



# Benefit Guide

## **GlobalPass** Healthcare Plans for Latin America

Valid from 1<sup>st</sup> May 2026

# Welcome

You and your family can depend on us, 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.

We are the international health brand of Allianz Partners. Allianz Partners has a number of business lines, including international health, assistance, travel and automotive.

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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

Phone: **+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)

Email: [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?

## Support when you need it most

Certain circumstances in life can be distressing, and not having the right support can make the insurance journey more challenging.

Our dedicated team is here to support you. We encourage you to disclose any additional support needs you may have with confidence - we will make reasonable adjustments where necessary, ensuring you have easy access to our products and services.

If you need to report a potential need, request specific adjustments in our communication, or nominate someone to interact with us on your behalf, please contact our team at [enhancedsupport@e.allianz.com](mailto:enhancedsupport@e.allianz.com) or fill out the online form available on our Enhanced Support page on our website: [www.allianzcare.com/en/support/support-when-you-need-the-most.html](http://www.allianzcare.com/en/support/support-when-you-need-the-most.html)

## 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 on the online portal.



#### 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 that is in your Table of Benefits.
- Pay your premium online and view payments received.
- Add or change your card details.

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. While you are not restricted to using the providers listed in our directory, we recommend doing so to take advantage of direct settlement.
- download forms.
- access our Health and Wellness Library.
- 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 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, they 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.



### TeleHealth Hub — video consultation services\*\*

If your plan includes cover for video consultation services, you have direct access to online medical professional appointments. With TeleHealth Hub, you can save time by speaking to a medical professional via video or phone from the comfort of your home or office. Offering a secure and confidential service, our telehealth network of medical professionals 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.

Do you find this guide useful?

Complete our  
short survey





## EAP — Expat 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.

Please note that this service is not suitable for minors who are below the local legal age of consent, and does not include group therapy, such as family therapy.



## 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 threats. 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. 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 your policy's terms and conditions, as well as the service's terms and conditions as set out by the relevant third party service provider. By accepting the third party service providers' terms and conditions, you enter a separate contractual relationship directly with them. Their services may be subject to geographical restrictions. Full details of the third party service providers' terms and conditions are available in their websites and in the relevant application and/or platform where services may be hosted. The third party service providers are independent data controllers, and we recommend that you review their privacy notices to understand how they process your personal data. The third party service providers offer non-insurance services that are not intended to be a substitute for in-person medical consultations, diagnosis, treatment, assessment or care. You understand and agree that the insurer, its reinsurer and their administrators 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 subject to:

- **Policy terms and conditions, definitions and exclusions** (available in this guide).
- **Any policy endorsements, special conditions** (as shown on your Insurance Certificate and/or Special Condition Form issued before the policy comes into effect, where relevant) and any other legal requirements.
- **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.
- **Treatment being performed by, or under the supervision of, a licensed medical practitioner, dental practitioner or therapist.**
  - **Terms agreed for pre-existing medical conditions:** cover for pre-existing medical conditions (including pre-existing chronic conditions) depends on the medical underwriting terms of your policy.
  - For policies that were **fully medically underwritten**, pre-existing conditions are generally covered unless we say otherwise in your policy documents.

## 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 the appropriate 'Medical evacuation' benefit, 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. 80% refund).

## **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, and all adopted and fostered children**

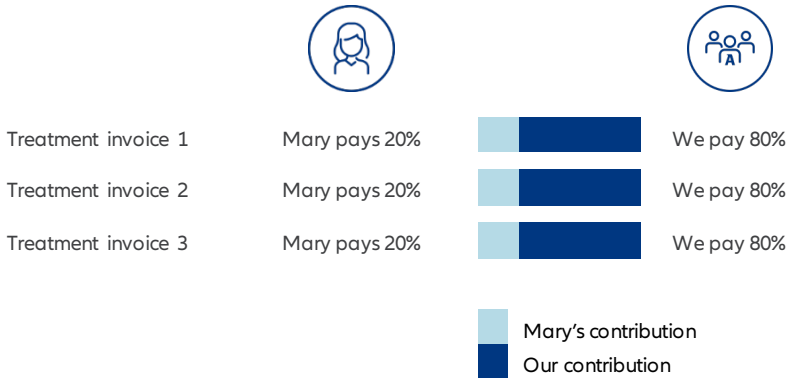
There is a limit for in-patient treatment that takes place in the first three months following birth if the baby:

