

# Table of Benefits

**GlobalPass Healthcare Plans for Latin America**

Valid from 1st May 2024



# Solutions for real needs

Our company is mostly made up of expatriate staff. We manage multicultural teams, employees on overseas assignments, as well as local staff. We see things from your perspective and experience. And we've created the solutions that you're looking for.



## Quality employee incentives

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



## Consistency and reassurance

Cover all your employees, no matter where they are based\*. Also, with our extensive global footprint, if your employees move to another country, we may still be able to provide cover\*.

\*Terms and conditions and regulatory restrictions apply.



## Confidence for the future

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



## One partner

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



## 'Always-on' assistance

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

Our plans include embedded services. Read more here:

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

## Cover highlights

### Oncology cover

Offering you one of the most comprehensive covers in the market. From the costs of most treatments and procedures required for cancer cases, to personal oncology case management services. Available 24/7 to support you from the point of diagnosis and throughout the treatment.

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



# 4.5/5

Independent Service Rating based on verified reviews

## Policy terms and conditions

This Table of Benefits was designed for promotional purpose and offers an overview of the cover we provide under each plan. All limits are per member, per Insurance Year, unless otherwise stated. Cover is subject to product availability and to our policy terms and conditions, as detailed in our Benefit Guide, which is available on our website:

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

Please note that these plans are only available if you are resident in any country of Latin America and Caribbean (excluding Brazil).

## Maximum benefits and deductible options

	GlobalPass Company Choice 1	GlobalPass Company Choice 2	GlobalPass Company Connect
Maximum plan limit	US\$ 9,000,000	US\$ 7,000,000	US\$ 3,000,000
Deductible options per person per Membership Year	US\$ 0/US\$ 500/US\$ 1,000/US\$ 2,000/US\$ 5,000/US\$ 10,000/US\$ 20,000		
Deductible options per family per Membership Year	US\$ 0/US \$750/US\$ 1,500/US\$ 3,000/US\$ 6,000/US\$ 9,000/US\$ 15,000		

The GlobalPass Company Choice 2 only offers a Core Plan and health and wellbeing cover. It cannot be purchased with any other Out-patient or Dental Plan.

## Core Plans

	GlobalPass Company Choice 1	GlobalPass Company Choice 2	GlobalPass Company Connect
Hospital accommodation (private room) ●	✓	✓	✓
Intensive care ●	✓	✓	✓
Prescription drugs and materials ● In-patient and day-care treatment only. Prescription drugs are those which legally can only be purchased when you have a doctor's prescription.	✓	✓	✓

### Key to Table of Benefits

- ✓ Covered in full, up to the maximum plan limit.
- ✗ Not available.
- Treatments/costs require pre-authorisation through submission of a Pre-authorisation Form. Details of our Pre-authorisation process can also be found in the Employee Benefit Guide.

		GlobalPass Company Choice 1	GlobalPass Company Choice 2	GlobalPass Company Connect
Surgical fees, including anesthesia and theatre charges	●	✓	✓	✓
Physician and therapist fees In-patient and day-care treatment only.	●	✓	✓	✓
Surgical appliances and materials	●	✓	✓	✓
Diagnostic tests In-patient and day-care treatment only.	●	✓	✓	✓
Organ transplant	●	US\$ 2,000,000 per organ, per lifetime	US\$ 2,000,000 per organ, per lifetime	US\$ 500,000
Living donor medical costs	●	US\$ 50,000	US\$ 50,000	US\$ 50,000
Bariatric surgery In-patient and out-patient treatment. 24 month waiting period applies.	●	US\$ 15,000 per lifetime	✗	✗
Psychiatry and psychotherapy In-patient and day-care treatment only.	●	US\$ 25,000	US\$ 12,500	✗
Accommodation costs for one parent staying in hospital with a member aged under 18	●	✓	✓	US\$ 350 per night, up to 30 nights
Emergency in-patient dental treatment We won't apply a deductible for this benefit.		✓	✓	✓
Day-care treatment	●	✓	✓	✓
Kidney dialysis In-patient, day-care and out-patient treatment.	●	✓	✓	✓
Out-patient surgery	●	✓	✓	✓
Laser eye treatment		US\$ 1,350	✗	✗
Nursing at home or in a convalescent home Immediately after or instead of hospitalisation.	●	US\$ 200 per day, max. 30 days	✗	US\$ 100 per day, max. 30 days
Rehabilitation treatment In-patient, day-care and out-patient treatment. Must commence within 14 days of discharge after the acute medical and/or surgical treatment ceases.		US\$ 20,000	US\$ 12,000	US\$ 12,000
Pre-hospitalisation tests Covered when they are needed 72 hours before in-patient or day-care treatment.		✗	✓	✗

