Allianz

Draft

Table of Benefits

Care

International healthcare plans for you and your family

Valid from 1st November 2025

Flexible solutions for every stage of your life

We believe in providing you with the best cover suited to your needs.

This Table of Benefits provides an overview of the treatments and medical services you are covered for, as listed in this document. Your cover will also include the following member services, included in the cost of your plan.

Support services

Available to you 24/7 (day and night) weekends and holidays included, to offer you support, guidance and reassurance when you need it:

- Our multilingual Helpline
- Expat Assistance Programme
- Travel Security Services

MyHealth Digital Services

From submitting claims, to managing your policy or finding a provider – all in the palm of your hand (paper and admin free!)

TeleHealth Hub

A portal to access medical consultations from the comfort of your home or office.

Second medical opinion

Offering you an independent medical professional/expert advice on your diagnosis and treatment options.

Olive, our health and wellbeing program

Useful tools to motivate and guide you towards a healthier lifestyle.

For further information, videos and brochures, please visit our member resources page

FIND OUT MORE

Cover highlights

Oncology cover

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

FIND OUT MORE

Reconstructive surgery

Cover for treatment costs to restore natural function or appearance after a disfiguring accident or surgery for cancer (where the treatment for the accident or initial surgery was also covered by this policy).

REQUEST A CALLBACK

We have received the Platinum Trusted Service Award in 2025, from our independent review provider Feefo.

Platinum Trusted Service Award
2025 feefo

4.8/5

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Looking for something specific?

Core plans
Out-patient plans
Dental plans
Area of cover

Policy terms and conditions

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

We provide our Care plans in **three different levels**, which offer from essential to premium cover:

Care Base	Care Enhanced	Care Signature

Please see the tables in the following pages for a comparison of the three levels and choose the one that suits you.

Under these cover levels, you will find three modules that cover different types of treatments: Core for in-patient and high-cost treatments, then Out-patient and Dental. You must select the type of Core plan you prefer, then you can add either an Out-patient plan or a Dental plan, or both. You can't buy the Out-patient plan and the Dental plan separately, without a Core plan.

Please note that the type of Core plan you select will determine the type of the other modules, e.g. if you choose the Care Base Core Plan, then you must select the Care Base Out-patient Plan, and so on.

Core Plans

Key to Table of Benefits:

√ Covered in full, up to the maximum plan limit

X Not available

		Care Base	Care Enhanced	Care Signature
Maximum plan limit		£ 830,000 / € 1,000,000 / US$ 1,350,000 / CHF 1,300,000	£ 1,660,000 / € 2,000,000 / US$ 2,700,000 / CHF 2,600,000	£ 3,100,000 / € 3,703,705 / US$ 5,000,000 / CHF 4,814,815
In-patient benefits				
Hospital accommodation	Pre-authorisation required	Private room	Private room	Private room
Intensive care	Pre-authorisation required	√	√	√
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*	Pre-authorisation required	√	√	√
Surgical fees, including anaesthesia and theatre charges	Pre-authorisation required	√	√	√

CORE PLANS (cont.)

		Care Base	Care Enhanced	Care Signature
Physician and therapist fees *In-patient and day-care treatment only*	Pre-authorisation required	√	√	√
Surgical appliances and materials	Pre-authorisation required	√	√	√
Diagnostic tests *In-patient and day-care treatment only*	Pre-authorisation required	√	√	√
Organ transplant *In-patient treatment only*	Pre-authorisation required	√	√	√
Bariatric surgery *In-patient and out-patient treatment* ***24-month waiting period applies***	Pre-authorisation required	X	70%, up to £ 12,450 / € 15,000 / US$ 20,250 / CHF 19,500	80% up to £ 16,600 / € 20,000 / US$ 27,000 / CHF 26,000
Psychiatry and psychotherapy *In-patient and day-care treatment only*	Pre-authorisation required	√	√	√
Accommodation costs for one parent staying in hospital with an insured child under 18	Pre-authorisation required	X	√	√
Emergency in-patient dental treatment		√	√	√

CORE PLANS (cont.)

