



TABLE OF BENEFITS

**International Healthcare Plans
for you and your family**

Valid from 1st November 2019

Allianz  **Care**

IQ MED
www.igmed.ro

Flexible solutions for every stage of your life

A culture of care

We're proud of the personal touch, empathy and determination we bring to global healthcare.



We have a plan for you

Simple modular plans with the ability to combine multiple plans



Protecting you and your family

Family friendly features and options, such as first aid course, child hearing exam and more



Reducing the cost of care

Premium discount when you add two or more children to your policy.



Rewarding you

Loyalty Benefits - additional benefits are activated on your policy when you stay with us for over 12 months

We'll take care of it

You will have access to quality healthcare through our 'always on' support. We find solutions. We make it happen.



Keeping it simple

Automatic renewal every year - hassle free for you and your family*

*Subject to the provisions of your policy including, but not limited to, "Reasons your membership would end" as described in the Benefit Guide.



A human approach to service

24/7 multilingual Helpline and Emergency Assistance services



Simple direct billing service

We'll settle the medical bill directly with the provider for most in-patient treatments



Quick and efficient

Fully completed medical claims processed within 48 hours



A better quality of life

We designed services to help you live a longer and healthier life.



Be well

Access to health and wellbeing benefits, including digital health apps - helping you to stay healthy



Comprehensive cover

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



Digital solutions

MyHealth Digital Services - to give you easy and convenient access to your cover

Closer to you

Making sure you have access to the right care.



Global network

Large network of over 900K - and growing - quality medical providers



The right help at the right time

Access to Expat Assistance Programme: whether it's help buying a home, handling a legal dispute or coping with cultural shock, we offer consultations to help you answer questions and reach your goals



Being informed, being safe

Access to Travel Security Services: Talk to a security specialist for any safety concerns associated with a travel destination



Policy terms and conditions

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

Core Plans



Core Plan Benefits	Care Pro	Care Plus	Care
Maximum plan benefit GBP (£)	£1,867,500	£934,000	£415,000
Maximum plan benefit EUR (€)	€2,250,000	€1,125,000	€500,000
Maximum plan benefit USD (\$)	\$3,037,500	\$1,518,750	\$675,000
Maximum plan benefit CHF	CHF 2,925,000	CHF 1,462,500	CHF 650,000

Treatments and costs marked with an asterisk (*) require pre-approval through submission of a Treatment Guarantee Form. Details of our Treatment Guarantee process can be found in our Benefit Guide.

In-patient benefits

Hospital accommodation*	Private room	Private room	Semi-private room
Intensive care*	✓	✓	✓
Prescription drugs and materials* (in-patient and day-care treatment only) (Prescription drugs are those which legally can only be purchased when you have a doctor's prescription)	✓	✓	✓
Surgical fees, including anaesthesia and theatre charges*	✓	✓	✓
Physician and therapist fees* (in-patient and day-care treatment only)	✓	✓	✓
Surgical appliances and materials*	✓	✓	✓
Diagnostic tests* (in-patient and day-care treatment only)	✓	✓	✓
Organ transplant*	✓	✓	£8,300/€10,000/ \$13,500/CHF 13,000
Psychiatry and psychotherapy* (in-patient and day-care treatment only) (10 month waiting period applies)	✓	£4,150/€5,000/ \$6,750/CHF 6,500	£2,490/€3,000/ \$4,050/CHF 3,900
Accommodation costs for one parent staying in hospital with an insured child under 18*	✓	✓	✓
Emergency in-patient dental treatment	✓	✓	✓