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

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

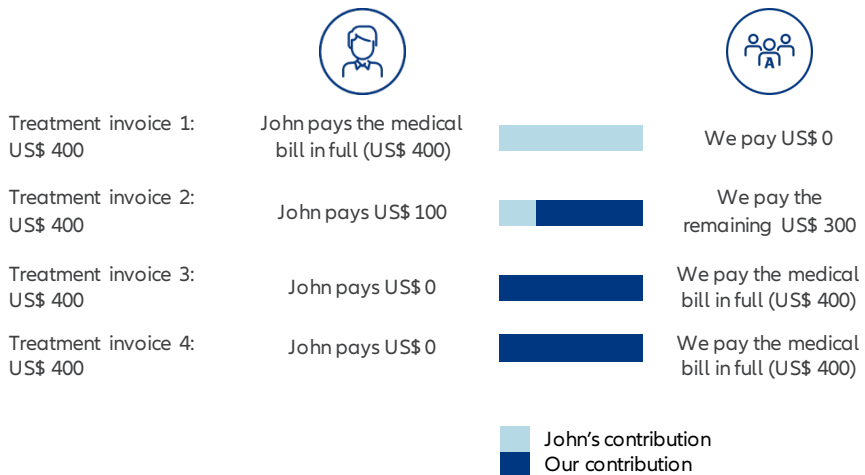
## What are co-payments?

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 up to the applicable plan or benefit 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. If your plan includes a deductible, your Table of Benefits will show when this applies. In the following example, John needs to receive medical treatment throughout the year. His plan includes a US\$ 500 deductible per insurance year.



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.

## Step 1. 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.

## Step 2. Confirm if your treatment requires our pre-authorisation

Your Table of Benefits will show which treatments and services 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 medical provider before your arrival and make direct payment of your medical provider bill easier, where possible.

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

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

## Step 3. Use your provider network

We recommend that you use the medical provider network for your treatments, as it gives you the following advantages:

1. If your treatment requires **pre-authorisation**, your network medical provider may be able to request this on your behalf.
2. You will be able to access direct settlement for most treatments.

### *What is direct settlement?*

Direct settlement means that we pay your eligible medical costs directly to your medical provider. However, please note that there might still be amounts that you will have to pay, if your plan includes deductibles or co-payments, or the cost of treatment or service exceeds the benefit limits of your plan.

### *What if direct settlement is not available for my treatment?*

Not all treatment costs can be settled on a direct settlement basis: your network medical provider will inform you when direct settlement is not available. In such instances, you will need to pay your medical provider and then submit a claim to us, as explained in the 'Claiming reimbursement for your out-patient, dental and other expenses' section.

### *What providers are included in my medical network?*

You can confirm the medical providers included in your network by logging into MyHealth digital services. When scheduling an appointment with a network medical provider, please ensure that you state your policy number. You can find this on your membership card.

## **How to seek pre-authorisation**

If in Step 2 above you have confirmed that your treatment requires pre-authorisation, and you are not attending a medical provider that can organise it for you, please follow the process below:



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



We contact the medical provider 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 reimbursement for your out-patient, dental and other expenses

If your treatment expenses are not settled directly with your medical provider, and your treatment does not require our pre-authorisation, you can simply pay the bill and claim the expenses from us as follows:



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 a detailed breakdown of costs.



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 and repatriations**

At the first indication that you need medical evacuation or repatriation, please contact our 24 hour Helpline and we will take care of it. Given the urgency, we would advise you to call if possible. However, you can also contact us by email. If emailing, please write 'Urgent – Evacuation/Repatriation' 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 extensive 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](#).

You are not restricted to using this network. However, if you have a GlobalPass Connect plan and choose a provider outside of the Connect 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 use the 'Provider finder' under MyHealth Digital services available to you.

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.

In emergencies, where it is not possible to contact us in advance, simply show your membership card: your medical provider will then contact our third-party partner to initiate the necessary approvals in order for your treatment to proceed.

We will pay the cost of your eligible treatment directly to your medical provider, if you are responsible for any part of the costs, your provider will let you know.

For queries or requests for assistance related to treatment in the USA, please find all contact details on the back of your membership card.

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](http://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 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 card receipts without invoices.

If you have local cover in place (with another healthcare insurer), you can request that any eligible in-patient/day-care costs 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.

When making your request, please send us a copy of a detailed invoice from the hospital or day-care facility, along with a statement or official document confirming the costs paid by the other insurer. Please note that in any case the total amount payable by us remains subject to any applicable benefit limit on your plan with us.

- **Currency and charges:** 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. We will cover all charges associated with the payment. However, if your bank applies a fee for receiving funds into your account as part of its terms and conditions, we will not be liable for this fee.
- **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 eligible 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.

**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. Your health insurance policy is an annual contract between us and the insured person(s) named on the Insurance Certificate. The contract is made up of:

- The **Benefit Guide** (this document), which explains the standard benefits and rules of your health insurance policy. It should be read together with your Insurance Certificate and Table of Benefits.
- **The Insurance Certificate.** This states the plan(s) chosen, the start date and renewal date of the policy (and effective dates of when dependants were added), and the geographical area of cover. If any other terms apply which are specific to your cover, these will be stated in the Insurance Certificate (they will also have been detailed on a Special Conditions Form, which we send you before you're placed on cover). We'll send you an updated Insurance Certificate if you request a change which we accept, such as adding a dependant, or if we apply a change that we're entitled to make.
- **The Table of Benefits.** This shows the plan(s) selected, the benefits available to you, and states which benefits/treatments require submission of a Pre-authorisation Form. It also confirms any benefits where specific benefit limits, waiting periods, deductibles and/or co-payments apply.
- **Information provided to us** by (or on behalf of) the insured person(s) in the signed Application Form, submitted Online Application Form, Confirmation of Health Status Form or others (we'll refer to all of these collectively as the 'relevant application form') or other supporting medical information.

