

# Table of Benefits

The table below shows details of the cover provided under the Emergency Medical Cover Healthcare Plan. Benefit amounts shown are per insured person, per Insurance Year.

Pre-approval is required for all benefits indicated with a \* in the following table. For further important details regarding the Pre-approval, please read the paragraph after this table.

You are covered for **emergency treatment** only, subject to the benefit limits stated:

## Maximum plan benefit

GBP (£)	£166,000
EUR (€)	€200,000
USD (\$)	\$270,000
CHF	CHF260,000

## In-patient benefits

Hospital accommodation	Private room
Intensive care	✓
Prescription drugs and materials (in-patient and day-care treatment only) (prescription drugs are those which legally can only be purchased when you have a doctor's prescription)	✓
Surgical fees, including anaesthesia and theatre charges	✓
Physician and therapist fees	✓
Diagnostic tests (in-patient and day-care treatment only)	✓
Emergency in-patient dental treatment	✓

## Other benefits

Day-care treatment	✓
Out-patient surgery	✓
Local ambulance	✓
Medical evacuation*	✓
Repatriation of mortal remains*	£16,600/€20,000/ \$27,000/CHF26,000
CT and MRI scans (in-patient and out-patient treatment)	✓
PET and CT-PET scans (in-patient and out-patient treatment)	✓
Emergency out-patient dental treatment	✓

## Core Plan Services

Travel Security Services** offers 24/7 access to personal security information and advice for all your travel safety queries. This includes: <ul style="list-style-type: none"> <li>• Emergency Security Assistance Hotline (not a free phone number)</li> <li>• Country intelligence and security advice</li> <li>• Daily security news and travel safety alerts</li> </ul>	Covered
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## Out-patient benefits

Medical practitioner fees	✓
Specialist fees	✓
Diagnostic tests	✓
Prescription drugs (prescription drugs are those which legally can only be purchased when you have a doctor's prescription)	✓

## Repatriation Plan

The following Repatriation Plan can be purchased to expand the cover.

Medical repatriation* <ul style="list-style-type: none"> <li>• 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*</li> <li>• Where ongoing treatment is required, we will cover hotel accommodation costs*</li> <li>• Repatriation in the event of unavailability of adequately screened blood*</li> <li>• 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)*</li> </ul>	✓
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Benefits marked with a ✓ are covered in full, subject to the maximum plan benefit.

Benefits marked with \* require Pre-approval.

\*\* The Travel Security Services are offered through a third party provider and subject to your acceptance of our terms and conditions. You understand and agree that AWP Health & Life SA – Irish Branch and/or 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 Travel Security Service.

## Pre-approval

For certain costs, indicated with a \* in the Table of Benefits, we require you and your doctor to complete the relevant sections of a Treatment Guarantee Form and submit it to us in advance. Once we approve, cover for these required costs can then be guaranteed.

Please note that you need to submit a Treatment Guarantee Form for approval prior to:

- Medical evacuation
- Medical Repatriation
- Repatriation of mortal remains
- Download a Treatment Guarantee Form from our website: [www.allianzcare.com/members](http://www.allianzcare.com/members)
- Send the completed form to us via scan, fax or post (details on the form)

While Pre-approval is not required in advance of emergency in-patient treatment, either you, your doctor or a colleague needs to inform us about the hospital admission within 48 hours of the event.

If we are not informed about the hospitalisation within 48 hours, or if Pre-approval is not obtained for the benefits listed with a \* in the Table of Benefits (and stated above), **we reserve the right to decline a claim.** Where Pre-approval has not been obtained, and access to the benefit is subsequently proven to have been medically necessary, we will pay only **50%** of the eligible benefit.

## What we cover

Your policy provides cover for medical treatment, related costs, services and/or supplies as indicated in the Table of Benefits, that we determine to be medically necessary and appropriate to treat a patient's condition, illness or injury. We will only reimburse the cost of medical providers where their charges are reasonable and customary in accordance with standard and generally accepted medical procedures. If a claim is deemed by us to be inappropriate, we reserve the right to reduce the amount payable by us.

## Benefit limits

Your cover may be subject to a **maximum plan benefit**. 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 benefit, it will apply even where:


- A “✔” appears next to the benefit
- A specific benefit limit applies - this is when the benefit is capped to a specific amount, for example in the case of the “Repatriation of mortal remains”


## Area of cover

You are covered Worldwide for business trips outside your principal country of residence or country of primary employment.

# Talk to us, we love to help!

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






 Allianz Care  
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