Other benefits






Day-care treatment*	✓	✓	✓
Kidney dialysis*	✓	✓	✓
Out-patient surgery*	✓	✓	✓


Core Plan Benefits	Care Pro	Care Plus	Care
Nursing at home or in a convalescent home* (immediately after or instead of hospitalisation)	£3,525/€4,250/ \$5,740/CHF 5,525	£2,075/€2,500/ \$3,375/CHF 3,250	£1,245/€1,500/ \$2,025/CHF 1,950
Rehabilitation treatment* (in-patient, day-care and out-patient treatment; must commence within 14 days of discharge after the acute medical and/or surgical treatment ceases)	£3,670/€4,420/ \$5,970/CHF 5,750	£2,075/€2,500/ \$3,375/CHF 3,250	£1,660/€2,000/ \$2,700/CHF 2,600
Local ambulance	✓	✓	✓
Emergency treatment outside area of cover (for trips of a maximum period of six weeks)	Max. 42 days	Max. 42 days	Up to £8,300/€10,000/ \$13,500/CHF 13,000, max. 42 days
Medical evacuation* <ul style="list-style-type: none"> Where necessary treatment is not available locally, we will evacuate the insured person to the nearest appropriate medical centre* Where ongoing treatment is required, we will cover hotel accommodation costs* Evacuation in the event of unavailability of adequately screened blood* If medical necessity prevents an immediate return trip following discharge from an in-patient episode of care, we will cover hotel accommodation costs* 	✓ ✓ ✓ Max. 7 days	✓ ✓ ✓ Max. 7 days	✓ ✓ ✓ Max. 7 days
Expenses for one person accompanying an evacuated person*	£2,490/€3,000/ \$4,050/CHF 3,900	£2,075/€2,500/ \$3,375/CHF 3,250	£1,660/€2,000/ \$2,700/CHF 2,600
Travel costs of insured family members in the event of an evacuation*	£1,660/€2,000/ \$2,700/CHF 2,600, per event	£1,245/€1,500/ \$2,025/CHF 1,950, per event	£830/€1,000/ \$1,350/CHF 1,300 per event
Repatriation of mortal remains*	£8,300/€10,000/ \$13,500/CHF 13,000	£8,300/€10,000/ \$13,500/CHF 13,000	£8,300/€10,000/ \$13,500/CHF 13,000
Travel costs of insured family members in the event of the repatriation of mortal remains*	£1,660/€2,000/ \$2,700/CHF 2,600, per event	£1,660/€2,000/ \$2,700/CHF 2,600, per event	£1,660/€2,000/ \$2,700/CHF 2,600, per event
CT and MRI scans (in-patient and out-patient treatment)	✓	✓	✓
PET* and CT-PET* scans (in-patient and out-patient treatment)	✓	✓	✓
Oncology* (in-patient, day-care and out-patient treatment) <ul style="list-style-type: none"> Purchase of a wig, prosthetic bra or other external prosthetic device for cosmetic purposes 	✓ £165/€200/\$270/ CHF 260, per lifetime	✓ £165/€200/\$270/ CHF 260, per lifetime	✓ £165/€200/\$270/ CHF 260, per lifetime
Preventative surgery* (in-patient and out-patient treatment)	£24,900/€30,000/ \$40,500/CHF 39,000	N/A	N/A
Complications of pregnancy* (in-patient and out-patient treatment) (16 month waiting period applies)	✓	✓	N/A
Laser eye treatment (limited to one treatment per lifetime)	£830/€1,000/ \$1,350/CHF 1,300, per lifetime	N/A	N/A
In-patient cash benefit (per night) (where treatment has been received free of charge)	£125/€150/ \$205/CHF 195, max. 25 nights	£125/€150/ \$205/CHF 195, max. 25 nights	£125/€150/ \$205/CHF 195, max. 25 nights
Emergency out-patient treatment (where these benefit amounts are reached, any additional costs may be reimbursed within the terms of any separate Out-patient Plan)	£625/€750/ \$1,015/CHF 975	£625/€750/ \$1,015/CHF 975	N/A
Emergency out-patient dental treatment (where these benefit amounts are reached, any additional costs may be reimbursed within the terms of any separate Dental Plan)	£625/€750/ \$1,015/CHF 975	N/A	N/A

