and post-transplant treatment and the surgical procedure, up to the benefit limit stated in your Table of Benefits. The costs associated with organ, cell or tissue procurement, transportation and harvesting are also covered. Please note that a separate benefit limit may apply to these and to any complications or consequences of them. We only pay for organ transplants that are required as a result of an eligible condition.

## Orthodontics

The use of devices to correct malocclusion (misalignment of your teeth and bite). We only cover orthodontic treatment that meets the medical necessity criteria described below. As the criteria are very technical, please contact us before starting treatment so we can verify if your treatment meets the criteria.

Medical necessity criteria:

- a) Increased overjet > 6mm but <= 9 mm
- b) Reverse overjet > 3.5 mm with no masticatory or speech difficulties
- c) Anterior or posterior crossbites with > 2 mm discrepancy between the retruded contact position and intercuspal position
- d) Severe displacements of teeth > 4
- e) Extreme lateral or anterior open bites > 4 mm
- f) Increased and complete overbite with gingival or palatal trauma
- g) Less extensive hypodontia requiring pre-restorative orthodontics or orthodontic space closure to obviate the need for a prosthesis
- h) Posterior lingual crossbite with no functional occlusal contact in one or more buccal segments
- i) Reverse overjet > 1 mm but < 3.5 mm with recorded masticatory and speech difficulties
- j) Partially erupted teeth, tipped and impacted against adjacent teeth
- k) Existing supernumerary teeth

You will need to send us some supporting information to show that your treatment is medically necessary and therefore covered by your plan. The information we ask for may include, but is not limited to:

- A medical report issued by the specialist, stating the diagnosis (type of malocclusion) and a description of your symptoms caused by the orthodontic problem.

- A treatment plan showing the estimated duration and cost of the treatment and the type/material of the appliance used.
- The payment arrangement agreed with the medical provider.
- Proof of payment for orthodontic treatment.
- Photographs of both jaws clearly showing dentition before the treatment.
- Clinical photographs of the jaws in central occlusion from frontal and lateral views.
- Orthopantomogram (panoramic x-ray).
- Profile x-ray (cephalometric x-ray).
- Any other document we may need to assess the claim.

We will only cover the cost of standard metallic braces and/or standard removable appliances. However, we'll cover cosmetic appliances such as lingual braces and invisible aligners up to the cost of metallic braces, subject to the 'Orthodontic treatment' benefit limit.

## Orthomolecular treatment

Alternative treatment that aims to restore the individual biochemical balance through supplements. It uses natural substances such as vitamins, minerals, enzymes and hormones.

## Out-patient surgery

Surgical procedure performed in a surgery, hospital, day-care facility or out-patient department that does not require you to stay overnight out of medical necessity.

## Out-patient treatment

Treatment provided in the practice or surgery of a medical practitioner, therapist or specialist that does not require you to be admitted to hospital.

# P

## Palliative care

Ongoing treatment that aims to alleviate the physical/psychological suffering associated with progressive, incurable illness and to maintain quality of life. It includes in-patient, day-care and out-patient treatment following the diagnosis of a terminal condition. We will pay for physical care, psychological care, hospital or hospice accommodation, nursing care and prescription drugs.

## Partner

A person you have lived with in a conjugal relationship for a continuous period of 12 months.

### **Periodontics**

Dental treatment related to gum disease.

### **Podiatry**

Medically necessary treatment carried out by a State Registered podiatrist.

### **Policies with full medical underwriting**

Policies where we ask the insured persons to provide detailed information about their medical history when they apply for cover. We assess the medical history before confirming cover, to determine the type of insurance risk. Based on the insurance risk, we might confirm cover with exclusion of certain benefits and/or premium loading. Cover for pre-existing conditions is subject to the terms offered by our Underwriting Team, and governed by the benefits, terms and conditions of the policy.

### **Policyholder**

The person appearing first in the Insurance Certificate.

