

# Table of benefits

## First Euro individual policies

Please note that these plans are only available to individuals who are resident in France, in Belgium, in Luxembourg, in the Netherlands or Monaco. These plans are not suitable for residents of Switzerland.

We have created three bundled packages specifically for individual clients which include a Core Plan, an Out-patient Plan and the Dental Plan. Please note that these plans are not available for sale separately. There are two optional plans which can be purchased with these packages: the Evacuation and Repatriation Plan and a Maternity Plan. A deductible is also available for the outpatient plans.

Treatment Guarantee is required for all benefits indicated with a 1 or 2 in the following tables and may be required for other benefits. Please refer to note 2 within the "Notes" section for more information.

### Indigo Expat: Core Plans

Core Plan Benefits	Indigo Expat WELCOME 80	Indigo Expat WELCOME 90	Indigo Expat WELCOME 100
Maximum plan benefit	€1,500,000/ \$2,125,000/CHF1,650,000	€1,500,000/ \$2,125,000/CHF1,650,000	€1,500,000/ \$2,125,000/CHF1,650,000
<b>In-patient benefits<sup>1</sup> - please refer to note 2 for more information on Treatment Guarantee</b>			
Hospital accommodation <sup>1</sup>	Private room, max. €300/\$420/CHF330 per day Full refund for semi-private room	Private room, max. €350/\$500/CHF385 per day Full refund for semi-private room	Private room, max. €400/\$560/CHF440 per day Full refund for semi-private room
Intensive care <sup>1</sup>	Full refund	Full refund	Full refund
Prescription drugs and materials <sup>1</sup> <small>(in-patient and day-care treatment only) (prescription drugs are those which legally can only be purchased when you have a doctor's prescription)</small>	Full refund	Full refund	Full refund
Surgical fees, including anaesthesia and theatre charges <sup>1</sup>	Full refund	Full refund	Full refund
Physician and therapist fees <sup>1</sup> <small>(in-patient and day-care treatment only)</small>	Full refund	Full refund	Full refund
Surgical appliances and materials <sup>1</sup>	Full refund	Full refund	Full refund
Diagnostic tests <sup>1</sup> <small>(in-patient and day-care treatment only)</small>	Full refund	Full refund	Full refund
Organ transplant <sup>1</sup>	Full refund	Full refund	Full refund
Psychiatry and psychotherapy <sup>1</sup> <small>(in-patient and day-care treatment only) (10 month waiting period applies)</small>	Full refund	Full refund	Full refund
Accommodation costs for one parent staying in hospital with an insured child under 18 <sup>1</sup>	€30/\$40/CHF33 per day, max. 30 days	€40/\$55/CHF44 per day, max. 30 days	€50/\$70/CHF55 per day, max. 30 days
Emergency in-patient dental treatment	Full refund	Full refund	Full refund
<b>Other benefits - please refer to note 2 for more information on Treatment Guarantee</b>			
Day-care treatment <sup>2</sup>	Full refund	Full refund	Full refund
Kidney dialysis <sup>2</sup>	Full refund	Full refund	Full refund
Out-patient surgery <sup>2</sup>	Full refund	Full refund	Full refund
Nursing at home or in a convalescent home <sup>2</sup> <small>(immediately after or instead of hospitalisation)</small>	€2,500/\$3,550/CHF2,750	€2,500/\$3,550/CHF2,750	€2,500/\$3,550/CHF2,750
Rehabilitation treatment <sup>2</sup> <small>(in-patient, day-care and out-patient treatment; must commence within 14 days of discharge after the acute medical and/or surgical treatment ceases)</small>	€2,500/\$3,550/CHF2,750	€2,650/\$3,760/CHF2,915	€2,750/\$3,900/CHF3,000
Local ambulance	Full refund	Full refund	Full refund
Emergency treatment outside area of cover <small>(for trips of a maximum period of six weeks)</small>	Full refund, max. 42 days	Full refund, max. 42 days	Full refund, max. 42 days
CT and MRI scans <small>(in-patient and out-patient treatment)</small>	Full refund	Full refund	Full refund

