

Table of Benefits

Effective date: 01 November 2023

Group renewal date: 01 January 2024



Treatment Guarantee (pre-authorisation) may be required for some benefits as indicated by a '1' or a '2' in the table(s) below. Please refer to the "Notes" section for further details.

All benefit and deductible amounts are per person, per year of cover, unless otherwise indicated.

	Benefit limit	
IMB100U Core Plan		
Hospital accommodation - Private room	Full Refund	
Intensive care	Full Refund	
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)	Full Refund	
Surgical fees, including anaesthesia and theatre charges	Full Refund	
Physician and therapist fees (in-patient and day-care treatment only)	Full Refund	
Surgical appliances and materials	Full Refund	
Diagnostic tests (in-patient and day-care treatment only)	Full Refund	
Organ transplant	Full Refund	
Psychiatry and psychotherapy (in-patient and day-care treatment only)	Full Refund	
Accommodation costs for one parent staying in hospital with an insured child under 18	€ 45 per day	
Emergency in-patient dental treatment	Full Refund	
Day-care treatment	Full Refund	

IMB100U Core Plan		
Kidney dialysis	Full Refund	
Out-patient surgery	Full Refund	
Nursing at home or in a convalescent home (immediately after or instead of hospitalisation)	Full Refund	
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)	Full Refund	
Local ambulance	Full Refund	
Repatriation of mortal remains	Full Refund	
CT and MRI scans (in-patient and out-patient treatment)	Full Refund	
PET and CT-PET scans (in-patient and out-patient treatment)	Full Refund	
Oncology (in-patient, day-care and out-patient treatment)	Full Refund	
Routine maternity (in-patient and out-patient treatment)	Full Refund	
Complications of pregnancy and childbirth	Full Refund	
Home delivery	Full Refund	
Emergency out-patient treatment	€ 750	
Palliative care	Full Refund	
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	Full Refund	
Bariatric surgery	Full Refund	
Donor medical costs	Full Refund	
Employee Assistance Programme offers access to a range of 24/7 multilingual support services as follows: Confidential, professional counselling (in-person, phone, video and chat); Legal and financial support services; Critical incident support; Wellness website access	Full Refund	
HIV/AIDS treatment	Full Refund	
Laser eye treatment	Full Refund	
Midwife visits	Full Refund	
Olive. Our Health ; Wellness support program includes, for example: HealthSteps fitness app; Access to wellness resources	Full Refund	

IMB100U Core Plan		
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	Full Refund	
Sterilisation	Full Refund	
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 updates and travel safety alerts	Full Refund	
Treatment for alcohol and drug addiction (in-patient and day-care treatment only)	Full Refund	2

IMB100U Out-patient Plan		
Medical practitioner fees	Full Refund	
Video consultation services	Full Refund	
Prescribed drugs / Over-the-counter drugs (up to and including 12 years of age)	Full Refund	
Prescription drugs (Prescription drugs are those which legally can only be purchased when you have a doctor's prescription)	Full Refund	
Specialist fees	Full Refund	
Diagnostic tests	Full Refund	
Vaccinations	Full Refund	
Prescribed physiotherapy (initially limited to 12 sessions per condition; limit also applies to prescribed and non-prescribed physiotherapy sessions, where combined)	Full Refund	
- Non-prescribed physiotherapy (visits)	Max. 5	
Infertility treatment	Full Refund	
Prescribed medical aids	Full Refund	
Prescribed glasses and contact lenses including eye examination	€ 300 for a period of 2 years	
Dietician fees (visits)	Full Refund	
Allergy testing	Full Refund	
Cancer screening. This is limited to	Full Refund	

IMB100U Out-patient Plan	
- Annual faecal occult blood test	Max. 1
- Annual pap smear	Max. 1
- Colon and rectal screening (yearly for members aged 50+) or 40+ where a family history exists)	Max. 1
- Mammogram (every two years for women aged 45+, or younger where a family history exists)	Max. 1 for a period of 2 years
- Prostate screening (yearly for men aged 45+, or younger where a family history exists)	Max. 1
- Skin cancer screening (every two years for members aged 35+, or younger where a family history exists)	Max. 1 for a period of 2 years
Child hearing exam	Full Refund
Chiropractic treatment, osteopathy, homeopathy, 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)	Full Refund
- Chiropractic treatment	Max. 12 per claim (diagnosis) per year
- Osteopathy	Max. 12 per claim (diagnosis) per year
Developmental delay	Full Refund
Health and wellbeing checks including screening for the early detection of illness or disease. Checks are limited to: 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)	Full Refund
- Bone densitometry (every five years for women aged 50+)	Max. 1 for a period of 5 years
- Chlamydia screening (yearly for women up to the age of 25)	Max. 1
- Well child test (for children up to the age of six years) (visits)	Max. 15
Prescribed speech therapy	Full Refund
Psychiatry and psychotherapy (referral from doctor required for psychotherapy) (visits)	Full Refund
Second medical opinion consultation	Full Refund
Treatment for alcohol and drug addiction (visits)	Full Refund
Treatment of sleep apnoea	Full Refund

IMB100U Dental Plan	
	Maximum Plan Benefit €5,000
Dental treatment	Full Refund

Policy number: P004190939

Page 4 of 6

The insurer of this policy is Allianz Private Krankenversicherungs-Aktiengesellschaft. Chairperson of the Supervisory Board: Dr. Klaus-Peter Röhler. Board of Management: Nina Klingspor (Chairperson), Daniel Bahr, Dr. Klaus Berge, Dr. Jan Esser, Kaan Günay, Dr. Thomas Wiesemann. VAT Registration Number: DE 811 239 569. Financial and insurance services are VAT exempt as per the VAT Directive. Registered Office: München. Commercial Register: Amtsgericht München HRB 2212.