### **Post-hospitalisation treatment**

Out-patient treatment required in the 90 days following discharge from an in-patient or day-care treatment for the same acute medical condition. This benefit covers medical practitioners' fees, specialists' fees, out-patient surgery, prescribed drugs and dressings, MRI, PET and CT scans, X-rays, pathology and other diagnostic tests and procedures.

### **Post-natal care**

Routine post-partum medical care received by the mother for up to six weeks after delivery.

### **Pre-existing conditions**

Medical conditions for which one or more symptoms presented at some point during your or your dependants' lifetime. This applies regardless of whether you or your dependants sought any medical advice or treatment. We would deem any such condition to be pre-existing if we could reasonably assume you or your dependants would have known about it before the start date of the policy. Your policy will cover pre-existing conditions unless we tell you otherwise in writing.

We will also treat as pre-existing any medical conditions that arise between the date you completed the application form and the later of the following:

- The date we issued your Insurance Certificate, or
- The start date of your policy.

Such pre-existing conditions will also be subject to full medical underwriting and if they are not disclosed, they will not be covered. Please refer to the 'Notes' section of your Table of Benefits to confirm if pre-existing conditions are covered.

### **Pregnancy**

The period of time when you are expecting a baby, from the date of the first diagnosis until delivery.

### **Pre-hospitalisation tests**

Out-patient pre-hospitalisation tests carried out in the 72 hours before in-patient or day-care treatment covered under your plan.

### **Pre-natal care**

Common screening and follow-up tests required during pregnancy. For women aged 35 and over, this includes Triple/Bart's, Quadruple and Spina Bifida tests, amniocentesis and, if directly linked to an eligible amniocentesis, DNA-analysis.

### **Prescribed drugs**

Over the counter drugs when prescribed by a doctor to:

- treat a confirmed diagnosis or medical condition.
- compensate a lack of vital bodily substances.

Examples are aspirins, vitamins and hypodermic needles. Prescribed drugs must be clinically proven to be effective for the diagnosed condition. They must also be recognised by the pharmaceutical regulator in the country where you use the prescription. Even if you can legally buy a medication without a doctor's prescription in that country, you must get a prescription for these costs to be covered.

### **Prescribed glasses and contact lenses including eye examination**

Cover for a routine eye examination carried out by an optometrist or ophthalmologist (one check-up per Insurance Year) and for lenses and glasses to correct vision.

### **Prescribed medical aids**

Any device that is prescribed and medically necessary to enable you to carry out everyday activities. Examples include:

- Biochemical aids such as insulin pumps, glucose meters and peritoneal dialysis machines.
- Motion aids such as crutches, wheelchairs, orthopaedic supports/braces, artificial limbs and prostheses.
- Hearing and speaking aids such as an electronic larynx.
- Medically graduated compression stockings.
- Long-term wound aids such as dressings and stoma supplies.

We do not cover costs for medical aids that form part of palliative care or long-term care.

### Prescribed physiotherapy

Treatment provided by a registered physiotherapist following referral by a doctor. Physiotherapy (either prescribed, or a combination of non-prescribed and prescribed treatment) is initially restricted to 12 sessions per condition, after which treatment must be reviewed by the doctor who referred you. If you need further sessions, you must send us a new progress report after every set of 12 sessions, indicating the medical necessity for more treatment. Physiotherapy does not include therapies such as Rolfing, massage, Pilates, Fango and Milta.

### Prescription drugs

Products that you can't buy without a prescription and are to treat a confirmed diagnosis or medical condition or to compensate a lack of vital bodily substances. Examples are antibiotics, sedatives, etc. Prescription drugs must be clinically proven to be effective for the diagnosed condition. They must also be recognised by internationally accepted medical guidelines. You can claim for a supply of up to 3 months from the prescription date, subject to length of time remaining on the policy.

### Preventive surgery

Prophylactic mastectomy or prophylactic oophorectomy. We will pay for preventive surgery when:

- you have a direct family history of a disease which is part of a hereditary cancer syndrome (for example, breast cancer or ovarian cancer), and
- genetic testing has established the presence of a hereditary cancer syndrome.