# Administration of your policy

## When cover starts

When you receive your Insurance Certificate, this is our confirmation that you've been accepted onto the policy. It will confirm the start date of your cover. Please note that no benefit will be payable under your policy until the initial premium has been paid, with subsequent premiums being paid when due.

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 are the policyholder 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

You may apply to include any member of your family as a dependant by completing the relevant application form.

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

Please send an email to [individual.admin@e.allianz.com](mailto:individual.admin@e.allianz.com) within six weeks from birth and attach the birth certificate. Except for multiple birth babies, we will accept the baby without full 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 am adding multiple birth babies?*

Multiple birth babies will be underwritten and if accepted, cover will start from the date of acceptance.

## **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 of US\$ 40,500 per child supersedes and replaces any other benefit in your plan. Out-patient treatment is paid under the terms of the Out-patient Plan.

## **Changes to policyholder**

If a request is made at renewal to change the policyholder, the proposed replacement policyholder will need to complete an application form and full medical underwriting will apply. Please refer to the section on 'Death of the policyholder or a dependant' if the requested change is due to the death of the policyholder.

## **Death of the policyholder or a dependant**

We hope you will never need to refer to this section; however, if a policyholder or a dependant dies, please inform us in writing within 28 days.

If the policyholder dies, the policy will be terminated and a pro rata repayment of the current year's premium will be made if no claims have been filed. We may request a death certificate before a refund is issued. Alternatively, if they wish to, the next named dependant on the Insurance Certificate can apply to become the policyholder and keep the other dependants on their policy. If they apply to do this within 28 days, we will, at our discretion, not add any further special restrictions or exclusions that didn't already apply at the time of the policyholder's death.

If a dependant dies, they will be taken off the policy and a pro rata repayment of the current year's premium for that person will be made, if no

claims have been filed. We may request a death certificate before a refund is issued.

## **Changes to your level of cover**

If you want to change your level of cover, please get in touch with us before your policy renewal date to discuss your options. Changes to cover can only be made at policy renewal. If you want to increase your level of cover, we may ask you to complete a medical history questionnaire and/or to agree to certain exclusions or restrictions to any additional cover before we accept your application. If an increase in cover is accepted, an additional premium amount will be payable and waiting periods may apply.

## **Changing country of residence**

It is important 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. If you move to a country outside of your geographical area of cover, your existing cover will not be valid there.

Contact us to check if your cover is valid in the country you are moving to: [individual.admin@e.allianz.com](mailto:individual.admin@e.allianz.com)

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.

Please also note that GlobalPass Plans are only available to residents of Latin America and the Caribbean. Therefore, treatment received after you have moved residence outside of Latin America and the Caribbean will not be covered.

## **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.

## Renewing your cover

Subject to 'Reasons your membership would end', your policy will automatically renew at the end of every Insurance Year, if:

- the plan or plan combination selected is still available.
- we can still 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 payment card or if your bank account details have changed.

As part of this automatic process, one month before the renewal date, you will receive a new Insurance Certificate along with details of any policy changes. If you don't receive your Insurance Certificate one month before your renewal date, please notify us.

## Changes that we may apply at renewal

We have the right to apply revised policy terms and conditions, effective from the renewal date. The policy terms and conditions and the Table of Benefits that exist at renewal will apply for the duration of the Insurance Year. We may change the premium, benefits and rules of your membership on your renewal date, including how we calculate/determine premiums and/or the method or frequency of payment. These changes will only apply from your renewal date, regardless of when the change is made and we will not add any restrictions or exclusions which are personal to a member's cover in relation to medical conditions that started after their policy's inception, provided that they gave us the information we asked them for before incepting and they have not applied for an increase in their level of cover.

We will write to tell you about any changes. If you do not accept any of the changes we make, you can end your membership and we will treat the

changes as not having been made if you end your membership within 30 days of the date on which the changes take effect, or within 30 days of us telling you about the changes, whichever is later.

## **Your right to withdraw and to cancel**

### **What do 'withdraw' and 'cancel' mean?**

'Withdraw' applies to you if this is the first year you are insured with us under this policy. 'Cancel' applies to you if you are a renewing member (i.e. if this is not the first year you are insured with us). Both mean that you can change your mind regarding your policy.