# Indigo Expat: Core Plans

Core Plan Benefits	Indigo Expat WELCOME 80	Indigo Expat WELCOME 90	Indigo Expat WELCOME 100
<b>Other benefits - please refer to note 2 for more information on Treatment Guarantee</b>			
PET <sup>2</sup> and CT-PET <sup>2</sup> scans (in-patient and out-patient treatment)	Full refund	Full refund	Full refund
Oncology <sup>2</sup> (in-patient, day-care and out-patient treatment)	Full refund	Full refund	Full refund
- Purchase of a wig, prosthetic bra or other external prosthetic device for cosmetic purposes	€200/\$280/CHF220, per lifetime	€200/\$280/CHF220, per lifetime	€200/\$280/CHF220, per lifetime
In-patient cash benefit (per night) (where treatment has been received free of charge)	€150/\$210/CHF165, max. 25 nights	€150/\$210/CHF165, max. 25 nights	€150/\$210/CHF165, 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)	€750/\$1,050/CHF825	€750/\$1,050/CHF825	€750/\$1,050/CHF825
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)	€750/\$1,050/CHF825	€750/\$1,050/CHF825	€750/\$1,050/CHF825
Palliative care <sup>2</sup>	Full refund	Full refund	Full refund
Long term care <sup>2</sup>	Full refund, max. 90 days per lifetime	Full refund, max. 90 days per lifetime	Full refund, max. 90 days per lifetime

# Indigo Expat: Out-patient Plans

Please select one of the Out-patient Plans below.

## Out-patient Deductible

Please note that an optional out-patient deductible can be selected in order to reduce your premium. Where selected, the deductible is payable per person, per Insurance Year and applies to all benefits within the Out-patient plan. The premium discount will apply to the full policy premium. 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 Deductible	Choice 1	Choice 2
applicable à la formule Médecine courante	No deductible	€500/\$700/CHF550 deductible

# Out-Patient Plans Benefits

Out-patient Plan Benefits	Indigo Expat WELCOME 80	Indigo Expat WELCOME 90	Indigo Expat WELCOME 100
Maximum plan benefit	No limit	No limit	No limit
<b>Out-patient benefits</b>			
Medical practitioner fees and prescription drugs (Prescription drugs are those which legally can only be purchased when you have a doctor's prescription)	80% refund	90% refund	Full refund
Specialist fees	80% refund, max. €180/\$250/CHF200 per visit	90% refund, max. €190/\$265/CHF210 per visit	Full refund, max. €200/\$280/CHF220 per visit
Diagnostic tests	80% refund	90% refund	Full refund
Vaccinations	80% refund	90% refund	Full refund
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)	80% refund, max. €350/\$500/CHF385	90% refund, max. €360/\$510/CHF400	Full refund, max. €375/\$525/CHF415
Prescribed physiotherapy, speech therapy, oculomotor therapy and occupational therapy <sup>2</sup>	80% refund, max. 15 visits	90% refund, max. 18 visits	Full refund, max. 20 visits
Infertility treatment (18 month waiting period applies)	80% refund, max. €1,500/\$2,125/CHF1,650	90% refund, max. €1,500/\$2,125/CHF1,650	Full refund, max. €1,500/\$2,125/CHF1,650
Psychiatry and psychotherapy (18 month waiting period applies)	80% refund, max. 10 visits	90% refund, max. 10 visits	Full refund, max. 15 visits
Prescribed medical aids	80% refund, max. €1,000/\$1,400/CHF1,100	90% refund, max. €1,000/\$1,400/CHF1,100	Full refund, max. €1,000/\$1,400/CHF1,100
Prescribed glasses, contact lenses and laser eye treatment, including eye examination	80% refund, max. €475/\$665/CHF525	90% refund, max. €500/\$700/CHF550	Full refund, max. €535/\$745/CHF590