### Preventive treatment

Treatment you receive without any clinical symptoms being present at the time of treatment (e.g. the removal of a pre-cancerous growth). This benefit is covered when the 'Preventive treatment' benefit is listed in your Table of Benefits.

### Principal country of residence

The country where you and your dependants (if applicable) live for more than six months of the year.

### Professional sports

Any sporting activity that you undertake and from which you derive a salary or other economic compensation.

### Psychiatry and psychotherapy

Treatment of mental, behavioural and personality disorders, including autism spectrum and eating disorder. Treatment must be carried out by a psychiatrist, clinical psychologist or licensed psychotherapist. The condition must be clinically significant and the treatment medically necessary.

All day-care or in-patient admissions must include prescription medication related to the condition.

Out-patient psychotherapy treatment (where covered) requires referral by a doctor and is limited to 10 sessions per condition initially. After every 10 sessions, a psychiatrist must review the treatment. If you need more sessions, you must send us a progress report that indicates the diagnosis and the medical necessity for further treatment.

Counselling is available through our Employee Assistance Programme (EAP) and refers to short-term, solution-focused interventions, and typically deals with current issues that are easily resolved on the conscious level. This is not meant for longer-term situations or the treatment of clinical disorders. EAP can help you and your immediate family deal with challenging situations that may arise in life, such as stress, anxiety, bereavement, workplace challenges, relationship issues, cross-cultural transition, coping with isolation and loneliness. For more information see the Employee Assistance Programme (EAP) section of this guide.

## R

### Reasonable and customary

Treatment costs that are usual within the country of treatment. We will only reimburse the cost of medical providers where their charges are reasonable and customary and in accordance with standard and generally accepted medical procedures.

### Rehabilitation

Treatment that combines therapies such as physical, occupational and speech therapy. It aims to restore original form or function after an acute illness, injury or surgery. Treatment must take place in a licensed rehabilitation facility and start within 14 days of discharge from acute medical and/or surgical treatment.

We cover in-patient or day-care accommodation costs only if admission to a rehabilitation facility was requested by your doctor and approved by us.

### Repatriation of mortal remains

The transportation of the deceased insured person's remains to their home country. If the insured passes away in their home country, we will cover transportation to the location of burial or cremation in that country, or to another home country where more than one home country exists. We cover costs such as: embalming, a container legally appropriate for transportation, shipping 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.

### **Routine maternity**

Medically necessary costs incurred during pregnancy and childbirth. This includes hospital charges, specialist fees, the mother's pre-natal and post-natal care, midwife fees (during labour only) and newborn care (see the definition of 'Newborn care' for what we cover under this benefit and for in-patient treatment limits that apply to adopted and fostered children, all babies born by surrogacy and multiple birth babies born as a result of medically assisted reproduction).

Please note that 3D and 4D ultrasound scans are covered up to the cost of a 2D scan only.

Caesarean sections that are not medically necessary are covered up to the cost of a routine delivery in the same hospital, subject to any 'Routine maternity' benefit limits. Medically-necessary caesarean sections are paid for under the 'Complications of childbirth' benefit.

## S

### **Second Medical Opinion**

The process of seeking an evaluation by another medical professional to confirm the diagnosis and treatment plan of a primary doctor, or to offer an alternative diagnosis and/or treatment.

### **Specialist**

A licensed doctor possessing the additional qualifications and expertise necessary to practise as a recognised specialist in diagnostic techniques, treatment and prevention in a particular field of medicine.

### **Specialist fees**

Non-surgical treatment performed or administered by a licensed doctor. This benefit does not include cover for psychiatrist, psychologist fees or any treatment that is already covered by another benefit under your Table of Benefits. We don't cover specialist treatment that is excluded under your policy.

### **Specialised out-patient drugs**

Highly specialised drugs that are used to treat the following chronic conditions: multiple sclerosis, rheumatoid arthritis, hemophilia, H.I.V., psoriasis, inflammatory bowel disease (IBD) and Hepatitis C. The prescription drugs must be clinically proven to be effective for the diagnosed condition. They must also be recognised by the pharmaceutical regulator in the country where you use the prescription. The benefit excludes any form of treatment or drug therapy

which in our reasonable opinion is experimental or unproven based on generally accepted medical practice.