Core Plan Benefits	Care Pro	Care Plus	Care
Palliative care*	✓	✓	✓
Long term care*	Max. 90 days per lifetime	Max. 90 days per lifetime	Max. 90 days per lifetime
Accidental death (insured members aged 18 to 70)	£8,300/€10,000/ \$13,500/CHF 13,000	N/A	N/A
Fitness assessment (for policyholder and their partner) (12 month waiting period applies)	£42/€50/ \$70/CHF 65	£42/€50/ \$70/CHF 65	£42/€50/ \$70/CHF 65
Drug and alcohol addiction treatment (for dependant children) (12 month waiting period applies)	£830/€1,000/ \$1,350/ CHF 1,300	£830/€1,000/ \$1,350/ CHF 1,300	£830/€1,000/ \$1,350/ CHF 1,300

Benefits marked with a ✓ are covered in full, subject to the maximum plan benefit.

Core Plan Services

 <p>Expat Assistance Programme** offers access to a range of 24/7 multilingual support services as follows:</p> <ul style="list-style-type: none"> • Confidential professional counselling (in-person, phone, video, on-line chat and email) • Legal and financial support services • Critical incident support • Wellness website access 	✓	✓	✓
 <p>Travel Security Services** offers 24/7 access to personal security information and advice for all your travel safety queries. This includes:</p> <ul style="list-style-type: none"> • Emergency Security Assistance Hotline*** • Country intelligence and security advice • Daily security news and travel safety alerts 	✓	✓	✓
 <p>HealthSteps App** Allianz Care's digital fitness app which encourages lifestyle and behavioural changes for a fitter and healthier you.</p>	✓	✓	✓
 <p>Digital Health App** Reimbursement for one digital health app of your choice for the prevention, detection and management of a disease or condition. (six month waiting period applies)</p>	Up to £42/€50/ \$70/CHF 65	Up to £42/€50/ \$70/CHF 65	Up to £42/€50/ \$70/CHF 65
 <p>MyHealth Digital Services</p> <ul style="list-style-type: none"> • Manage your cover with our app or portal, anytime, anywhere, online and offline • Submit and track progress of claims • Access your policy documents, health services, payment details and more 	✓	✓	✓

Core Plan Benefits	Care Pro	Care Plus	Care
 Medi24** Talk to a nurse on the phone on a wide range of health topics – available 24/7 (not a free phone number)	✓	✓	✓

** These services are provided by third party providers. They are made available to you subject to your acceptance of our terms and conditions. They are also subject to AWP Health & Life Services Limited terms as they appear on our HealthSteps App. You understand and agree that AWP Health & Life SA (Irish Branch) and AWP Health & Life Services Limited are not responsible or liable for any claim, loss or damage, directly or indirectly resulting from your use of the above named services.

*** Not a free phone number.

Core Plan Deductibles

To reduce your Core Plan premium, simply select an optional deductible from the list below and read across to find the relevant premium discount. The level of discount will depend on whether you have selected a Maternity Plan. Please note that either a Core Plan deductible OR an Out-patient Plan deductible can be chosen (details follow). Where a deductible is selected it is payable per person, per Insurance Year. Also, our premiums are expressed in whole numbers (i.e. without any cents or pence etc.), therefore, percentages may be slightly higher or lower than those stated below.

Optional Core Plan Deductibles	Discount if a Maternity Plan is not included on your policy	Discount if a Maternity Plan is included on your policy
No deductible	0% premium discount	0% premium discount
£374/€ 450/\$610/CHF 585 deductible	5% premium discount	2.5% premium discount
£625/€ 750/\$1,015/CHF 975 deductible	10% premium discount	5% premium discount
£1,245/€1,500/\$2,025/CHF 1,950 deductible	20% premium discount	10% premium discount
£2,490/€3,000/\$4,050/CHF 3,900 deductible	35% premium discount	17.5% premium discount
£4,980/€6,000/\$8,100/CHF 7,800 deductible	50% premium discount	25% premium discount
£8,300/€10,000/\$13,500/CHF 13,000 deductible	60% premium discount	30% premium discount

Out-patient Plans

The following Out-patient Plans cover your day to day medical expenses and can be purchased with any of our Core Plans. They can't be bought separately.



