Allianz

International Healthcare Plans
Aon ICare
Valid from 1st November 2025

Table of Benefits

Why choose Aon's solution

Quality cover

Aon in collaboration with Allianz has created a solution that include comprehensive healthcare cover for you and your family*. Allianz, your insurer, has a network of 2+ million medical providers around the world, settling medical bills directly with the provider for most in-patient treatments.

Simplified underwriting

Simple underwriting process allowing swift submission and conversion.

'Always-on' assistance

Access to a range of digital services and 24/7 support channels.

Support services

Available to you 24/7 (day and night, weekends and holidays included) to offer you support, guidance and reassurance when you need it:

- Our multilingual Helpline
- Expat Assistance Programme
- Travel Security Services

MyHealth Digital Services

From submitting claims, to managing your policy or finding a provider – all in the palm of your hand (paper and admin free!)

TeleHealth Hub

A portal to access medical consultations from the comfort of your home or office.

Second medical opinion

Offering you an independent medical professional/expert advice on your diagnosis and treatment options.

Olive, our health and wellbeing program

Useful tools to motivate and guide you towards a healthier lifestyle.

We're here to help you and your family, providing expert advice, information and assistance, wherever you are in the world.

For further information, videos and brochures visit our member resources' page:
www.allianzcare.com/en/support/member-resources.html

Platinum Trusted Service Award 2025 feefo

We have received the Platinum Trusted Customer Service Award in 2025, from our independent review provider Feefo.

AON

Key to Table of Benefits

- ✔ Covered in full, up to the maximum plan limit.
- ✕ Cover is not available.
- Waiting period applies (unless you have a non-underwritten policy).
- ● Treatments/costs require pre-authorisation through submission of a Pre-authorisation Form. Details of our pre-authorisation process can also be found in the Employee Benefit Guide

Core Plans

The Out-patient, Dental, and Repatriation plans cannot be bought separately and the Core Plan option selected will determine the Out-patient and Dental included in the cover.

Core Plan benefits		ICARE PLUS	ICARE
Maximum plan limit EUR (€)		€ 3,000,000	€ 1,500,000
In-patient benefits			
Hospital accommodation	●	Private room: Max. € 350 per day, max. 45 days Semi-private room: ✔	Semi-private room: ✔
Intensive care	●	✔	✔
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	●	✔	✔
Surgical fees, including anaesthesia and theatre charges	●	✔	✔
Physician and therapist fees In-patient and day-care treatment only	●	✔	✔
Surgical appliances and materials	●	✔	✔
Diagnostic tests In-patient and day-care treatment only	●	✔	✔
Organ transplant In-patient treatment only	●	✔	✔
Psychiatry and psychotherapy In-patient and day-care treatment only **10 month waiting period applies**	●	✔	✔
Accommodation costs for one parent staying in hospital with an insured child under 18	●	Max. € 50 per day	Max. € 50 per day
Emergency in-patient dental treatment		✔	€ 1,250
Other benefits			
Day-care treatment	●	✔	✔
Kidney dialysis In-patient, day-care and out-patient treatment	●	✔	✔
Out-patient surgery	●	✔	✔

Core Plan benefits	ICARE PLUS	ICARE
Nursing at home or in a convalescent home Immediately after or instead of hospitalisation	✔	€ 1,000
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	✔	€ 4,250
Local ambulance	✔	✔
Emergency treatment outside area of cover For trips of a maximum period of six weeks	✔ Max. 42 days	✔ Max. 42 days
Medical evacuation		
• Where necessary treatment is not available locally, we will evacuate the insured person to the nearest appropriate medical centre	✔	✔
• Where ongoing treatment is required, we will cover hotel accommodation costs	✔	✔
• Evacuation in the event of unavailability of adequately screened blood	✔	✔
• 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	✔ Max. 7 days
Travel costs for one person accompanying an evacuated person	€ 3,000	✘
Travel costs of insured family members in the event of an evacuation	€ 2,000 per event	✘
Repatriation of mortal remains or burial expenses	✔	€ 10,000
Travel costs of insured family members in the event of the repatriation of mortal remains	€ 2,000 per event	✘
CT and MRI scans In-patient and out-patient treatment	✔	✔
PET and CT-PET scans In-patient and out-patient treatment	✔	✔
Oncology In-patient, day-care and out-patient treatment	✔	✔
• Purchase of a wig, prosthetic bra or other external prosthetic device for cosmetic purposes	€ 200	€ 200
Routine maternity In-patient and out-patient treatment **10 month waiting period applies**	€ 5,000 per pregnancy	✘
Complications of pregnancy and childbirth In-patient and out-patient treatment **10 month waiting period applies**	✔	✘
Palliative care In-patient, day-care and out-patient treatment	✔ Max. 30 days	✔ Max. 30 days
Long term care In-patient, day-care and out-patient treatment	✔ Max. 90 days per lifetime	✔ Max. 90 days per lifetime
Additional Core Plan services		
Expat Assistance Programme** Offers access to a range of 24/7 multilingual support services as follows: • Confidential and professional counselling up to five sessions per issue, per calendar year (in-person, phone and video) • Legal and financial referral services • Wellness website access	Services available	Services available

Core Plan benefits	ICARE PLUS	ICARE
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	Services available	Services available
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	Services available	Services available
Olive** Our Health & Wellness support program includes, for example: • Fitness app • Access to wellness resources	Services available	Services available
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	Services available	Services available

Out-patient Plans

The ICare Plus Out-patient plan is included with your ICare Plus Core plan. The ICare Out-patient plan is included with your ICare Core plan.

