

## GLOBALHEALTH PLANS – BENEFITS

	Level 1	Level 2	Level 3
Overall annual limit	£500,000/€750,000/US\$1,000,000	£750,000/€1,125,000/US\$1,406,250	£1,000,000/€1,500,000/US\$1,875,000
<b>In-patient and day-patient treatment</b>			
Accommodation	Full refund	Full refund	Full refund
Specialists (incl. Physicians, Surgeons and Anaesthetists)	Full refund	Full refund	Full refund
Diagnostics and Physiotherapy	Full refund	Full refund	Full refund
Cash Benefit	£75/€125/US\$160 per night as an in-patient	£75/€125/US\$160 per night as an in-patient	£100/€150/US\$190 per night as an in-patient
Road Ambulance	£150/€225/US\$285 per year	£200/€300/US\$375 per year	£250/€375/US\$470 per year
Parent Accommodation for child under 18	Full refund	Full refund	Full refund
Home Nursing	Not covered	14 days per annum	30 days per annum
Psychiatric	Not covered	14 days per annum	30 days per annum
Organ Transplants	Not covered	£100,000/€150,000/US\$187,500	£100,000/€150,000/US\$187,500
<b>Oncology</b>			
Radio and Chemotherapy	Full refund	Full refund	Full refund
Physicians and Specialists	Full refund	Full refund	Full refund
<b>Out-patient treatment</b>			
Annual limit per person	Not covered (except Surgical Intervention)	£5000/€7500/US\$9375 with £35/€55/US\$70 excess per claim	Full refund with £35/€55/US\$70 excess per claim
GP and Specialists fees	Not covered	Full refund	Full refund
Routine Health Check (after 2 years continuous membership)	Not covered	£250/€375/US\$470	£250/€375/US\$470
Prescription Drugs and Dressings	Not covered	Up to maximum of £100/€150/US\$190 per annum	Up to maximum £500/€750/US\$940 per annum
Diagnostics and Prescribed Physiotherapy	Not covered	Full refund	Full refund
Surgical Intervention	Full refund	Full refund	Full refund
Complementary Medicine	Not covered	Not covered	Up to maximum of £500/€750/US\$940 per annum
Out-patient Psychiatric	Not covered	Not covered	Full refund
<b>Treatment outside AREA of residence</b>			
Maximum Medical Limit	Up to maximum of £10,000/€15,000/US\$18,750	Up to maximum of £20,000/€30,000/US\$37,500	Up to maximum of £50,000/€75,000/US\$93,750

Routine Maternity	Level 1	Level 2	Level 3
After 12 months membership	Not covered	Not covered	Up to maximum of £5000/€7,500/US\$9,375
<b>Complicated Maternity</b>			
After 12 months membership	£10,000/€15,000/US\$18,750	£10,000/€15,000/US\$18,750	£10,000/€15,000/US\$18,750
<b>Emergency Dental Treatment</b>			
	Not covered	Not covered	Up to maximum £1000/€1,500/US\$1,875
<b>Routine Dental Treatment</b>			
	Not covered	Not covered	£500/€750/US\$940 with £50/€75/US\$95 excess per claim
<b>Optical Treatment</b>			
	Not covered	Not covered	Up to maximum £500/€750/US\$940
<b>Home Country Cover</b>			
Citizens of USA and Canada must select Area 3 Worldwide cover to	Up to maximum of 90 days receive this benefit.	Up to maximum of 90 days	Up to maximum of 180 days (Citizens of USA & Canada up to maximum of 90 days)
<b>Evacuation and Repatriation</b>			
Repatriation, Evacuation, Transport of mortal remains	Up to a maximum of £30,000/€45,000/US\$56,250	Up to maximum of £50,000/€75,000/US\$93,750	Full refund
<b>Optional Section (+40% Premium)</b>			
Chronic conditions (Diagnosed after the inception date – In-patient and out-patient treatment).	Not covered	Not covered	£15,000/€22,500/US\$28,125 for the lifetime of the policy
HIV/AIDS (Diagnosed after the inception date – In-patient and out-patient treatment).	Not covered	Not covered	£15,000/€22,500/US\$28,125 for the lifetime of the policy
<b>Per Out-patient Claim Excess Alternatives (Note: This Excess Applies to All Out-patient Treatment Except Routine Health Checks)</b>			
Nil Excess +20% £250/€375/\$470 Excess -20%	£35/€55/\$70 Excess Standard £500/€750/\$940 Excess -25%	£50/€75/\$95 Excess -10% £1000/€1500/\$1875 Excess -30%	£100/€150/\$190 Excess -15% £2500/€3750/\$4690 Excess -45%
<b>Travel</b>			
	Level 1	Level 2	Level 3
Cancellation and curtailment	Not covered	Up to maximum £500/€750/US\$940	Up to maximum £1000€1500/US\$1875
Travel delay	Not covered	Not covered	Up to maximum £100/€150/US\$190
Abandonment	Not covered	Not covered	Up to maximum £1000/€1500/US\$1875
Missed departure	Not covered	Not covered	Up to maximum £250/€3750/US\$470

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.