### **Speech therapy**

Treatment carried out by a qualified speech therapist to treat diagnosed physical impairments. This includes conditions such as nasal obstruction, neurogenic impairment (e.g. lingual paresis, brain injury) or articulation disorders involving the oral structure (e.g. cleft palate).

### **Stem cell storage**

Costs for extraction and one year preservation of stem cells. The benefit limit applies to the insured mother per pregnancy. We don't cover travel or accommodation costs if the stem cell storage service is not available in the country where the baby is being delivered.

### **Surgical appliances and materials**

Those required for surgeries. They include artificial body parts or devices such as joint replacement materials, bone screws and plates, valve replacement appliances, endovascular stents, implantable defibrillators and pacemakers.

## T

### **Therapist**

Chiropractor, osteopath, podiatrist, Traditional Chinese Medicine practitioner, homeopath, acupuncturist, ayurvedic practitioner, physiotherapist, speech therapist, occupational therapist or oculomotor therapist, who is qualified and licensed under the laws of the country in which treatment takes place.

### **Travel costs of insured family members in the event of an evacuation**

The reasonable transportation costs of all insured family members of the evacuated person, including minors who might otherwise be left unattended. If all family members can't travel in the same vehicle with the evacuated person, we will pay for their round-trip transport at economy rates. Cover does not include hotel accommodation or other related expenses.

### **Travel costs of insured family members in the event of the repatriation of mortal remains**

The reasonable transportation costs of any insured family members who had been living abroad with the insured person who died, to travel to the country of burial of the deceased. Reasonable transportation costs are considered to be round trip transport costs at economy rates. Cover does not include hotel accommodation or other related expenses.

## Treatment

Medical, surgical or therapeutic interventions received to diagnose, prevent, cure or relieve illness and injury, or physical and mental disorder.

## Treatment of autism spectrum disorder

A range of therapies to improve the skills of an insured person with autism. This includes specialist medical treatment and accredited behavioural programmes. Treatment is covered as part of the 'Psychiatry and psychotherapy' benefit of your Out-patient Plan, if you have one. Check your Table of Benefit for any limits that may apply. We don't cover admissions, stays or day care treatment at specialised educational facilities.

## Treatment of eating disorders

A combination of psychotherapies, including cognitive behavioural therapy, medical monitoring, prescribed medication and nutritional counselling to treat anorexia nervosa, bulimia nervosa and binge-eating disorder.

All day-care or in-patient admissions must include prescription medication related to the condition.

Out-patient therapy (where covered) requires referral by a doctor and is limited for 10 sessions per condition initially. After every 10 sessions, a psychiatrist must review the treatment. If you need more sessions, you must send us a progress report that indicates the diagnosis and the medical necessity for further treatment.

Treatment is covered as part of the 'Psychiatry and psychotherapy' benefit of your Out-patient Plan, if you have one. Check your Table of Benefit for any limits that may apply.



## Waiting period

A period of time that begins on your policy start date (or effective date if you are a dependant), during which you are not entitled to cover for particular benefits. Your Table of Benefits shows which benefits are subject to waiting periods. Waiting periods do not apply to you, if you have a non-underwritten policy.

## We/Our/Us

Allianz Care.



## You/Your

The person working for the company and any dependants named on the Insurance Certificate.



## Video consultation services

They provide direct access to a doctor via a telecommunication platform. This benefit covers the costs of video consultations, as indicated in your Table of Benefits, and offers medical advice, diagnosis and issuance of a prescription, if needed, for non-urgent medical care. Access to teleconsultation services and prescriptions will depend on your geographical location and local country regulations. You can make an appointment to speak to a medical practitioner in English, subject to availability. Some third party providers may offer additional core languages. Cost of medicines are not included, but delivery of medicine or referrals may or may not be included under this benefit, even when prescribed or recommended during the video consultation.