You can withdraw or cancel from the contract within 30 days of:

- receiving the full terms and conditions of your policy, or
- the start/renewal date of your policy

...whichever is later.

### **Process to withdraw**

If you choose to withdraw, this will apply to all dependants on your policy as well. Please follow this simple process:

- Visit [www.allianzcare.com/en/support/withdraw-your-contract.html](http://www.allianzcare.com/en/support/withdraw-your-contract.html).
- Complete the online form.
- Submit your request within the 30 days stated above.

If you choose not to withdraw from your policy within this 30-day period, the insurance contract will be binding on both parties and the full premium owing for the Insurance Year will be due for payment, according to the payment frequency that you selected.

### **Process to cancel**

You can cancel the policy for all persons insured under it, or you can cancel just one or more dependants. Please note that your cancellation can't be backdated.

To cancel, simply complete the 'Right to change your mind' form which is included in your renewal pack – you can find this on MyHealth. Send it to us within the 30 days stated above, at the email address indicated on the form.

### **What happens if you withdraw or cancel**

Once your request to withdraw or cancel has been processed, we will send you a written confirmation via email. Alternatively, you can contact us by using the details at the end of this guide.

If you cancel or withdraw from your contract within the above 30-day period, you will be entitled to a full refund of the premium paid for the Insurance Year provided that no claims have been made.

### **Reasons your membership would end**

Please remember that your membership (and that of all the other people listed on the Insurance Certificate) will end:

- if you do not pay any of your premiums on, or before, the date they are due. However, we may allow your membership to continue without you having to complete a Confirmation of Health Status Form, if you pay the outstanding premiums within 30 days after the due date.
- if you do not pay the amount of any IPT, taxes, levies or charges that you have to pay under your agreement with us on or before the due date.
- upon the death of the policyholder. Please see the section on 'Death of the policyholder or a dependant' for further details.
- if there is reasonable evidence that the policyholder or any dependants misled or attempted to mislead us. Examples are: giving false information, withholding pertinent information from us, working with another party to give us false information – either intentionally or carelessly – which may influence us when deciding:
  - whether we accept the application for cover.
  - the applicable premium to pay.
  - whether we have to pay a claim.

Please see the section on 'The following terms also apply to your cover' for further details.

If your membership ends for reasons other than for fraud/non-disclosure, we will refund any premiums you have paid which relate to a period after your membership has ended, subject to the deduction of any money which you owe us.

Please note that if your membership ceases, your dependants' cover will also end.

### **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.

## Paying premiums

Premiums for each Insurance Year are based on each member's age on the first day of the Insurance Year, their region of cover, the policyholder's country of residence, the premium rates in effect and other risk factors which may materially affect the insurance.

By accepting cover you have agreed to pay the premium amount shown on your quotation, by the payment method stated. You need to pay us in advance for the duration of your cover.

You need to pay the **initial premium** or first premium instalment immediately after we accept your application. **Subsequent premiums** are due on the first day of the chosen payment period. You may choose between monthly, quarterly, half-yearly or annual payments depending on the payment method you choose. 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 the loss or delay of payments made through third-parties.

You should pay your premium in the currency you selected when applying for cover. If you are unable to pay your premium for any reason, please contact us on: **+353 1 630 1301**

Changes in payment terms can be made at policy renewal, via written instructions, which must be received by us a minimum of 30 days prior to the renewal date. Failure to pay an initial premium or subsequent premium on time may result in loss of insurance cover.

If the initial premium is not paid in time, we are entitled to withdraw from the contract for as long as the payment remains outstanding. The insurance contract is deemed to be null and void unless we assert a claim to the premium in court within three months of the commencement date, the policy start date or the conclusion of the insurance contract. If a subsequent premium is not paid in time, we may, in writing and at your expense, set a time limit of not less than two weeks for you to pay the amount due. After that, we may terminate the contract in writing with immediate effect and will be exempt to pay benefits.

The effects of termination will cease if you make a payment within one month after the termination or, if the termination was combined with the setting of a time limit, within one month after the expiration of the time for payment, provided that no claims have been incurred in the intervening period.

### **Paying other charges**

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

- Insurance Premium Tax (IPT).
- 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.

In some countries you may also be required to apply withholding tax. If that is the case, it is your responsibility to calculate and pay this amount to the relevant authorities in addition to payment of your full premium to us.

## The following terms also apply to your cover

### **Applicable law:**

Your membership is governed by laws of Ireland unless otherwise required under mandatory legal regulations. Any dispute that cannot otherwise be resolved will be dealt with by courts in Ireland.

### **Sanctions suspension clause:**

Any benefits, cover and claims payments are suspended if any element of the cover, benefit, activity, business, or underlying business exposes the (re)insurer 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 the (re)insurer will no longer be exposed to any such sanction, prohibition, or restriction.

### **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 total amount reimbursed for a claim, whether under this policy, public medical scheme and/or any other insurance, will not exceed the costs incurred by you for your claim.

