

EXPATHEALTH PLANS - BENEFITS

	Bronze	Silver	Gold
Overall Annual Limit	\$1,500,000 / £800,000 / €1,200,000	\$1,500,000 / £800,000 / €1,200,000	\$1,500,000 / £800,000 / €1,200,000
In-Patient Benefits (All in-patient treatment must be pre-approved by calling our helpline, otherwise co-payments will apply)			
Hospital Services	Full refund	Full refund	Full refund
Intensive Care	Full refund	Full refund	Full refund
Hospital Accommodation	Full refund	Full refund	Full refund
Cash Benefit (where treatment is obtained free of charge in a government or charitable hospital)	\$100 / £55 / €80 per day for up to 30 days	\$100 / £55 / €80 per day for up to 30 days	\$100 / £55 / €80 per day for up to 30 days
Organ Transplants (Heart, Lung and Kidney Only)	Not covered	Not covered	\$100,000 / £53,335 / €80,000
Day Patient Benefits			
Hospital Services	Full refund	Full refund	Full refund
Oncology			
Radio and Chemotherapy	Full refund	Full refund	Full refund
Radiology	Full refund	Full refund	Full refund
Out-patient Benefits			
Specialist Care GP Consultations Prescription Drugs MRI & CT Scanning	Not covered	\$10,000 / £5335 / €8,000	\$10,000 / £5335 / €8,000
Routine health checks after 24 months continuous membership	Not covered	\$250 / £130 / €200	\$250 / £130 / €200
Dental Benefits			
Emergency Dental Treatment (limited to treatment received within 48 hours of damage to sound natural teeth or permanently attached artificial teeth)	\$1,000 / £535 / €800	\$1,000 / £535 / €800	\$1,000 / £535 / €800
Routine dental treatment subject to 25% coinsurance per claim	Not covered	\$1,000 / £535 / €800	\$1,000 / £535 / €800
Maternity Benefits (After 12 months membership)			
Complicated Maternity	\$6,000 / £3,200 / €4,800	\$6,000 / £3,200 / €4,800	\$6,000 / £3,200 / €4,800
Routine Maternity	Not covered	Not covered	\$3,500 / £1,870 / €2,800

Evacuation and Transport Benefits	Bronze	Silver	Gold
Emergency Medical Transportation	Full refund	Full refund	Full refund
Compassionate Emergency Travel	\$3,000/£1,600/€2,400	\$3,000/£1,600/€2,400	\$3,000/£1,600/€2,400
Repatriation and Local Burial	\$5,000/£2,670/€4,000	\$5,000/£2,670/€4,000	\$5,000/£2,670/€4,000
Medical Travel	\$1,000/£535/€800	\$1,000/£535/€800	\$1,000/£535/€800
Home Country Cover (where home country falls within selected area of cover)	90 days per annum	90 days per annum	90 days per annum
Other Benefits			
Complementary/Alternative Medicine (Must be referred by a physician and is limited to specialist treatment by a registered practitioner)	\$2,500/£1,300/€2,000	\$2,500/£1,300/€2,000	\$2,500/£1,300/€2,000
Nursing at Home	12 weeks	26 weeks	26 weeks
Parent accompanying a child up to 14 yrs, and a child up to 14 accompanying and adult	Full refund	Full refund	Full refund
Local Road Ambulance Charges	Full refund	Full refund	Full refund
Psychiatric Care (Subject to 50% coinsurance and limited to 30 consultations per year)	Not covered	Not covered	\$1,000/£535/€800
Chronic Conditions Cash Benefit	Not covered	Not covered	\$500/£270/€400

Per Out-Patient Excess Alternatives (Note this excess applies to all out-patient treatment except Routine Health checks)

Nil Excess +25%	\$50/£30/€40 Excess Standard	\$70/£40/€60 Excess -10%	\$100/£75/€125 Excess -15%
\$250/£130/€200 Excess -25%	\$500/£270/€400 excess -30%	\$1,000/£535/€800 excess -45%	

Travel Benefits

Cancellation and Abandonment	\$8,000/£4270/€6,400	\$8,000/£4270/€6,400	\$8,000/£4270/€6,400
Curtailment	\$8,000/£4270/€6,400	\$8,000/£4270/€6,400	\$8,000/£4270/€6,400
Travel Delay	\$160/£75/€125	\$160/£75/€125	\$160/£75/€125
Missed Departure	\$800/£430/€640	\$800/£430/€640	\$800/£430/€640

All travel benefits are subject to the following restrictions: Max 90 days any one trip / At least 6 months in any 12 must be spent in the country of residence for these benefits/ \$75 excess/deductible per person per claim applies

Allianz Worldwide Care Ltd, underwrites the risk and administers the claims on behalf of Morgan Price International Healthcare Ltd.

Allianz Worldwide Care Ltd, part of the Allianz Group, is registered in Ireland and regulated by the Irish Financial Services Regulatory Authority.

Registered Office: 20D Beckett Way, Park West Business Campus, Nangor Rd, Dublin 12, Ireland. Registered No. 310852.