# Exclusions

Although we cover most medically necessary treatment, we do not cover the following expenses unless indicated otherwise in the Table of Benefits or in any written policy endorsement.

## **ACQUISITION OF AN ORGAN AND TECHNICAL OR ANIMAL ORGANS**

Organ transplants involving technical or animal organs and expenses incurred during the acquisition of an organ relating to stem cell storage and banking.

## **CHEMICAL CONTAMINATION AND RADIOACTIVITY**

Treatment for any medical conditions arising directly or indirectly from chemical contamination, radioactivity or any nuclear material, including the combustion of nuclear fuel.

## **COMPLEMENTARY TREATMENT**

Complementary treatment, with the exception of those treatments shown in the Table of Benefits.

## **COMPLICATIONS CAUSED BY CONDITIONS NOT COVERED UNDER YOUR PLAN**

Expenses incurred because of complications directly caused by an illness, injury or treatment for which cover is excluded or limited under your plan.

## **CONSULTATIONS PERFORMED BY YOU OR A FAMILY MEMBER**

Consultations performed and any drugs or treatments prescribed by you, your spouse, parents or children.

## **COSMETIC TREATMENT**

Any cosmetic or aesthetic treatment to enhance your appearance, even when medically prescribed. This includes treatment carried out by a plastic surgeon, whether or not for medical/psychological purposes. The following exceptions apply:

- Reconstructive surgery necessary to restore function or appearance after a disfiguring accident or as a result of surgery for cancer, if the accident or initial surgery was also covered by this policy.
- Gender reassignment surgery, if you meet the criteria for gender dysphoria services.

### **DENTAL VENEERS**

Dental veneers and related procedures.

### **DEVELOPMENTAL DELAY**

Delay in cognitive or physical development, unless a child has not achieved the developmental milestones expected for a child of that age. We do not cover conditions in which a child is slightly or temporarily lagging in development. The developmental delay must have been quantitatively measured by qualified medical professionals and documented as a delay in development of at least 12 months.

### **DRUG ADDICTION OR ALCOHOLISM**

Care and/or treatment of drug addiction or alcoholism (including detoxification programmes and treatments to stop smoking), death associated with drug addiction or alcoholism, or the treatment of any condition that in our reasonable opinion is related to, or a direct consequence of, alcoholism or addiction (e.g. organ failure or dementia).

### **EXPERIMENTAL OR UNPROVEN TREATMENT OR DRUG THERAPY**

Any form of treatment or drug therapy which is experimental or unproven from an evidence-based perspective and/or is not approved by the Food and Drug Administration of the USA for the medical condition in question.

### **EYE EXAMINATIONS**

Eye examinations carried out by optometrists or ophthalmologists, unless otherwise stated in the Table of Benefits.

### **FAILURE TO SEEK OR FOLLOW MEDICAL ADVICE**

Treatment required as a result of failure to seek or follow medical advice.

### **FAMILY THERAPY AND COUNSELLING**

Costs in respect of a family therapist or counsellor for out-patient psychotherapy treatment.

### **FEES FOR THE COMPLETION OF A CLAIM FORM**

Doctor's fees for the completion of a Claim Form or other administration charges.

### **GASTRIC BALLOON**

Gastric balloon surgery/treatment, vagus nerve blocking/Maestro rechargeable system or any complications of bariatric surgery where the original surgery was not covered by us.



## **GENETIC TESTING**

Genetic testing, except:

- a) where specific genetic tests are included within your plan.
- b) where DNA tests are directly linked to an eligible amniocentesis i.e. in the case of women aged 35 or over.
- c) where testing for genetic receptor of tumours is covered.

## **GENERAL NURSING CARE**

Hospitalization that is required for the purpose of general nursing care or any other purpose other than for receiving treatment covered by your membership.

## **INFERTILITY TREATMENT**

Infertility treatment including medically assisted reproduction or any treatment for any medical problems arising from it, unless you have a specific benefit for infertility treatment or have an Out-patient Plan. If you have an Out-patient Plan, we will only cover non-invasive investigations into the cause of infertility (within the limits of your Out-patient Plan).