	GlobalPass Company Choice 1	GlobalPass Company Choice 2	GlobalPass Company Connect
<b>Post-hospitalisation treatment</b> Covered when it is needed in the 90 days following discharge from in-patient or day-care treatment for the same acute medical condition.	✗	✓	✗
<b>Local ambulance</b> We won't apply a deductible for this benefit.	US\$ 3,000	US\$ 3,000	US\$ 3,000
<b>Medical treatment needed as a result of an accident</b> We won't apply a deductible for the first admission to hospital, if it lasts more than 24h. However, we will apply the deductible for any subsequent treatments you may need after being discharged from hospital.	✓	✓	✓
<b>Emergency treatment outside area of cover</b> For trips of a maximum period of six weeks. Members with 'Worldwide' cover are also covered for emergency treatment. We won't apply a deductible for this benefit.	✓ Max. 42 days	✓ Max. 42 days	✓ Max. 42 days
<b>Medical evacuation</b> ● We won't apply a deductible for this benefit.	✓	✓	US\$ 100,000
Where necessary treatment is not available locally, we will evacuate the insured person to the nearest appropriate medical centre. ●			
Where ongoing treatment is required, we will cover hotel accommodation costs. ●			
Evacuation in the event of unavailability of adequately screened blood. ●			
If medical necessity prevents an immediate return trip following discharge from an in-patient episode of care, we will cover hotel accommodation costs. ●	Max. 7 days	Max. 7 days	Max. 7 days
<b>Expenses for one person accompanying an evacuated person</b> ● We won't apply a deductible for this benefit.	US\$ 3,750	US\$ 3,750	US\$ 3,000
<b>Travel costs of insured family members in the event of an evacuation</b> ● We won't apply a deductible for this benefit.	US\$ 2,800 per event	US\$ 2,800 per event	US\$ 2,000 per event
<b>Repatriation of mortal remains</b> ● We won't apply a deductible for this benefit.	✓	✓	US\$ 20,000
<b>Travel costs of insured family members in the event of the repatriation of mortal remains</b> ● We won't apply a deductible for this benefit.	US\$ 2,800 per event	US\$ 2,800 per event	US\$ 2,000 per event
<b>CT and MRI scans</b> In-patient and out-patient treatment.	✓	✓	✓
<b>PET and CT-PET scans</b> ● In-patient and out-patient treatment.	✓	✓	✓
<b>Oncology</b> ● In-patient, day-care and out-patient treatment.	✓	✓	✓
Purchase of a wig, prosthetic bra or other external prosthetic device for cosmetic purposes.	US\$ 270	US\$ 270	US\$ 270