### **Who can make changes to your policy:**

No one, except an appointed representative is allowed to make changes to your policy on your behalf. Changes are only valid when confirmed in writing by 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, pandemics, 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.

### **Fraud:**

- 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.

If the contract is rendered void due to incorrect disclosure or non-disclosure of any material facts, we will refund the premium amount(s) paid to date minus the cost of any medical claims already paid. If the cost of claims exceeds the balance of the premium, we will seek reimbursement of this amount from the policy holder.

- 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. If the contract is rendered void due to false, fraudulent, intentionally exaggerated claims or if fraudulent means/devices have been used, premium will not be refunded, in part or in whole, and any pending claims settlements will be forfeited. In the event of fraudulent claims, the contract will be cancelled from the date of our discovery of the fraudulent event.

### **Cancellation:**

We will cancel the policy where you have not paid the full premium due and owing. We will notify you of this cancellation and the contract will be deemed cancelled from the date that the premium payment became due and payable. However, if the premium is paid within 30 days after the due date, the insurance cover will be reinstated and we will cover any claims which occurred during the period of delay. If the outstanding premium is paid after the 30-day limit, you must complete a Confirmation of Health Status Form before your policy can be reinstated, subject to full medical underwriting.

### **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](http://www.allianzcare.com/en/privacy)

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 and dispute resolution 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:

Phone: **+353 1 630 1301**

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

Email: [customer.resolution@e.allianz.com](mailto:customer.resolution@e.allianz.com)

Address: **Customer Resolution Team, Allianz, 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.

## Mediation

Any differences in respect of medical opinion in connection with the results of an accident or medical condition must be notified to us within nine weeks of the decision. Such differences will be settled between two medical experts appointed by you and us in writing.

If differences cannot be resolved in accordance with Clause 1 above, the parties will attempt to settle by mediation in accordance with the Centre for Effective Dispute Resolution (CEDR) Model Mediation Procedure any dispute, controversy or claim arising out of or relating to this Agreement or the breach, termination or invalidity thereof where the value is US\$ 600,000 or less and which cannot be settled amicably between the parties. The parties will try to agree on the appointment of an agreed Mediator. If the parties fail to agree the appointment of an agreed Mediator within 14 days, either party, upon written notice to the other party, may apply to CEDR for the appointment of a Mediator.

To initiate the mediation, a party must give notice in writing (Alternative Dispute Resolution (ADR) Notice) to the other Party to the dispute, requesting mediation. A copy of the request should be sent to CEDR. The mediation will start no later than 14 days after the date of the ADR notice. No Party may commence court proceedings/arbitration relating to any dispute in relation to this Clause 2 until it has attempted to settle the dispute by mediation and either the mediation has terminated or the other Party has failed to participate in the mediation (provided that the right to issue proceedings is not prejudiced by a delay). The mediation will take place in the country of the Applicable Law. The Mediation Agreement referred to in the Model Procedure will be governed by, and construed and take effect in accordance with the laws of the country of the Applicable Law. The Courts of the country of the Applicable Law will have exclusive jurisdiction to settle any claim, dispute or matter of difference which may arise out of, or in connection with, the mediation.

Any dispute, controversy or claim which is:

- Arising out of or relating to this Agreement (or the breach, termination or invalidity thereof) with a value in excess of US\$ 600,000, or

- Referred to mediation pursuant to Clause 2 but not voluntarily settled by mediation within three months of the ADR Notice date,

will be determined exclusively by the Courts of the country of the Applicable Law and the parties will submit to the exclusive jurisdiction of those courts. Any proceedings brought in relation to this Clause 3 will be issued within nine calendar months of the expiration date of the mentioned three month period.

### **Legal action**

You will not institute any legal proceedings to recover any amount under the policy until at least 60 days after the claim has been submitted to us and not more than two years from the date of this submission, unless otherwise required by mandatory legal regulations.

# 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:

## 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 your child.

## Acute

Sudden onset of symptoms or a medical condition.

## Acute medical condition

Medical condition that is brief, has a definite end point, and, in our reasonable opinion, based on advice or general advice can be cured by treatment.

## Bariatric surgery

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

- 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.

- 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 our medical team.
- You have received, or will be receiving, intensive management in a specialist obesity service. We reserve the right to determine if an obesity clinic/bariatric surgeon qualifies as a reasonable specialist obesity service.
- You commit to the need for long-term follow-up and supervision.

We reserve the right to decline cover for bariatric surgery if we determine it is not medically necessary.

Cover for complications is available only if the original bariatric surgery was covered by this policy. We do not cover gastric balloon surgery/treatment, vagus nerve blocking systems or other surgical procedures not listed above.

### **Burial expenses**

The cost of burials or cremation that take place outside the home country or principal country of residence. It doesn't include related ceremonial costs such as food and beverage, travel, accommodation, flowers and sympathy cards.