## **INJURIES CAUSED BY PROFESSIONAL SPORTS**

Treatment or diagnostic procedures for injuries arising from taking part in professional sports.

## **INTENTIONALLY CAUSED DISEASES OR SELF-INFLICTED INJURIES**

Care and/or treatment of intentionally caused diseases or self-inflicted injuries, including a suicide attempt.

## **LASER EYE TREATMENT**

Treatment to change the refraction of one or both eyes (laser eye correction).

## **LOSS OF HAIR AND HAIR REPLACEMENT**

Investigations into and treatment for loss of hair, including hair replacement unless the loss of hair is due to cancer treatment.

## **MEDICAL ERROR**

Treatment required as a result of medical error.

## **OBESITY TREATMENT**

Investigations into, and treatment for obesity, except where the 'Bariatric surgery' benefit forms part of your plan.

### **ORTHOMOLECULAR TREATMENT**

Please refer to the definition of 'Orthomolecular treatment'.

### **OUT-PATIENT TREATMENT**

Treatment received on an out-patient basis when an Out-patient Plan does not form part of your cover (i.e. treatment in the practice or surgery of a medical practitioner, therapist or specialist or emergency room that does not require the patient to be admitted to hospital), except for out-patient treatment that is included as part of the Core Plan e.g. CT, MRI and PET scans.

### **PARTICIPATION IN WAR OR CRIMINAL ACTS**

Death from or treatment for any illnesses, diseases or injuries resulting from active participation in the following, whether war has been declared or not:

- War
- Riots
- Civil disturbances
- Terrorism
- Criminal acts
- Illegal acts
- Acts against any foreign hostility

### **PRE- AND POST-NATAL**

Pre- and post-natal classes.

### **PRE-EXISTING CONDITIONS**

For policies with full medical underwriting, pre-existing conditions (including pre-existing chronic conditions) when:

- indicated on a Special Conditions Form that we issue before your policy starts.
- conditions were not disclosed on the application form.
- conditions arise between completing the application form and the later of the following:
  - the date we issue your Insurance Certificate, or
  - the start date of your policy.

Such conditions will also be subject to medical underwriting and if not disclosed, will not be covered.

### **PRESCRIBED MEDICAL AIDS**

Costs related to the supplying and fitting of prescribed medical aids, unless stated otherwise in your Table of Benefits.

### **PRODUCTS SOLD WITHOUT PRESCRIPTIONS**

Products that can be purchased without a doctor's prescription, except where a specific benefit covering these costs appears in the Table of Benefits.

### **SEX CHANGE**

Sex change related operations and related treatments such as:

- Blepharoplasty
- Cheek/malar implants
- Chin/nose implants
- Collagen injections
- Face/forehead lift
- Facial bone reduction (osteoplasty)
- Hair removal/hair transplantation
- Jaw reduction
- Laryngoplasty
- Rhinoplasty
- Skin resurfacing (e.g., dermabrasion, chemical peels)
- Thyroid reduction chondroplasty
- Neck tightening
- Lip enhancement
- Botox and filler injections

### **SLEEP DISORDERS**

Treatment of sleep disorders, including insomnia, obstructive sleep apnoea, narcolepsy, snoring and bruxism.

### **SPEECH THERAPY**

Speech therapy related to developmental delay, dyslexia, dyspraxia or expressive language disorder.

### **STAYS IN A CURE CENTRE**

Stays in a cure centre, bath centre, spa, health resort and recovery centre, even if the stay is medically prescribed.

## **STERILISATION, SEXUAL DYSFUNCTION AND CONTRACEPTION**

Investigations into, treatment of and complications arising from:

- Sterilisation
- Sexual dysfunction (unless as a result of a total prostatectomy following cancer surgery)
- Contraception (including the insertion and removal of contraceptive devices and all other contraceptives), unless prescribed for medical reasons that are unrelated to birth control

## **SURROGACY**

Treatment directly related to surrogacy whether you are acting as a surrogate or are the intended parent.