		GlobalPass Company Choice 1	GlobalPass Company Choice 2	GlobalPass Company Connect
Preventative surgery In patient and out-patient treatment.	●	US\$ 25,000	US\$ 15,000	US\$ 15,000
Palliative care	●	✓	US\$ 27,000	US\$ 25,000
Long term care	●	✓ Max. 90 days per lifetime	✓ Max. 90 days per lifetime	✗
Routine maternity In-patient and out-patient treatment. 10 month waiting period applies. We won't apply a deductible for this benefit, where the deductible selected is below or equal to: <ul style="list-style-type: none"> <li>US\$ 2,000 for an individual plan</li> <li>US\$ 3,000 for a family plan</li> </ul>	●	US\$ 8,500	US\$ 8,500	US\$ 4,000
Stem cell storage In-patient treatment. Cost covers extraction and one year stem cell preservation.	●	US\$ 2,000 per covered pregnancy (included within 'Routine maternity' benefit)	US\$ 2,000 per covered pregnancy (included within 'Routine maternity' benefit)	US\$ 2,000 per covered pregnancy (included within 'Routine maternity' benefit)
Complications of pregnancy In-patient and out-patient treatment. 10 month waiting period applies. We won't apply a deductible for this benefit, where the deductible selected is below or equal to: <ul style="list-style-type: none"> <li>US\$ 2,000 for an individual plan</li> <li>US\$ 3,000 for a family plan</li> </ul>	●	US\$ 1,000,000	US\$ 1,000,000	US\$ 500,000
Complications of childbirth In-patient treatment. 10 month waiting period applies. We won't apply a deductible for this benefit, where the deductible selected is below or equal to: <ul style="list-style-type: none"> <li>US\$ 2,000 for an individual plan</li> <li>US\$ 3,000 for a family plan</li> </ul>	●	US\$ 12,500	US\$ 12,500	US\$ 10,000
Emergency out-patient dental treatment We won't apply a deductible for this benefit.		US\$ 650	✗	US\$ 400
Congenital and/or hereditary disorder:	●			
- Condition diagnosed before age 18		US\$ 750,000 per lifetime	US\$ 750,000 per lifetime	US\$ 500,000 per lifetime
- Condition diagnosed after age 18		Up to plan limit	Up to plan limit	Up to plan limit
HIV/AIDS treatment 24 months waiting period applies.		US\$ 200,000	US\$ 125,000	US\$ 50,000

### Additional Core Plan services

#### Employee Assistance Programme\*\*

Offers access to a range of 24/7 multilingual support services as follows:

- Counselling – confidential and professional support (in-person, phone and video)
- Legal and financial referral services
- Critical incident support
- Wellness website access

#### Travel Security Services\*\*

Offers 24/7 access to personal security information and advice for all your travel safety queries. This includes:

- Emergency Security Assistance Hotline (not a free phone number)
- Country intelligence and security advice
- Daily security news and travel safety alerts

#### Olive\*\*

Our Health & Wellness support program includes, for example:

- HealthSteps fitness app
- Access to wellness resources

#### MyHealth digital services

- Manage your cover online with our app or portal anytime, anywhere
- Submit and track progress of claims
- Access your policy documents, health services, payment details and more

#### Second Medical Opinion Service\*\*

Offers access to expert help on the best treatment options available, if you have been diagnosed with a serious illness or had surgery recommended.

### GlobalPass Company Choice 1

### GlobalPass Company Choice 2

### GlobalPass Company Connect



## Out-patient Plans

	GlobalPass Company Choice 1	GlobalPass Company Choice 2	GlobalPass Company Connect
Video consultation services**	✓	✗	✓
Medical practitioner fees	✓	✗	✓
Specialist fees	Max. 25 visits	✗	Max. 25 visits
Second medical opinion consultation	✓	✗	✓
Prescription drugs <small>Prescription drugs are those which legally can only be purchased when you have a doctor's prescription.</small>	✓	✗	✓
Specialised out-patient drugs <small>10 month waiting period applies.</small>	✓	✗	US\$ 20,000
Diagnostic tests	✓	✗	✓
Prescribed physiotherapy <small>Initially limited to 12 sessions per condition; limit also applies to prescribed and non-prescribed physiotherapy sessions, where combined.</small>			
Non-prescribed physiotherapy - 5 visits	✓	✗	US\$ 10,000
Chiropractic treatment, osteopathy, homeopathy, Chinese herbal medicine, acupuncture and podiatry <small>Max. 12 sessions per condition for chiropractic treatment and max. 12 sessions per condition for osteopathic treatment, subject to the benefit limit.</small>	Max. 60 visits		
Prescribed speech therapy and occupational therapy			
Dietician fees	✓ Max. 6 visits	✗	✗
Psychiatry and psychotherapy <small>10 month waiting period applies. Referral from doctor required for psychotherapy, and initially limited to 10 sessions.</small>	✓ Max. 25 visits	✗	✓ Max. 15 visits
Health and wellbeing checks including screening for the early detection of illness or disease <small>Checks are limited to:</small>	US\$ 400 We won't apply a deductible for this benefit	US\$ 400	US\$ 400 We won't apply a deductible for this benefit
<ul style="list-style-type: none"> <li>Physical examination</li> <li>Chest x-ray</li> <li>Blood tests (full blood count, biochemistry, lipid profile, thyroid function test, liver function test, kidney function test)</li> <li>Cardiovascular examination (physical examination, electrocardiogram, blood pressure)</li> <li>Neurological examination (physical examination)</li> <li>Bone densitometry (every five years for women aged 50+)</li> <li>Well child test (for children up to the age of six years)</li> </ul>	15 visits	15 visits	15 visits