## Out-Patient Plans Benefits

Out-patient Plan Benefits	Indigo Expat WELCOME 80	Indigo Expat WELCOME 90	Indigo Expat WELCOME 100
Health and wellbeing checks including screening for the early detection of illness or disease. Checks are limited to: <ul style="list-style-type: none"> <li>• Physical examination</li> <li>• Blood tests (full blood count, biochemistry, lipid profile, thyroid function test, liver function test, kidney function test)</li> <li>• Cardiovascular examination (physical examination, electrocardiogram, blood pressure)</li> <li>• Neurological examination (physical examination)</li> <li>• Cancer screening               <ul style="list-style-type: none"> <li>- Annual pap smear</li> <li>- Mammogram (every two years for women aged 45+, or earlier where a family history exists)</li> <li>- Prostate screening (yearly for men aged 50+, or earlier where a family history exists)</li> <li>- Colonoscopy (every five years for members aged 50+, or 40+ where a family history exists)</li> <li>- Annual faecal occult blood test</li> </ul> </li> <li>• Bone densitometry (every five years for women aged 50+)</li> <li>• Well child test (for children up to the age of six years, up to a maximum of 15 visits per lifetime)</li> </ul>	80% refund, max. €350/\$500/CHF385	90% refund, max. €375/\$525/CHF415	Full refund, max. €400/\$560/CHF440

## Indigo Expat: Dental Plans

Dental Plan Benefits	Indigo Expat WELCOME 80	Indigo Expat WELCOME 90	Indigo Expat WELCOME 100
Dental treatment			
Dental surgery	} 80% refund, max. €2,750/\$3,900/ CHF3,000	} 80% refund, max. €2,750/\$3,900/ CHF3,000	} 80% refund, max. €2,750/\$3,900/ CHF3,000
Periodontics			
Orthodontic treatment and dental prostheses (10 month waiting period applies)	80% refund, max. €1,500/\$2,125/CHF1,650	80% refund, max. €1,500/\$2,125/CHF1,650	80% refund, max. €1,500/\$2,125/CHF1,650

## Option: Maternity Plans

The Indigo Expat Maternity Plan is optional.

It is available to couples and families, i.e. a spouse/partner must also be insured under the policy if the Maternity Plan is selected.

Maternity Plan Benefits	Indigo Expat WELCOME 80	Indigo Expat WELCOME 90	Indigo Expat WELCOME 100
Routine maternity <sup>2</sup> (in-patient and out-patient treatment) (10 month waiting period applies)	€6,500/\$9,200/CHF7,150	€6,750/\$9,550/CHF7,425	€6,950/\$9,830/CHF7,645
Complications of pregnancy and childbirth <sup>2</sup> (10 month waiting period applies)	Full refund	Full refund	Full refund

## Option: Evacuation and Repatriation Plan

The Indigo Expat Evacuation and Repatriation Plan is optional.

Evacuation and Repatriation Plan Benefits	Indigo Expat
Medical evacuation/repatriation <sup>2</sup> <ul style="list-style-type: none"> <li>• Where necessary treatment is not available locally, we will evacuate the insured person to the nearest appropriate medical centre<sup>2</sup></li> <li>• If preferred, we will repatriate the insured person to the home country<sup>2</sup></li> <li>• Where ongoing treatment is required, we will cover hotel accommodation costs<sup>2</sup></li> <li>• Evacuation/Repatriation in the event of unavailability of adequately screened blood<sup>2</sup></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)<sup>2</sup></li> </ul>	Full refund
Expenses for one person accompanying an evacuated/repatriated person <sup>2</sup>	Max €3,000/\$4,250/CHF3,300
Travel costs of insured family members in the event of an evacuation/repatriation <sup>2</sup>	€2,000/\$2,800/CHF2,200 per event
Repatriation of mortal remains <sup>2</sup>	€10,000/\$14,000/CHF11,000
Travel costs of insured family members in the event of the repatriation of mortal remains <sup>2</sup>	€2,000/\$2,800/CHF2,200 per event

# Notes

## 1. Area of cover

The two different geographical areas of cover available are:

- Worldwide, which provides cover anywhere in the world
- Worldwide excluding USA

The chosen area of cover will be specified in the Insurance Certificate.