## **TERMINATION OF PREGNANCY**

Termination of pregnancy, except where the life of the pregnant woman is in danger.

## **TRAVEL COSTS**

Travel costs to and from medical facilities (including parking costs) for treatment, except when covered under 'Local ambulance', 'Medical evacuation' and 'Medical repatriation' benefits.

## **TREATMENT IN THE USA IN THE FOLLOWING CASES**

Treatment in the USA if we believe that cover was taken out with the purpose of travelling to the USA to get treatment for a condition or symptoms you were aware of:

- before being insured with us.
- before having the USA in your region of cover.

If we paid any claims in these circumstances, we reserve the right to seek reimbursement from you.

## **TREATMENT OUTSIDE THE GEOGRAPHICAL AREA OF COVER**

Treatment outside the geographical area of cover unless for emergencies or authorised by us.

## **TRIPLE/BART'S, QUADRUPLE OR SPINA BIFIDA TESTS**

Triple/Bart's, Quadruple or Spina Bifida tests, except for women aged 35 or over.

## **TUMOUR MARKER TESTING**

Tumour marker testing, unless you have previously been diagnosed with the specific cancer in question, in which case cover is provided under the 'Oncology' benefit.

## **VESSEL AT SEA**

Medical evacuation/repatriation from a vessel at sea to a medical facility on land.

## **VITAMINS OR MINERALS**

Products classified as:

- Vitamins and minerals (except during pregnancy or to treat diagnosed vitamin deficiency syndromes)
- Supplements such as infant formula and cosmetic products

These products are excluded even if they are medically recommended, prescribed or acknowledged as having therapeutic effects. Costs incurred as a result of nutritional or dietary consultations are also not covered, unless a specific benefit shows in your Table of Benefits.

## **BENEFITS THAT ARE NOT IN YOUR TABLE OF BENEFITS**

The following benefits or any adverse consequences or complications relating to them, unless otherwise indicated in your Table of Benefits:

- Cancer screening
- Chiropractic treatment, osteopathy, homeopathy, Chinese herbal medicine, acupuncture and podiatry
- Complications of pregnancy and complications of childbirth
- Dental treatment, dental surgery, periodontics, orthodontics and dental prostheses with the exception of oral and maxillofacial surgical procedures, which are covered within the overall limit of your Core Plan
- Diagnostic tests
- Dietician fees
- Doctor fees
- Emergency dental treatment
- Health and wellbeing checks including screening for the early detection of illness or disease
- Nursing at home or in a convalescent home
- Nutritionist consultations
- Out-patient psychiatry and psychotherapy treatment
- Out-patient treatment
- Palliative care
- Prescribed glasses and contact lenses including eye examination
- Prescribed medical aids

- **Prescribed physiotherapy**
- **Prescribed speech therapy and occupational therapy**
- **Prescription drugs**
- **Preventive treatment**
- **Rehabilitation treatment**
- **Routine maternity**
- **Travel costs of insured family members in the event of an evacuation**
- **Travel costs of insured family members in the event of the repatriation of mortal remains**

# Talk to us, we love to help!

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

## 24/7 Helpline for general enquiries and emergency assistance


 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
Portuguese:	+353 1 645 4040

Toll free numbers: [www.allianzcare.com/en/pages/toll-free-numbers.html](http://www.allianzcare.com/en/pages/toll-free-numbers.html)





*If you are not able to access the toll-free numbers from a mobile phone, please dial one of the Helpline numbers listed above.*

*Calls to our Helpline will be recorded and may be monitored for training, quality and regulatory purposes. Please note that only the policyholder (or an appointed representative) or the Group Scheme Manager can make changes to the policy. Security questions will be asked of all callers to verify identity.*

 [client.services@e.allianz.com](mailto:client.services@e.allianz.com)

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 [www.allianzcare.com](http://www.allianzcare.com)

 [www.facebook.com/AllianzCare/](http://www.facebook.com/AllianzCare/)  
 [www.linkedin.com/company/allianz-care](http://www.linkedin.com/company/allianz-care)  
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