Other benefits

		Care Base	Care Enhanced	Care Signature
Day-care treatment	Pre-authorisation required	√	√	√
Kidney dialysis *In-patient, day-care and out-patient treatment*	Pre-authorisation required	√	√	√
HIV/AIDS treatment *In-patient, day-care and out-patient treatment*	Pre-authorisation required	√	√	√
Out-patient surgery	Pre-authorisation required	√	√	√
Nursing at home or in a convalescent home *Immediately after or instead of hospitalisation*	Pre-authorisation required	£ 1,245 / € 1,500 / US$ 2,025 / CHF 1,950 max. 30 days	£ 2,075 / € 2,500 / US$ 3,375 / CHF 3,250 max. 60 days	√ max. 90 days
Rehabilitation treatment *In-patient, day-care and out-patient treatment; must commence within 14 days of discharge after the acute medical and/or surgical treatment ceases*		£ 2,490 / € 3,000 / US$ 4,050 / CHF 3,900, max. 30 days	£ 6,225 / € 7,500 / US$ 10,125 / CHF 9,750, max. 60 days	√ max. 90 days
Pre-hospitalisation tests *Covered when they are needed in the 72 hours before in-patient or day-care treatment*		√	√	√

CORE PLANS (cont.)		Care Base	Care Enhanced	Care Signature
Post-hospitalisation treatment *Covered when it is needed in the 90 days following discharge from in-patient or day-care treatment for the same acute medical condition*		√	√	√
Local ambulance		√	√	√
Emergency treatment outside area of cover *For trips of a maximum period of six weeks*		£ 83,000 / € 100,000 / US$ 135,000 / CHF 130,000, max. 42 days	£ 210,000/ € 250,000 / US$ 337,500 / CHF 325,000, max. 42 days	√ max. 42 days
Medical evacuation and repatriation		√	√	√
Where necessary treatment is not available locally, we will evacuate the insured person to the nearest appropriate medical centre (or if the insured person's home country is within their area of cover, they can choose to be medically repatriated to their home country).	Pre-authorisation required	√	√	√
Where ongoing treatment is required, we will cover hotel accommodation costs.	Pre-authorisation required	√	√	√
Evacuation in the event of unavailability of adequately screened blood.	Pre-authorisation required	√	√	√
If medical necessity prevents an immediate return trip following discharge from an in-patient episode of care, we will cover hotel accommodation costs.	Pre-authorisation required	Max. 7 days	Max. 7 days	Max. 7 days

CORE PLANS (cont.)

		Care Base	Care Enhanced	Care Signature
Travel costs for one person accompanying an evacuated/ repatriated person	Pre-authorisation required	£ 1,660 / € 2,000 / US$ 2,700 / CHF 2,600	£ 2,490 / € 3,000 / US$ 4,050 / CHF 3,900	£ 2,490 / € 3,000 / US$ 4,050 / CHF 3,900
Travel costs of insured family members in the event of an evacuation/repatriation	Pre-authorisation required	X	£ 1,660 / € 2,000 / US$ 2,700 / CHF 2,600 per event	£ 1,660 / € 2,000 / US$ 2,700 / CHF 2,600 per event
Travel costs of insured members to be with a close relative who is at peril of death or who has died		X	£ 625 / € 750 / US$ 1,015 / CHF 975	£ 1,245 / € 1,500 / US$ 2,025 / CHF 1,950
Repatriation of mortal remains or burial expenses	Pre-authorisation required	√	√	√
Travel costs of insured family members in the event of the repatriation of mortal remains	Pre-authorisation required	X	£ 1,660 / € 2,000 / US$ 2,700 / CHF 2,600 per event	£ 1,660 / € 2,000 / US$ 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*	Pre-authorisation required	√	√	√
Oncology *In-patient, day-care and out-patient treatment*	Pre-authorisation required	√	√	√
Purchase of a wig, prosthetic bra or other external prosthetic device for cosmetic purposes		£ 165 / € 200 / US$ 270 / CHF 260	£ 165 / € 200 / US$ 270 / CHF 260	£ 415 / € 500 / US$ 675 / CHF 650

CORE PLANS (cont.)