## 2. Treatment Guarantee

Certain treatments and costs require submission of a Treatment Guarantee Form in advance. Following approval by Allianz Care, cover for these required treatments or costs can then be guaranteed. In the Table of Benefits, benefits which require pre-approval through submission of a Treatment Guarantee Form are indicated by either a 1 or a 2. These benefits are listed as follows along with further important details:

- All in-patient benefits<sup>1</sup> listed
- Day-care treatment<sup>2</sup>
- Kidney dialysis<sup>2</sup>
- Out-patient surgery<sup>2</sup>
- MRI (Magnetic Resonance Imaging) scan. Treatment Guarantee may be required for this test if you would like us to settle the bill directly with the medical provider.
- PET<sup>2</sup> (Positron Emission Tomography) and CT-PET<sup>2</sup> scans
- Nursing at home or in a convalescent home<sup>2</sup>
- Routine maternity<sup>2</sup> and complications of pregnancy and childbirth<sup>2</sup> (in-patient treatment only)
- Oncology<sup>2</sup> (in-patient and day-care treatment only)
- Occupational therapy<sup>2</sup> (out-patient treatment only)
- Rehabilitation treatment<sup>2</sup>
- Medical evacuation/repatriation where covered<sup>2</sup>
- Travel costs of insured family members in the event of an evacuation/repatriation<sup>2</sup>
- Repatriation of mortal remains<sup>2</sup>
- Travel costs of insured family members in the event of the repatriation of mortal remains<sup>2</sup>
- Expenses for one person accompanying an evacuated / repatriated person<sup>2</sup>
- Palliative care<sup>2</sup>
- Long term care<sup>2</sup>

**<sup>1</sup> If Treatment Guarantee is not obtained for the benefits listed with a 1, we reserve the right to decline a claim. If the respective treatment is subsequently proven to be medically necessary, we will pay only 80% of the eligible benefits.**

**<sup>2</sup> If Treatment Guarantee is not obtained for the benefits listed with a 2, we reserve the right to decline a claim. If the respective treatment is subsequently proven to be medically necessary, we will pay only 50% of the eligible benefits.**

We should be contacted at least five working days before receiving treatment, so that we can ensure that there will be no delays at the time of admission. This will ensure that members benefit from cashless access to hospitals for in-patient treatment, where possible, and have their treatment overseen by our team of medical professionals.

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

Assurances INDIGO EXPAT  
63, rue de Provence  
75009 Paris,  
France

In the case of an emergency, we should be informed within 48 hours of the event to ensure that no Treatment Guarantee penalty will apply to the claim.

The Treatment Guarantee Form is available to download from our website: [www.allianzworldwidecare.com](http://www.allianzworldwidecare.com).

## 3. Claims process and turnaround

Allianz Care has a simple claims process in place to ensure that members can seek reimbursement for medical expenses.

Fully completed Claim Forms are processed and payment instructions issued to the member's bank within 48 hours. Where further information is required to complete the claim, the member/medical practitioner will automatically be notified by email or mail within 48 hours of receipt of the Claim Form. An email is sent automatically to the member (where email addresses are provided to us) to advise them when the claim is received and when it is processed.

This swift claims processing policy ensures that members receive their claims payment in the most effective and efficient manner.

The Claim Form is available to download from our website: [www.allianzworldwidecare.com](http://www.allianzworldwidecare.com)

## 4. 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" 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. "90% refund, max. €350/\$500/CHF385". 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.

## 5. Policy terms and conditions

Please note that cover is subject to underwriting i.e. cover may be excluded for pre-existing conditions, or a higher premium rate may apply to reflect the higher risk due to pre-existing medical conditions or additional risk factors. Cover is conditional upon acceptance of your application, which is only confirmed when an Insurance Certificate is provided.

This Table of Benefits provides an outline of the cover we provide under each plan. Cover is subject to our policy terms and conditions, as detailed in our Individual Benefit Guide, which is issued to members upon policy inception. This Individual Benefit Guide can also be downloaded from [www.indigo-expat.com](http://www.indigo-expat.com).

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