### **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.

### **Complementary treatment**

Therapeutic and diagnostic 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 (excluding Chinese herbal supplements), homeopathy, acupuncture and podiatry as practised by approved therapists. If available, consultation costs will also be covered under this benefit.

Your therapist needs to provide a progress report and a treatment plan for your condition after every four sessions.

### **Complications of childbirth**

Medically necessary costs due to complications of childbirth including medically necessary caesarean sections (for caesarean sections that are not medically necessary, see the 'Routine maternity' benefit). This includes hospital charges, specialist fees and midwife fees related to the childbirth.

### **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 implants**

Prostheses that interface with the bone of the jaw or the skull to support a dental prosthesis such as a crown, bridge or denture, along with the related surgical treatment. When submitting claims for dental implants, please include both pre-treatment and post-treatment X-rays.

### **Dental practitioner**

A person who:

- has attained primary degrees in dentistry and/or dental surgery by attending a dental and/or medical school recognised by a relevant accredited professional body, and
- is licensed by the relevant authority to practice dentistry and/or dental surgery in the country where the treatment is given.

### **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 dental implants as well as all necessary and ancillary treatment required. Cover also extends to medically necessary guards/splints, provided they are not related to bruxism or protection against impact injury.

### **Dental surgery**

Oral and tooth-related surgeries, such as the surgical extraction of teeth (including impacted teeth), apicoectomy and the surgical removal of cysts. This benefit also covers treatment needed to support dental surgery, including dental prescription drugs and investigative procedures like laboratory tests, X-rays, CT and MRI(s) scans that establish the need for dental surgery. Please note that the dental surgery does not cover surgical treatment that relates to dental implants.

Surgical treatment for temporomandibular joint disorders, facial bone fractures, congenital jaw deformities, salivary gland diseases and tumours is covered within the relevant benefit limits of the Core Plan. Orthognathic surgery for the correction of malocclusion is also covered within these limits, but cover is provided only if the 'Orthodontic treatment' benefit is also included on your Dental Plan.

### **Dental treatment**

Routine, preventive and restorative treatment, including, but not limited to, an annual routine check-up, routine scaling and polishing, simple fillings for cavities or decay, root canal treatment, simple extractions and dental prescription drugs.

Treatment for temporomandibular joint disorders (excluding guards/splints and orthodontic treatment), facial bone fractures, congenital jaw deformities, salivary gland diseases and tumours is covered within the relevant benefit limits of the Core Plan and the Out-patient Plan (if you have one).

### **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.

### **Developmental delay**

Medical investigations and treatment required because of an established cognitive developmental delay of at least 12 months – these are covered if the 'Developmental delay' benefit is included in your plan. The developmental delay, including speech difficulty, late perception, dyslexia and learning difficulties, must be quantitatively measured and documented by qualified medical professionals.

Costs for psychiatry and psychotherapy, speech therapy and occupational therapy will be covered under this benefit up to the limit stated on your Table of Benefits. Counselling sessions will only be covered if they are provided by a qualified counsellor or psychotherapist. We don't cover daily educational support, admissions, stays or day-care treatment at specialised educational facilities.

### **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.

### **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. You must tell us if you are going to be outside your area of cover for more than six weeks.

### **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 (FMU)**

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.

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

Routine 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 passport/personal identification (ID), your birth country 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. We pay the costs for your hospital accommodation and all eligible in-patient/day-care treatment and services required while using the room, up to the reasonable and customary rates associated with the room type specified in your Table of Benefits. Deluxe, executive rooms and suites are not covered.

We do not cover non-medical or personal expenses charged separately to the hospital accommodation cost, such as phone calls or newspapers. If meals are not included in the hospital accommodation cost, we will only cover up to three full-course meals per day. A full-course meal consists of one appetizer, one main course, one dessert and one drink.

Please note that if your hospital admission is related to another benefit covered under your policy, hospital accommodation may already be included within that benefit. For example, if you are hospitalised for cancer treatment, hospital accommodation will be covered under the 'Oncology' benefit, rather than the separate 'Hospital accommodation' benefit. Other benefits that may include hospital accommodation (if included in your plan) are: 'Psychiatry and psychotherapy', 'Routine maternity', 'Palliative care' and 'Long-term care'. Where your benefit includes hospital accommodation, please note that the room type specified under 'Hospital accommodation' in your Table of Benefits will apply to those other benefits as well. For example, if your 'Hospital accommodation' benefit covers a semi-private room type and you are hospitalised for cancer treatment, your 'Oncology' benefit will include cover for semi-private room accommodation only.

If the room type specified in your Table of Benefits is not available at the hospital, or if you choose a superior room type, we will cover your accommodation, as well as all related in-

patient and day-care treatment and services, up to the reasonable and customary rates associated with the room type indicated in your Table of Benefits.

### **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 an insurance relationship exists between you and us.

### **Insurance Year**

It applies from the effective date of your policy, as shown on the Insurance Certificate and ends exactly one year later.

