



# Table of Benefits Individual Policies

Valid from 1<sup>st</sup> January 2012

## The Indigo Expat Core Plan

Core Plan Benefits	Indigo Expat Individual
Maximum plan benefit	€1,500,000/£1,100,000/ \$2,100,000
In-patient benefits <sup>1</sup> - please refer to note 2 for Treatment Guarantee	
Hospital accommodation <sup>1</sup>	Private room, max. €200/ £150/\$280 per day Full refund for semi-private room
Prescription drugs and materials <sup>1</sup> (in-patient and day-care treatment only)	Full refund
Surgical fees, including anaesthesia and theatre charges <sup>1</sup>	Full refund
Physician and therapist fees <sup>1</sup> (in-patient and day-care treatment only)	Full refund
Surgical appliances and prostheses <sup>1</sup>	Full refund
Diagnostic tests <sup>1</sup> (in-patient and day-care treatment only)	Full refund
Organ transplant <sup>1</sup>	Full refund
Psychiatry and psychotherapy <sup>1</sup> (in-patient and day-care treatment only) (10 month waiting period applies)	Full refund
Accommodation costs for one parent staying in hospital with an insured child under 18 <sup>1</sup>	€30/£22/\$40 per day, max. 30 days
Emergency in-patient dental treatment	Full refund
Other benefits <sup>2</sup> - please refer to note 2 for Treatment Guarantee	
Day-care treatment <sup>2</sup>	Full refund
Out-patient surgery <sup>2</sup>	Full refund
Nursing at home or in a convalescent home <sup>2</sup> (immediately after or instead of hospitalisation)	€2,500/£1,830/\$3,550
Rehabilitation treatment <sup>2</sup> (in-patient, day-care and out-patient treatment, immediately after acute medical treatment ceases)	€2,500/£1,830/\$3,550
Local ambulance	Full refund
Emergency treatment outside area of cover (for trips of a maximum period of six weeks)	Full refund, max. 42 days
CT scans (in-patient and out-patient treatment)	Full refund
MRI, PET and CT-PET scans <sup>2</sup> (in-patient and out-patient treatment)	Full refund
Oncology <sup>2</sup> (in-patient, day-care and out-patient treatment)	Full refund
In-patient cash benefit (per night) (where treatment has been received free of charge)	€150/£110/\$210, 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/£550/\$1,050
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/£550/\$1,050
Palliative care and long term care <sup>2</sup>	Full refund, max. 30 days per lifetime

Please note that these plans are only available to individuals who are resident in France, Benelux, and Monaco, or who are expatriated from France, Benelux, Switzerland and Monaco.

We have created a bundled package specifically for individual clients which includes the Indigo Expat Core Plan, an Out-patient Plan (choice of three) and a Dental Plan. Please note that these plans are not available for sale separately. There are two optional plans which can be purchased with this package – the Indigo Expat Evacuation and Repatriation Plan and the Indigo Expat Maternity Plan.

Treatment Guarantee is required for all in-patient benefits<sup>1</sup> and may be required for other benefits<sup>2</sup> as indicated in the tables – please refer to note 2 for more information.

# The Indigo Expat Out-patient Plans

Please select one of the Out-patient Plans below.

Out-patient Plan Benefits	Indigo Expat Individual 100	Indigo Expat Individual 90	Indigo Expat Individual 80
Maximum plan benefit	No limit	No limit	No limit
<a href="#">Out-patient benefits</a>			
Medical practitioner fees and prescription drugs	Full refund	90% refund	80% refund
Specialist fees	Max. €180/£130/\$250 per visit	90% refund, max. €180/£130/\$250 per visit	80% refund, max. €180/£130/\$250 per visit
Diagnostic tests	Full refund	90% refund	80% refund
Vaccinations	Full refund	90% refund	80% refund
Chiropractic treatment, osteopathy, homeopathy, Chinese herbal medicine and acupuncture (max. 12 sessions per condition for chiropractic treatment and max. 12 sessions per condition for osteopathic treatment, subject to benefit limit)	€350/£255/\$500	90% refund, max. €350/£255/\$500	80% refund, max. €350/£255/\$500
Prescribed physiotherapy, speech therapy, oculomotor therapy and occupational therapy <sup>2</sup>	Max. 15 visits	90% refund, max. 15 visits	80% refund, max. 15 visits
Routine health checks including screening for early detection of illness or disease. Checks include: <ul style="list-style-type: none"> <li>• Cardiovascular exam</li> <li>• Neurological exam</li> <li>• Cancer screening <ul style="list-style-type: none"> <li>- Annual pap smear</li> <li>- Mammogram (for women aged 50+, or earlier where a family history exists)</li> <li>- Prostate screening (for men aged 50+, or earlier where a family history exists)</li> </ul> </li> <li>• Well child test</li> </ul>	€350/£255/\$500	90% refund, max. €350/£255/\$500	80% refund, max. €350/£255/\$500
Infertility treatment (18 month waiting period applies)	€1,500/£1,100/\$2,125	90% refund, max. €1,500/£1,100/\$2,125	80% refund, max. €1,500/£1,100/\$2,125
Psychiatry and psychotherapy (18 month waiting period applies)	Max. 10 visits	90% refund, max. 10 visits	80% refund, max. 10 visits
Prescribed medical aids	€1,000/£730/\$1,400	90% refund, max. €1,000/£730/\$1,400	80% refund, max. €1,000/£730/\$1,400
Prescribed glasses, contact lenses and laser eye treatment	€750/£550/\$1,050	90% refund, max. €750/£550/\$1,050	80% refund, max. €750/£550/\$1,050