	GlobalPass Company Choice 1	GlobalPass Company Choice 2	GlobalPass Company Connect
<b>Cancer screening</b> Checks are limited to: <ul style="list-style-type: none"> <li>Annual gynaecological exam</li> <li>Mammogram (every two years for women aged 45+, or younger where a family history exists)</li> <li>Annual prostate screening (yearly for men aged 50+, or younger where a family history exists)</li> <li>Colonoscopy (every five years for members aged 50+, or 40+ where a family history exists)</li> <li>Annual faecal occult blood test</li> <li>BRCA1 and BRCA2 genetic test (where a direct family history exists, GlobalPass Company Choice 1 only)</li> </ul>	✓ We won't apply a deductible for this benefit	✗	✓ We won't apply a deductible for this benefit
Prescribed medical aids	✓	✗	US\$ 7,000
Prescribed glasses and contact lenses including eye examination	US\$ 250	✗	✗

## Dental Plans

	GlobalPass Company Choice 1	GlobalPass Company Choice 2	GlobalPass Company Connect
Overall maximum dental limit	US\$ 1,500	Not applicable	US\$ 750
<b>Reimbursement</b>			
Dental treatment	50% refund	✗	50% refund
Dental surgery	50% refund	✗	50% refund
Periodontics	50% refund	✗	50% refund
Orthodontic treatment 10 month waiting period applies.	50% refund	✗	50% refund
Dental prostheses 10 month waiting period applies.	50% refund	✗	50% refund

Please note that we offer the choice of purchasing GlobalPass Company Choice 1 and GlobalPass Company Connect plans without the Dental Plan. In this case, a 5% discount on your premium will apply.

\*\* 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, HealthSteps app, Second Medical Opinion and tele-medicine services. If included in your plan, these services will show in your Table of Benefits. These services are made available to you subject to your acceptance of the terms and conditions of your policy and the terms and conditions of the third parties. These services may be subject to geographical restrictions. The HealthSteps app does not provide medical or health advice and the wellness resources contained within Olive are for informational purposes only. The HealthSteps app and the wellness resources contained within Olive shouldn't be regarded as a substitute for professional advice (medical, physical or psychological). They are also not a substitute for the diagnosis, treatment, assessment or care that you may need from your own doctor. You understand and agree that AWP Health & Life SA (Irish Branch) and AWP Health & Life Services Limited are not responsible or liable for any claim, loss or damage, directly or indirectly resulting from your use of any of these third party services.

## Additional information

### Congenital and hereditary conditions

The pre-existing conditions clause is applicable for congenital and hereditary conditions.

### Treatment in the USA

Your members have access to an exclusive network of medical facilities and healthcare providers in the USA on a direct billing basis (in-patient and day-care treatment only). Members are not restricted to using this network. However, if they have a GlobalPass Connect plan and choose a provider outside of the network, we will only reimburse 60% of the medical expenses. A full list of providers in this network is available online: [allianzglobalpass.com](http://allianzglobalpass.com)

If your members have 'Worldwide' cover and wish to locate a medical provider in the USA, they simply have to contact us on our USA number: (+1) 800 541 1983 (toll-free from the USA). Alternatively, they can request a call back from us by simply clicking on 'Contact me' at [allianzglobalpass.com](http://allianzglobalpass.com) and following the instructions on screen.

### Area of cover


We offer a choice of three different geographical areas of cover. The area of cover can be tailored for large group schemes. (Cover is not provided in sanctioned countries)

- Latin America and Caribbean
- Worldwide
- Worldwide excluding USA, Hong Kong, China, Canada, Singapore, Switzerland, UK and Brazil

The areas of cover are subject to our terms and conditions.

# Talk to us, we love to help!

If you have any queries, please get in touch.

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

 [www.facebook.com/AllianzCare](https://www.facebook.com/AllianzCare)

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