		Care Base	Care Enhanced	Care Signature
Congenital conditions *When diagnosed after your policy's start date*	Pre-authorisation required	£ 12,450 / € 15,000 / US$ 20,250 / CHF 19,500	£ 20,750/ € 25,000 / US$ 33,750 / CHF 32,500	£ 33,200 / € 40,000 / US$ 54,000 / CHF 52,000
Preventive surgery *In-patient and out-patient treatment*	Pre-authorisation required	X	£ 12,450 / € 15,000 / US$ 20,250 / CHF 19,500	£ 24,900 / € 30,000 / US$ 40,500 / CHF 39,000
Routine maternity *In-patient and out-patient treatment* ***12-month waiting period applies***	Pre-authorisation required	X	£ 4,150 / € 5,000 / US$ 6,750 / CHF 6,500 per pregnancy	£ 8,300 / € 10,000 / US$ 13,500 / CHF 13,000 per pregnancy
Complications of childbirth *In-patient treatment* ***12-month waiting period applies***	Pre-authorisation required	X	£ 8,300 / € 10,000 / US$ 13,500 / CHF 13,000 per pregnancy	£ 12,450 / € 15,000 / US$ 20,250 / CHF 19,500 per pregnancy
Complications of pregnancy *In-patient and out-patient treatment* ***12-month waiting period applies***	Pre-authorisation required	X	√	√
Laser eye treatment		X	X	£ 830 / € 1,000 / US$ 1,350 / CHF 1,300
In-patient cash benefit (per night) *Where treatment has been received free of charge*		£ 125 / € 150 / US$ 205 / CHF 195	£ 125 / € 150 / US$ 205 / CHF 195	£ 125 / € 150 / US$ 205 / CHF 195

CORE PLANS (cont.)		Care Base	Care Enhanced	Care Signature
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*		£ 208 / € 250 / US$ 338 / CHF 325	£ 625 / € 750 / US$ 1,015 / CHF 975	£ 1,245 / € 1,500 / US$ 2,025 / CHF 1,950
Emergency out-patient dental treatment *Can also be reimbursed within the terms of any separate Dental Plan*		£ 498 /€ 600 / US$ 810 / CHF 780	√	√
Palliative care *In-patient, day-care and out-patient treatment*	Pre-authorisation required	√	√	√
Long term care *In-patient, day-care and out-patient treatment*	Pre-authorisation required	√ Max. 90 days per lifetime	√ Max. 90 days per lifetime	√ Max. 90 days per lifetime
Drug and alcohol addiction treatment *For dependent children* ***10-month waiting period applies***		X	£ 830 / € 1,000 / US$ 1,350 / CHF 1,300	£ 830 / € 1,000 / US$ 1,350 / CHF 1,300
Additional Core Plan services				
Expat Assistance Programme** *Offers access to a range of 24/7 multilingual support services as follows:* • *Confidential and professional counselling up to five sessions per issue, per calendar year (in-person, phone and video)* • *Legal and financial referral services* • *Wellness website access*		√	√	√

