

Table of benefits Indigo Expat UK (Top-Up CFE / 1st Euro) Individual contracts for the United Kingdom

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

We have created two 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. The Evacuation and Repatriation Plan is offered as an optional plan that you can select if needed, to enhance your cover.

For CFE top-up policies, all limits indicated in the Table of Benefits correspond to the total sum jointly reimbursed by the CFE and Allianz Care. If the insured costs are not covered by the CFE, we will provide cover on a 1st Euro basis within the Terms and Conditions of your plan. As you are insured with the CFE, you are bound by their rules, even when on assignment. If you do not follow certain rules, coverage may be limited and you will not be able to get full reimbursement of your medical expenses.

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 UK 70	Indigo Expat UK 100
Maximum plan benefit	€500,000/£375,000	€500,000/£375,000
In-patient benefits¹ - please refer to note 2 for more information on Treatment Guarantee		
Hospital accommodation ¹	Private room, max. €300/£220 per day Full refund for semi-private room	Private room, max. €500/£375 per day Full refund for semi-private room
Intensive care ¹	Full refund	Full refund
Prescription drugs and materials ¹ (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	Full refund
Surgical fees, including anaesthesia and theatre charges ¹	Full refund	Full refund
Physician and therapist fees ¹ (in-patient and day-care treatment only)	Full refund	Full refund
Surgical appliances and materials ¹	Full refund	Full refund
Diagnostic tests ¹ (in-patient and day-care treatment only)	Full refund	Full refund
Organ transplant ¹	Full refund	Full refund
Psychiatry and psychotherapy ¹ (in-patient and day-care treatment only) (10 month waiting period applies)	Full refund	Full refund
Accommodation costs for one parent staying in hospital with an insured child under 18 ¹	€30/£22 per day, max. 30 days	€30/£22 per day, max. 30 days
Emergency in-patient dental treatment	Full refund	Full refund
Other benefits - please refer to note 2 for more information on Treatment Guarantee		
Day-care treatment ²	Full refund	Full refund
Kidney dialysis ²	Full refund	Full refund
Out-patient surgery ²	Full refund	Full refund
Nursing at home or in a convalescent home ² (immediately after or instead of hospitalisation)	€2,500/£1,830	€2,500/£1,830
Rehabilitation treatment ² (in-patient, day-care and out-patient treatment; must commence within 14 days of discharge after the acute medical and/or surgical treatment ceases)	€2,500/£1,830	€2,500/£1,830

Indigo Expat: Core Plans

Core Plan Benefits	Indigo Expat UK 70	Indigo Expat UK 100
Other benefits - please refer to note 2 for more information on Treatment Guarantee		
Local ambulance	Full refund	Full refund
Emergency treatment outside area of cover (for trips of a maximum period of six weeks)	Full refund, max. 42 days	Full refund, max. 42 days
CT and MRI scans (in-patient and out-patient treatment)	Full refund	Full refund
PET ² and CT-PET ² scans (in-patient and out-patient treatment)	Full refund	Full refund
Oncology ² (in-patient, day-care and out-patient treatment)	Full refund	Full refund
- Purchase of a wig, prosthetic bra or other external prosthetic device for cosmetic purposes	€200/£150, per lifetime	€200/£150, per lifetime
In-patient cash benefit (per night) (where treatment has been received free of charge)	€150/£110, max. 25 nights	€150/£110, 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	€750/£550
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	€750/£550
Palliative care ²	Full refund	Full refund
Long term care ²	Full refund, max. 90 days per lifetime	Full refund, max. 90 days per lifetime