### **Insured person**

You and your dependants as stated on your Insurance Certificate. For policies with full medical underwriting, we will consider new applicants for cover up to the day before their 76th birthday.

### **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, including any immediate complications during the procedure. 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 to the nearest available appropriate hospital or licensed medical facility when required for an emergency or out of medical necessity to receive treatment you are covered for.

### **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:

- Essential to identify or treat your condition, illness or injury.
- Consistent with your symptoms, diagnosis or treatment of the underlying condition.
- 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).
- Required for reasons other than the comfort or convenience of you or your doctor.
- Proven and demonstrated to have medical value (this does not apply to complementary treatment methods if they form part of your cover).
- Considered to be the most appropriate type and level of service or supply.
- Provided at an appropriate facility, in an appropriate setting and at an appropriate level of care for the treatment of your medical condition.
- 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, or performed by a medical professional under the supervision of 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.

### **Newborn care**

Newborn accommodation and 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 supersedes and replaces 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.

### **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.

### **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.

### **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:

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

### **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 legal partner or a person you have lived with in a de facto 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 will consider any medical condition to be pre-existing if we can determine that you or your dependants would have known about it.

### **The following terms about pre-existing conditions apply if your Insurance Certificate shows that your underwriting terms are Full Medical Underwriting:**

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**

Medically necessary out-patient pre-hospitalisation tests performed as part of the admission process to check your current health status and confirm your fitness for treatment. Cover is limited to the relevant 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 and dressings**

Drugs when prescribed by a doctor to:

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

Prescribed drugs and dressings 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. You can claim for a supply of prescribed drugs and dressings for up to three months from the prescription date, subject to the length of time remaining on the policy.

### **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, your therapist/doctor must send a new progress report and a treatment plan for your condition, indicating the medical necessity for more treatment. They must also do this after every subsequent set of 12 sessions.

Physiotherapy does not include therapies such as Rolfing, massage, Pilates, Fango and Milta.

### **Preventive surgery**

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

- you have a direct family history of a disease that 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 Insurance Year.

### **Professional sports**

Any sporting activity that you undertake in 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 Expat 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 service is not intended for longer-term situations or the treatment of clinical disorders and is not suitable for minors who are below the local legal age of consent.

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 and coping with isolation and loneliness. Please note that the EAP service does not include group therapy, such as family therapy.

### **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**

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 for the routine care of 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 all 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.

### **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.

### **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 for one person accompanying an evacuated/repatriated person**

Travel costs for one person to accompany the evacuated/repatriated 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/repatriation started from.

Cover under these benefits is only available if the associated evacuation/repatriation is also covered under your plan. Cover does not include hotel accommodation or other related expenses.

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

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

Cover under these benefits is only available if the associated evacuation/repatriation is also covered under your plan. 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. If your plan includes the 'Developmental delay' benefit, it also covers prescribed speech therapy and occupational therapy for autism treatment. Please refer to your Table of Benefits for any applicable limits. We don't cover daily educational support, 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 Benefits for any limits that may apply.

## Vaccinations

- All basic immunisations and booster injections in line with the international medical guidelines that apply in the country where they are administered.
- Vaccination against COVID-19\*, where this is not offered for free or only partially sponsored by the government in your country of residence.
- Medically necessary travel vaccinations.
- Malaria prevention tablets.

We cover the cost of consultation for administering the vaccine and the cost of the drug.

\*We cover any COVID-19 vaccine when:

- The vaccine has completed the necessary clinical development process, including all pre-licensure vaccine clinical trials (phase I, II and III) that demonstrate its efficacy and safety.
- The vaccine has completed the multi-step approval process for the relevant regulating authority and is approved for use in the jurisdiction where you require it.
- The vaccine is not offered for free or only partially sponsored by the government of the country in which you reside.

We cover the reasonable and customary cost of the COVID-19 vaccine, including the administration of the injection, in line with local public health policies related to the allocation of vaccines. We do not pay towards the travel cost if you decide to travel to a different country from where you normally reside in order to get the vaccination. Please note that cover is not intended to give you priority access to vaccines.

## Video consultation services

Services accessed via our TeleHealth Hub, which provide direct access to a doctor or medical professional via a telecommunication platform. This benefit covers the costs of video and phone 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 doctor or 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.

If you access teleconsultation services outside of the TeleHealth Hub, the 'Video consultation services' benefit will not apply. Cover will be subject to the terms of the benefit that would apply if the consultation were received in a face-to-face setting.

## 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**

AWP Health & Life SA, the insurer.

**You/Your**

The policyholder and any dependants named on the Insurance Certificate.

# 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 or services 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 treatment, even when medically prescribed. This includes treatment carried out by a plastic surgeon, whether or not for medical/psychological purposes. The only exceptions is reconstructive surgery necessary to restore

function or appearance after a disfiguring accident or as a result of surgery for cancer, provided the accident or initial surgery was also covered by this policy.