CORE PLANS (cont.)	Care Base	Care Enhanced	Care Signature
Travel Security Services** *Offers 24/7 access to personal security information and advice for all your travel safety queries. This includes:* • *Emergency Security Assistance Hotline (not a free phone number)* • *Country intelligence and security advice* • *Daily security news and travel safety alerts*	√	√	√
Olive** *Our Health & Wellness support program includes, for example:* • *Fitness app* • *Access to wellness resources*	√	√	√
Digital Health App** *Reimbursement for one digital health app of your choice for the prevention, detection and management of a disease or condition.*	Up to £ 42 / € 50 / US$ 70 / CHF 65	Up to £ 42 / € 50 / US$ 70 / CHF 65	Up to £ 42 / € 50 / US$ 70 / CHF 65
MyHealth Digital Services • *Manage your cover online with our app or portal anytime, anywhere* • *Submit and track progress of claims* • *Access your policy documents, health services, payment details and more*	√	√	√
Second Medical Opinion Service** *Offers access to expert help on the best treatment options available, if you have been diagnosed with a serious illness or had surgery recommended*	√	√	√

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. You can choose a Core Plan deductible AND/OR an Out-patient Plan deductible (appearing further in this document, after the Out-patient Plans table). 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	Premium discount
No deductible	0%
£ 830 / € 1,000 / US$ 1,350 / CHF 1,300	10%
£ 2,490 / € 3,000 / US$ 4,050 / CHF 3,900	20%
£ 4,980 / € 6,000 / US$ 8,100 / CHF 7,800	30%

Out-patient Plans

You can select an Out-patient Plan together with the corresponding Core Plan. You can't buy it separately.

		Care Base	Care Enhanced	Care Signature
Maximum plan limit		£ 8,300 / € 10,000 / US$ 13,500 / CHF 13,000	£ 20,750 / € 25,000 / US$ 33,750 / CHF 32,500	No limit
Out-patient Plan benefits				
Video consultation services** *Accessed via our TeleHealth Hub*		√	√	√
Medical practitioner fees		√ up to 15 visits	√ up to 30 visits	√ up to 60 visits
Specialist fees				
Chiropractic treatment, osteopathy and podiatry				
Prescribed physiotherapy				
Non-prescribed physiotherapy				
Prescribed speech therapy and occupational therapy	Pre-authorisation required			
Homeopathy, Chinese herbal medicine and acupuncture		5 visits	15 visits	20 visits

OUT-PATIENT PLANS (cont.)	Care Base	Care Enhanced	Care Signature
Diagnostic tests	√	√	√
Vaccinations	£ 125/ € 150 / US$ 205 / CHF 195	£ 415 / € 500 / US$ 675 / CHF 650	√
Prescribed drugs and dressings	£ 830 / €1,000 / US$ 1,350 / CHF 1,300	£ 2,490 / € 3,000 / US$ 4,050 / CHF 3,900	√
Health and wellbeing checks including screening for the early detection of illness or disease *Checks are limited to:* • *Physical examination* • *Chest X-ray* • *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)* • *Bone densitometry (every five years for women aged 50+)* • *Well child test (for children up to the age of six years)*	£ 330 / € 400 / US$ 540 / CHF 520 15 visits	£ 665 / € 800 / US$ 1,080 / CHF 1,040 15 visits	£ 1,245 / € 1,500 / US$ 2,025 / CHF 1,950 15 visits
Cancer screening *Checks are limited to:* • *Annual gynaecological exam* • *Mammogram (every two years for women aged 45+, or younger where a family history exists)* • *Annual 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* • *BRCA1 and BRCA2 genetic test (where a direct family history exists)*	√	√	√