Indigo Expat: Out-patient Plans Benefits

Out-patient Plan Benefits	Indigo Expat UK 70	Indigo Expat UK 100
Maximum plan benefit	€9,000/£6,600	€5,000/£3,750
Out-patient benefits		
Medical practitioner fees	70% refund	Full refund, max. €1,000/£730
Prescription drugs (Prescription drugs are those which legally can only be purchased when you have a doctor's prescription)	70% refund	Full refund, max. €1,000/£730
Specialist fees	70% refund, max. €180/£130 per visit	Full refund, max. €1,000/£730€
Diagnostic tests	70% refund	Full refund, max. €800/£600
Vaccinations	70% refund, max. €200/£150	Full refund, max. €200/£150
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)	70% refund, max. €350/£255	N/A
Prescribed physiotherapy, speech therapy, oculomotor therapy and occupational therapy ²	70% refund, max. 15 visits	N/A
Health and wellbeing checks including screening for the early detection of illness or disease. Checks are limited to: <ul style="list-style-type: none"> 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) Cancer screening <ul style="list-style-type: none"> Annual pap smear Mammogram (every two years for women aged 45+, or earlier where a family history exists) Prostate screening (yearly for men aged 50+, or earlier 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+) Well child test (for children up to the age of six years, up to a maximum of 15 visits per lifetime) 	70% refund, max. €350/£255	N/A
Prescribed medical aids	70% refund, max. €1,000/£730	Full refund, max. €1,000/£730
Prescribed glasses, contact lenses and laser eye treatment, including eye examination	70% refund, max. €300/£220	N/A

Indigo Expat: Dental Plans

Dental Plan Benefits	Indigo Expat UK 70	Indigo Expat UK 100
Dental treatment	} 80% refund, max. €1,250/£910	} Full refund, max. €500/£375
Dental surgery		
Periodontics		
Orthodontic treatment and dental prostheses (10 month waiting period applies)	80% refund, max. €750/£550	N/A

Option: Evacuation and Repatriation Plan

The Indigo Expat Evacuation and Repatriation Plan is optional.

Evacuation and Repatriation Plan Benefits	Indigo Expat
Medical evacuation/repatriation ² <ul style="list-style-type: none"> • Where necessary treatment is not available locally, we will evacuate the insured person to the nearest appropriate medical centre² • If preferred, we will repatriate the insured person to the home country² • Where ongoing treatment is required, we will cover hotel accommodation costs² • Evacuation/Repatriation in the event of unavailability of adequately screened blood² • 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)² 	Full refund Max.7 days
Expenses for one person accompanying an evacuated/repatriated person ²	€3,000/£2,200
Travel costs of insured family members in the event of an evacuation/repatriation ²	€2,000/£1,500 per event
Repatriation of mortal remains ²	€10,000/£7,330
Travel costs of insured family members in the event of the repatriation of mortal remains ²	€2,000/£1,500 per event

Notes

1. Area of cover

Cover is provided on a Worldwide excluding USA basis. The 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 benefits¹ listed
- Day-care treatment²
- Kidney dialysis²
- Out-patient surgery²
- 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.
- PET² (Positron Emission Tomography) and CT-PET² scans
- Nursing at home or in a convalescent home²
- Routine maternity² and complications of pregnancy and childbirth² (in-patient treatment only)
- Oncology² (in-patient and day-care treatment only)
- Occupational therapy² (out-patient treatment only)
- Rehabilitation treatment²
- Medical evacuation/repatriation where covered²
- Travel costs of insured family members in the event of an evacuation/repatriation²
- Repatriation of mortal remains²
- Travel costs of insured family members in the event of the repatriation of mortal remains²
- Expenses for one person accompanying an evacuated / repatriated person²
- Palliative care ²
- Long term care²

1 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.

2 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.

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.

3. Claims process and turnaround

Allianz Care has a simple claims process in place to ensure that

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

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

members can seek reimbursement for medical expenses.

For 1st Euro policies:

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.

For CFE top-up policies:

Allianz Care will seek reimbursement on your behalf from the CFE. You should send a fully completed Claim Form and relating invoices to Allianz Care, and we will then submit these to the CFE. 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 Care. Allianz Care will only cover incurred charges that are usual and customary. The CFE reimbursement will be passed on to the member in full.

Please note that retirees whose reimbursements are settled by the CPAM of Tours, are required to claim from the CPAM of Tours prior to submitting their claim to Allianz Care. Please include details of any reimbursement received from the CPAM of Tours.

The Claim Form is available to download from our website: 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.

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. Allianz Care and Allianz Partners are registered business names of AWP Health & Life SA.