Allianz Care and Allianz Partners are registered business names of AWP Health & Life Services Limited. AWP Health & Life Services Limited provides certain administration services and technical support for this policy such as claims processing, policy administration and Helpline inside and outside Germany. AWP Health & Life Services Limited is a limited liability company registered in Ireland. Registered Number: 509216. Registered Office: 15 Joyce Way, Park West Business Campus, Nangor Road, Dublin 12, Ireland. Chairperson of the Board of Directors: Lidia Luka-Lognoné. Members: Clodagh Clarke, Diane Babson.

IMB100U Dental Plan	Maximum Plan Benefit €5,000	
Dental surgery	Full Refund	
Periodontics	Full Refund	
Dental prostheses	80% refund	
Orthodontic treatment (up to and including 18 years of age)	Full Refund	

Repatriation Plan		
Medical repatriation * 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:	Full Refund	
- If medical necessity prevents an immediate return trip following discharge from an in-patient episode of care, we will cover hotel accommodation costs	7 day limit	2

Notes

.

This Table of Benefits provides an overview of your insurance plan. Cover is subject to our Terms and Conditions, which can be downloaded from our website. The basis for reimbursement of benefits takes into consideration all laws, regulations and specifications applicable in Germany. Medical necessity is the basic requirement for any claims. It should be noted that claims are only covered up to the maximum rates (Gebührenordnung für Ärzte (GOÄ) and Gebührenordnung für Zahnärzte (GOZ))

Chronic conditions

Chronic conditions are covered within the terms of your policy. Please refer to the "Definitions" section of our Benefit Guide for further information or simply contact our Helpline.

Pre-existing conditions

Pre-existing conditions are covered within the terms of your policy. For further details please refer to the "Definitions" section of our Benefit Guide or simply contact our Helpline.

Benefit limits

There are two kinds of benefit limits shown in the Table of Benefits. The **maximum plan benefit**, which applies to certain plans, is the maximum we will pay for all benefits in total, per member, per Insurance Year, under that particular plan. Some benefits also have a **specific benefit limit**, for example "Nursing at home or in a convalescent home". Specific benefit limits may be provided on a "per Insurance Year" basis, a "per lifetime"

Policy number: P004190939

Page 5 of 6

The insurer of this policy is Allianz Private Krankenversicherungs-Aktiengesellschaft.
 Chairperson of the Supervisory Board: Dr. Klaus-Peter Röhler.
 Board of Management: Nina Klingspor (Chairperson), Daniel Bahr, Dr. Klaus Berge, Dr. Jan Esser, Kaan Günay, Dr. Thomas Wiesemann.
 VAT Registration Number: DE 811 239 569.
 Financial and insurance services are VAT exempt as per the VAT Directive.
 Registered Office: München. Commercial Register: Amtsgericht München HRB 2212.

Allianz Care and Allianz Partners are registered business names of AWP Health & Life Services Limited. AWP Health & Life Services Limited provides certain administration services and technical support for this policy such as claims processing, policy administration and Helpline inside and outside Germany. AWP Health & Life Services Limited is a limited liability company registered in Ireland. Registered Number: 509216, Registered Office: 15 Joyce Way, Park West Business Campus, Nangor Road, Dublin 12, Ireland.
 Chairperson of the Board of Directors: Lidia Luka-Lognoné. Members: Clodagh Clarke, Diane Babson.

basis or on a "per event" basis, such as per trip, per visit or per pregnancy. In some instances we will pay a percentage of the costs for the specific benefit e.g. "50% refund, up to €5,000". Where a specific benefit limit applies or where the term "Full refund" appears next to certain benefits, the refund is subject to the maximum plan benefit, if one applies to your plan(s). All limits are per member, per Insurance Year, unless otherwise stated in your Table of Benefits.

Policy Terms and Conditions

The Table of Benefits outlines the cover we offer under your policy. Please note that cover is subject to our standard policy definitions, limitations and exclusions. These are detailed in our Benefit Guide, which is issued to you upon policy inception. Our current Benefit Guide can also be downloaded from our website www.allianzcare.com.

Policy Endorsement(s)

If there are any policy terms and conditions unique to your policy they will be listed below. Please read carefully in conjunction with our Benefit Guide.

This Table of Benefits provides an overview of your insurance plan. Cover is subject to our Terms and Conditions, which can be downloaded from our website. The basis for reimbursement of benefits takes into consideration all laws, regulations and specifications applicable in Germany. Medical necessity is the basic requirement for any claims. It should be noted that claims are only covered up to the maximum rates (Gebührenordnung für Ärzte (GOÄ) and Gebührenordnung für Zahnärzte (GOZ)).

Contact details

If you have any questions or need any help, please email us at: pkv.helpline@allianzworldwidecare.com. Or you can call our Helpline 24 hours a day, 7 days a week on: +353 1 5148456.