OUT-PATIENT PLANS (cont.)	Care Base	Care Enhanced	Care Signature
Fertility treatment *12-month waiting period applies*	X	X	£ 5,810 / € 7,000 / US$ 9,450 / CHF 9,100
Psychiatry and psychotherapy *Referral from doctor required for psychotherapy*	5 visits	15 visits	30 visits
Prescribed medical aids	£ 415 / € 500 / US$ 675 / CHF 650	£ 1,245 / € 1,500 / US$ 2,025 / CHF 1,950	√
Prescribed glasses and contact lenses including eye examination	£ 62 / € 75 / US$ 100 / CHF 98	£ 125 / € 150 / US$ 205/ CHF 195	£ 250 / € 300 / US$ 405 / CHF 390
Dietician fees	X	2 visits	4 visits
Family support *Eligible expenses include:* • *Pregnancy yoga or pilates* • *Breastfeeding consultation* • *Post-natal counselling* • *Child hearing exam* • *Family expenses during childbirth* • *Child speech and language therapy (for the treatment of dyslexia and dyspraxia)* • *First aid course for parents who have a child insured as a dependant*	X	£ 250 / € 300 / US$ 405 / CHF 390	£ 374 / € 450 / US$ 610 / CHF 585
Hormone replacement therapy	£ 330 / € 400 / US$ 540 / CHF 520	£ 625 / € 750 / US$ 1,015 / CHF 975	£ 1,000 / € 1,200 / US$ 1,620 / CHF 1,560
Sleep apnoea	X	£ 665 / € 800 / US$ 1,080 / CHF 1,040	£ 1,245 / € 1,500 / US$ 2,025 / CHF 1,950

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. You can choose an Out-patient Plan deductible AND/OR a Core Plan deductible. 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	Premium discount
No deductible	0%
£ 208 / € 250 / US$ 338 / CHF 325	10%
£ 457 / € 550 / US$ 743 / CHF 715	20%
£ 705 / € 850 / US$ 1,148 / CHF 1,105	30%

Dental Plans

You can select a Dental Plan together with the corresponding Core Plan. You can't buy it separately.

	Care Base	Care Enhanced	Care Signature
Maximum plan limit	£ 995 / € 1,110 / US$ 1,500 / CHF 1,445	£ 1,543 / € 1,852 / US$ 2,500 / CHF 2,407	No limit
Dental Plan benefits			
Dental treatment	80% refund	80% refund	√
Dental surgery	80% refund	80% refund	√
Periodontics	80% refund	80% refund	√
Orthodontic treatment *Please contact us and submit the details we will require before starting treatment, so we can verify if you are covered.* ***10-month waiting period applies***	X	50% refund	65% refund, up to £ 4,150 / € 5,000 / US$ 6,750 / CHF 6,500
Dental prostheses ***10-month waiting period applies***			

Area of cover

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

Worldwide

Worldwide excluding USA

Africa only

Europe

Please see our Benefit Guide for details on how to navigate the US healthcare system ensuring access to care on a direct billing basis.

The cost of your cover will vary depending on which region of cover you choose. The areas of cover are subject to our terms and conditions.

** Certain services that may be included in your plan are provided by third party providers outside the Allianz Group, such as the Expat Assistance Programme, Travel Security services, fitness app, Second Medical Opinion and tele-medicine services. If included in your plan, these services will show in your Table of Benefits. These services are made available to you subject to your acceptance of the terms and conditions of your policy and the terms and conditions of the third parties. These services may be subject to geographical restrictions. The fitness app does not provide medical or health advice and the wellness resources contained within Olive are for informational purposes only. The fitness app and the wellness resources contained within Olive shouldn't be regarded as a substitute for professional advice (medical, physical or psychological). They are also not a substitute for the diagnosis, treatment, assessment or care that you may need from your own doctor. You understand and agree that AWP Health & Life SA (Irish Branch) and AP Solutions GmbH 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.

REQUEST A CALLBACK

Talk to us, we love to help!

If you have any queries, please get in touch.

24/7 Helpline:
English: +**353 1 630 1301**
*For other contact numbers in various languages please follow the link **HERE***

Or contact us on:
Sales: **+ 353 1 514 8480**
Email: **individual.sales@allianzworldwidecare.com**

Toll free numbers: **www.allianzcare.com/toll-free-numbers**
If you are not able to access the toll-free numbers from a mobile phone, please dial the Helpline number listed above. Calls to our Helpline will be recorded and may be monitored for training, quality and regulatory purposes.

Request a callback

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