Out-patient Plan Benefits	Active Family	Active Pro	Active Plus	Active
Maximum plan benefit	£12,450/ €15,000/ \$20,250/ CHF19,500	£15,770/ €19,000/ \$25,650/ CHF24,700	£7,240/ €8,725/ \$11,780/ CHF 11,355	£4,110/ €4,950/ \$6,680/ CHF 6,435
Medical practitioner fees	✓	✓	£830/€1,000/ \$1,350/ CHF 1,300	£415/€500/ \$675/ CHF 650
Prescription drugs (Prescription drugs are those which legally can only be purchased when you have a doctor's prescription)	✓	✓		£165/€200/ \$270/ CHF 260
Specialist fees	90% refund	✓	90% refund	80% refund

Out-patient Plan Benefits	Active Family	Active Pro	Active Plus	Active
Diagnostic tests	✓	✓	✓	✓
Vaccinations	✓	✓	✓	N/A
Chiropractic treatment, osteopathy, homeopathy, Chinese herbal medicine, acupuncture and podiatry (max. 12 sessions per condition for chiropractic treatment and max. 12 sessions per condition for osteopathic treatment, subject to the benefit limit)	✓	✓	£934/€1,125/ \$1,520/ CHF 1,463	£250/€300/ \$405/ CHF 390
Prescribed physiotherapy (initially limited to 12 sessions per condition; limit also applies to prescribed and non-prescribed physiotherapy sessions, where combined)	✓	✓	£934/€1,125/ \$1,520/ CHF 1,463	£415/€500/ \$675/ CHF 650
Non-prescribed physiotherapy	5 visits	5 visits	5 visits	5 visits
Prescribed speech therapy, oculomotor therapy and occupational therapy*	✓	✓	£934/€1,125/ \$1,520/ CHF 1,463	£415/€500/ \$675/ CHF 650
Health and wellbeing checks including screening for the early detection of illness or disease Checks are limited to: <ul style="list-style-type: none"> Physical examination Blood tests (full blood count, biochemistry, lipid profile, thyroid function test, liver function test, kidney function test) Cardiovascular examination (physical examination, electrocardiogram, blood pressure) Neurological examination (physical examination) Cancer screening <ul style="list-style-type: none"> Annual pap smear Mammogram (every two years for women aged 45+, or younger where a family history exists) Prostate screening (yearly for men aged 50+, or younger where a family history exists) Colonoscopy (every five years for members aged 50+, or 40+ where a family history exists) Annual faecal occult blood test Bone densitometry (every five years for women aged 50+) Well child test (for children up to the age of six years, up to a maximum of 15 visits per lifetime) BRCA1 and BRCA2 genetic test (where a direct family history exists; Active Pro Plan only) 	£330/€400/ \$540/ CHF 520	£498/€600/ \$810/ CHF 780	N/A	N/A
Infertility treatment (18 month waiting period applies)	N/A	N/A	N/A	N/A
Psychiatry and psychotherapy (18 month waiting period applies)	15 visits	20 visits	N/A	N/A
Prescribed medical aids	£2,075/€2,500/ \$3,375/ CHF 3,250	✓	N/A	N/A
Prescribed glasses and contact lenses including eye examination	£125/€150/ \$205/CHF 195	£149/€180/ \$245/CHF 234	N/A	N/A
Dietician fees	2 visits	4 visits	N/A	N/A
Prescribed drugs (must be prescribed by a physician, although a prescription is not legally required for purchase)	N/A	£42/€50/ \$70/CHF 65	N/A	N/A
Pre- and post-natal care (16 month waiting period applies)	£1,660/€2,000/ \$2,700/ CHF 2,600 per pregnancy	N/A	N/A	N/A