#### **DENTAL VENEERS**

Dental veneers and related procedures.

#### **DEVELOPMENTAL DELAY**

Delay in cognitive development, unless the person meets the criteria for developmental delay and the benefit is included on your policy. Cover for physical developmental delays is only provided under the 'Prescribed physiotherapy' and 'Occupational therapy' benefits if these are included in your plan, and the delay is confirmed to be at least 12 months based on quantitative measurements as documented by qualified medical professionals. We don't cover daily educational support, admissions, stays or day-care treatment at specialised educational facilities.

#### **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 on 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 or services 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.

## **GENDER DYSPHORIA**

Care and/or treatment or services for gender dysphoria.

## **GENETIC TESTING**

Genetic testing, except:

- where specific genetic tests are included within your plan.
- where DNA tests are directly linked to an eligible amniocentesis i.e. in the case of women aged 35 or over.
- genetic receptor testing of tumours where medically appropriate and the 'Oncology' benefit is included in your plan.

## **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.

## **FERTILITY TREATMENT**

Fertility treatment including medically assisted reproduction or any treatment for any medical problems arising from it, unless you have a specific benefit for fertility 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 arising from taking part in extreme or professional sports or activities, including but not limited to:

- base jumping
- tombstoning
- cliff jumping
- mountaineering high altitudes above 3,000 meters
- rock climbing
- paragliding
- potholing
- motorsports racing, including motocross and dirt bike racing
- bull riding or bull running

- parkour
- scuba-diving at a depth of more than 30 meters
- off-piste skiing

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

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

#### **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.

#### **MOVING RESIDENCE OUTSIDE OF LATIN AMERICA**

Treatment received after the policyholder has moved residence outside of Latin America and the Caribbean, as GlobalPass Plans are only available to residents of Latin America and the Caribbean.

#### **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.

#### **ORTHOMOLECULAR TREATMENT**

Please refer to the definition of 'Orthomolecular treatment'.

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

Death from or treatment or services 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

#### **PERSONAL PRODUCTS AND DIETARY SUPPLEMENTS**

We do not cover the following products, even if they are prescribed, medically recommended and/or acknowledged as having therapeutic effects:

- Personal products such as mouthwash, toothpaste, antiseptic lozenges and sprays, shampoo, sunscreen, sanitiser, gloves, masks, visors, thermometers and baby supplies
- Cosmetic products, including moisturisers, emulsions, lotions, gels and oils for the skin that do not contain medicinal components
- Children's food, including infant formula given orally

We also do not cover vitamins, minerals or supplements (including nutritional, dietary, organic or herbal preparations) except in the following cases:

- Where prescribed:
  - during pregnancy, as required in accordance with medical guidelines.
  - during cancer treatment, as required in accordance with medical guidelines.
  - to treat diagnosed deficiency syndromes.

#### **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 full 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 A PRESCRIPTION**

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

#### **REFRACTIVE SURGERY**

Treatment to change the refraction of one or both eyes, including but not limited to refractive keratectomy (RK) and photorefractive keratectomy (PRK), unless otherwise indicated in your Table of Benefits.

#### **SEARCH AND/OR RESCUE OPERATIONS**

Costs for 'search and/or rescue' operations:

- to locate a member, and/or
- to access, extract or transport a member from water, underground, a mountain or any other location on land that is not easily accessible by road or on foot.

Please note that where local ambulance, medical evacuation and/or medical repatriation benefits are included in your plan, we will only cover eligible costs for activities that begin after the 'search and/or rescue' operations conclude and you have already been transported to a safe location on land.

#### **SLEEP DISORDERS**

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

#### **SPEECH THERAPY**

Speech therapy related to developmental delay (unless the person meets the criteria for developmental delay and the 'Developmental delay' benefit is included on your policy), 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 or services 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 or services received, provided or obtained from 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 included as part of a health screening package or 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.

#### **WEIGHT-RELATED TREATMENT AND SERVICES**

Treatment and services for weight control, including:

- Medication prescribed or medically recommended solely or primarily for the purpose of weight-management.
- Medication prescribed or medically recommended in relation to any medical condition or symptom, regardless of whether the condition is classified as weight-related; or could be prevented, improved or relieved by weight-management (except as indicated for use in the treatment of established Type 2 Diabetes).
- Bariatric surgery (unless you have a specific benefit).
- Supplements.
- Health club memberships.
- Diet programs.
- Residential eating disorder programs.

#### **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:

- 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

- Developmental delay
- 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
- 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/toll-free-numbers](http://www.allianzcare.com/toll-free-numbers)

*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) can make changes to the policy. Security questions will be asked of all callers to verify their identity.*

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

Address: **Allianz, 15 Joyce Way, Park West Business Campus,  
Nangor Road, Dublin 12, Ireland**

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