# The Indigo Expat Dental Plan

Dental Plan Benefits	Indigo Expat Individual
Maximum plan benefit	No limit
<a href="#">Dental benefits</a>	
Dental treatment	} 80% refund, max. €2,750/£2,000/\$3,900
Dental surgery	
Periodontics	
Orthodontic treatment and dental prostheses (10 month waiting period applies)	80% refund, max. €1,500/£1,100/\$2,125

# The Indigo Expat Maternity Plan

The Maternity Plan 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 Individual
Routine maternity <sup>2</sup> (in-patient and out-patient treatment) (10 month waiting period applies)	€6,500/£4,800/\$9,200
Complications of pregnancy and childbirth <sup>2</sup> (10 month waiting period applies)	Full refund

# The Indigo Expat Evacuation and Repatriation Plan

Evacuation and Repatriation Plan Benefits	Indigo Expat Individual
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> </ul>	Full refund
Evacuation/Repatriation in the event of unavailability of adequately screened blood <sup>2</sup> <ul style="list-style-type: none"> <li>If medical necessity prevents an immediate return trip following discharge from an in-patient episode of care, we will cover hotel accommodation costs<sup>2</sup></li> </ul>	Full refund, max. 7 days
Expenses for one person accompanying an evacuated/repatriated person <sup>2</sup>	€3,000/£2,200/\$4,250
Travel costs of insured family members in the event of an evacuation/repatriation <sup>2</sup>	€2,000/£1,500/\$2,800
Repatriation of mortal remains <sup>2</sup>	€10,000/£7,330/\$14,000
Travel costs of insured family members in the event of the repatriation of mortal remains <sup>2</sup>	€2,000/£1,500/\$2,800

## 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 Worldwide 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 below, along with further important details:

- All in-patient benefits as listed<sup>1</sup>
- Day-care treatment<sup>2</sup>
- Out-patient surgery<sup>2</sup>
- MRI<sup>2</sup> (Magnetic Resonance Imaging), 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 and 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 have cashless access to hospitals for in-patient treatment, where possible, as well as providing the advantage of treatment being overseen by our medical professionals.

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

**If the contract is 1<sup>st</sup> euro (where reimbursement is offered from the 1<sup>st</sup> euro incurred on medical treatment covered under the chosen plan):**

Allianz Worldwide Care has a simple claiming 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 24 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 our members receive their claims payment in the most effective and efficient manner.

**If you are French and the contract is supplemental to the CFE (Caisse des Français de l'Étranger):**

Allianz Worldwide Care will seek reimbursement on your behalf from the CFE. You should send a fully completed Claim Form and relating invoices to Allianz Worldwide Care. Fully completed Claim

Forms are processed and payment instructions issued to the members' bank **within five working days**.

All limits indicated in the Table of Benefits correspond to the total sum jointly reimbursed by the CFE and Allianz Worldwide Care. Allianz Worldwide Care will only cover incurred charges that are usual and customary. The CFE reimbursement will be passed on to the member in full.

Retirees whose reimbursements are dealt with the CPAM of Tours, are required to claim from the CPAM of Tours prior to submitting their claim to AWC. Their claim to AWC should include details of any reimbursement received from CPAM of Tours.

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/£255/\$500". 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. Our Individual Benefit Guide can also be downloaded from our website: [www.allianzworldwidecare.com](http://www.allianzworldwidecare.com).

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

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