Out-patient Plan benefits	ICARE PLUS	ICARE
Maximum plan limit	No limit	€ 10,000
Video consultation services** Accessed via our TeleHealth Hub	✔	✔
Medical practitioner fees	✔	✔
Specialist fees	✔	✔
Prescription drugs Prescription drugs are those which legally can only be purchased when you have a doctor's prescription	✔	€ 5,000
Diagnostic tests	✔	✔
Vaccinations	✔	✘
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	✔ Max. € 50 per visit	✘
Prescribed physiotherapy Referral from doctor required After every 12 sessions, your doctor or therapist needs to provide a progress report	✔	€ 1,000
Non-prescribed physiotherapy	5 visits	5 visits
Prescribed speech therapy, oculomotor therapy and occupational therapy	✔	€ 500

Out-patient Plan benefits	ICARE PLUS	ICARE
Health and wellbeing checks including screening for the early detection of illness or disease Checks are limited to: • Physical examination • Chest X-ray • 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) • Well child test (for children up to the age of six years, up to a maximum of 15 visits per lifetime) • Cancer screening - Annual gynaecological exam - Mammogram (every two years for women aged 45+, or younger where a family history exists) - Annual prostate screening (yearly for men aged 50+, or younger where a family history exists) - Colonoscopy (every five years for members aged 50+, or 40+ where a family history exists) - Annual faecal occult blood test • Bone densitometry (every five years for women aged 50+)	€ 600	✕
Psychiatry and psychotherapy **18 month waiting period applies** Referral from doctor required for psychotherapy	20 visits	10 visits
Prescribed medical aids	✔	✕

Dental Plans

The following Dental Plans, where selected must be bought with the corresponding Core Plan. They can't be bought separately.

Dental Plan Benefits	**Dental 2500** (It can only be bought with the ICare Plus Core Plan)	**Dental 1000** (It can only be bought with the ICare Core Plan)	**Dental 300** (It can only be bought with the ICare Core Plan)
Maximum plan limit	€ 2,500	€ 1,000	€ 300
Dental treatment	85%	85%	85%
Dental surgery	85%	85%	85%
Periodontics	85%	85%	85%
Dental prostheses	100%, max. € 2,000	✕	✕
Orthodontic treatment Please contact us and submit the details we will require before starting treatment, so we can verify if you are covered		✕	✕

Repatriation Plan

The following Repatriation Plan is included in any of our Core Plans.

Repatriation Plan Benefits		ICARE 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, provided that 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	●	✔
• 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
Travel costs for one person accompanying a repatriated person	●	€ 3,000
Travel costs of insured family members in the event of a repatriation	●	€ 2,000
Travel costs of insured members to be with a close relative who is at peril of death or who has died		€ 1,500

** Certain services that may be included in your plan are provided by third party providers outside the Allianz Group, such as the Expat Assistance Programme, Travel Security services, fitness app, Second Medical Opinion and tele-medicine services. If included in your plan, these services will show in your Table of Benefits. These services are made available to you subject to your acceptance of the terms and conditions of your policy and the terms and conditions of the third parties. These services may be subject to geographical restrictions. The fitness app does not provide medical or health advice and the wellness resources contained within Olive are for informational purposes only. The fitness app and the wellness resources contained within Olive shouldn't be regarded as a substitute for professional advice (medical, physical or psychological). They are also not a substitute for the diagnosis, treatment, assessment or care that you may need from your own doctor. You understand and agree that AWP Health & Life SA (Irish Branch) and AP Solutions GmbH are not responsible or liable for any claim, loss or damage, directly or indirectly resulting from your use of any of these third party services.

Notes

Area of cover

We offer three geographical areas of cover:

Zone 1: Worldwide excluding USA (excl. residents in Hong Kong, China, Israel, Singapore, Switzerland, UK and Brazil)

Zone 2: Worldwide excluding USA (for insured members resident in Hong Kong, China, Israel, Singapore, Switzerland, UK and Brazil)

Zone 3: Worldwide (US residents)

The cost of your cover will go up or down depending on which region of cover you choose. The areas of cover are subject to our terms and conditions.

Policy terms and conditions

Please note that cover for smaller groups is subject to underwriting. We reserve the right to apply special conditions including the recalculation of the premium to the group scheme to reflect the higher risk due to pre-existing medical conditions or additional risk factors. Pre-existing conditions (including any pre-existing Chronic Conditions) are covered subject to the pre-existing conditions being declared on the Application Form. 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 Benefit Guide, which is issued to members upon policy inception. This Benefit Guide can also be downloaded from the AON ICare website.

Talk to us, we love to help!

If you have any queries, please get in touch.

Email: sales@allianzworldwidecare.com

www.allianzcare.com

24/7 Helpline

French: + 353 1 630 1303
Toll-free from France: 00 800 66 302 302

English: + 353 1 630 1301
German: + 353 1 630 1302
Spanish: + 353 1 630 1304
Italian: + 353 1 630 1305
Portuguese: + 353 1 645 4040

Toll free numbers: www.allianzcare.com/toll-free-numbers

If you are not able to access the toll-free numbers from a mobile phone, please dial one of the Helpline numbers listed above.

Calls to our Helpline will be recorded and may be monitored for training, quality and regulatory purposes. Please note that only the policyholder (or an appointed representative) can make changes to the policy. Security questions will be asked of all callers to verify their identity.

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AWP Health & Life SA, acting through its Irish Branch, is a limited company governed by the French Insurance Code. Registered in France No. 401 154 679 RCS Bobigny.
Irish Branch registered in the Irish Companies Registration Office, registered No.: 907619, address: 15 Joyce Way, Park West Business Campus, Nangor Road, Dublin 12, Ireland.