Out-patient Plan Benefits	Active Family	Active Pro	Active Plus	Active
Pregnancy Yoga or Pilates	£42/€50/ \$70/CHF 65	N/A	N/A	N/A
Breastfeeding consultation	£42/€50/ \$70/CHF 65	N/A	N/A	N/A
Post-natal counselling	£42/€50/ \$70/CHF 65	N/A	N/A	N/A
Family expenses during childbirth	£83/€100/ \$135/CHF 130	N/A	N/A	N/A
Child hearing exam (for members aged 16 or younger)	Up to £42/ €50/\$70/ CHF 65	N/A	N/A	N/A
Child home nursing (following in-patient treatment of 5 days or more) (for members aged 16 or younger)	Up to £83/€100/ \$135/CHF 130 per day, max 7 days	N/A	N/A	N/A
Child speech and language therapy (for the treatment of dyslexia and dyspraxia) (for members aged 16 or younger)	£83/€100/ \$135/CHF 130	N/A	N/A	N/A
First aid course (for parents who have a child insured as a dependant)	Up to £42/ €50/\$70/ CHF 65	N/A	N/A	N/A

Out-patient Plan Deductibles

To reduce your Out-patient Plan premium, simply select an optional deductible from the list below and read across to find the relevant premium discount. Please note that either an Out-patient Plan deductible OR a Core Plan deductible can be chosen. Where a deductible is selected it is payable per person, per Insurance Year. Also, our premiums are expressed in whole numbers (i.e. without any cents or pence etc.), therefore, percentages may be slightly higher or lower than those stated below.

Optional Out-patient Plan Deductibles	Discount
No deductible	0% premium discount
£83/€100/\$135/CHF 130 deductible	10% premium discount
£165/€200/\$270/CHF 260 deductible	20% premium discount

Maternity Plans

One of the following Maternity Plans can be purchased with the Care Pro or Care Plus Plans. **You can also enhance your Maternity Plan to include pre-and post-natal care (and other maternity benefits) by selecting our Active Family Out-patient plan.** The Maternity Plans are not available with the Care Plan and they can't be bought separately.



Maternity Plan Benefits	Bloom Plus	Bloom
Routine delivery and newborn care* (16 month waiting period applies)	£6,225/€7,500/ \$10,125/CHF 9,750, per pregnancy	£4,150/€5,000/ \$6,750/CHF 6,500, per pregnancy
Complications of childbirth* (in-patient treatment) (16 month waiting period applies)	£12,450/€15,000/ \$20,250/CHF 19,500, per pregnancy	£8,300/€10,000/ \$13,500/CHF 13,000, per pregnancy

Dental Plans

One of the following Dental Plans can be purchased with any of our Core Plans. The Dental Plans can't be bought separately.



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

Repatriation Plan

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



Repatriation Plan Benefits	
Medical repatriation* <ul style="list-style-type: none"> Where the necessary treatment is not available locally, you can choose to be medically repatriated to your home country instead of to the nearest appropriate medical centre. This benefit only applies when your home country is within your area of cover* Where ongoing treatment is required, we will cover hotel accommodation costs* Repatriation in the event of unavailability of adequately screened blood* If medical necessity prevents an immediate return trip following discharge from an in-patient episode of care, we will cover hotel accommodation costs* 	✓ ✓ ✓ Max. 7 days
Expenses for one person accompanying a repatriated person*	£2,490/€3,000/ \$4,050/CHF 3,900
Travel costs of insured family members in the event of a repatriation*	£1,660/€2,000/\$2,700/ CHF 2,600, per event
Travel costs of insured members to be with a family member who is at peril of death or who has died	£1,245/€1,500/\$2,025/ CHF 1,950, per lifetime

Area of cover

We offer a choice of three different geographical areas of cover:



Worldwide



Worldwide excluding USA



Africa only

The cost of your cover will go up or down depending on which region of cover you choose.



Talk to us, we love to help!

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

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