

# Allianz Medical Plan

Insurance product information document

Allianz Benelux PLC – Belgium insurance company – BNB N° 0403.258.197

MediCare@home

The purpose of this information document is to provide you with an overview of the primary cover and exclusions relating to this insurance. This document is not tailored to your specific needs and the information contained in it is not exhaustive. For any further information concerning the chosen insurance and your obligations, please refer to the pre-contractual and contractual terms and conditions relating to this insurance. You can find comprehensive information on the product at [www.allianz.be](http://www.allianz.be), as well as the company's and your obligations.

## What is this type of insurance?

Ambulatory expenses insurance covers the payment of medical expenses incurred outside a hospitalization that are directly related to an illness, accident or childbirth. It is a contract linked to the professional activity subscribed by the employer for the benefit of staff members and their families.



### What is insured?

#### 1. Basic Medical Care cover - Ambulatory expenses

We provide cover for:

- ✓ medical and paramedical expenses: visit to the doctor, physiotherapy, nursing care, functional rehabilitation, etc...
- ✓ equipment and prostheses except for dental care,
- ✓ medical imaging and clinical biology tests and stress test expenses,
- ✓ allopathic and homeopathic medicine expenses,
- ✓ any form of alternative medicine: homeopathy, acupuncture, osteopathy and chiropractic.

#### 2. Extension to the basic cover: Prevention

Preventive medical expenses can be covered: if ambulatory expenses cover is subscribed with Hospitalization cover, the insured person receives a contribution in the preventive screening care, dietary follow-up, sport, etc...

#### Digital

Allianz Medical Plan is a digital insurance. Claims can be submitted only by using the digital tools provided.



### What is not insured?

#### 1. Key general exclusions

- ✗ War, riots, crime involvement, attempted suicide, alcoholism and drug addiction, remunerated sports activities

#### 2. Main exclusions of ambulatory expenses cover

- ✗ All aesthetic treatments, parapharmacy products
- ✗ Dental treatment, stomatology, orthodontics

#### 3. Waiting periods exist

- ✗ including a nine month delay for ocular or hearing prostheses and orthopaedic material

The above list is not exhaustive. You can find all information in the insurance contract on [www.allianz.be](http://www.allianz.be) or from your broker.



### Are there any restrictions on cover?

- ! Expenses are reimbursed up to 80% of the amount charged to the patient.
- ! Reimbursement of expenses is limited to a maximum of 300 € per insured and per calendar year.



### Where am I covered?

The cover is valid in Belgium and worldwide subject to respect the terms and conditions of the contract.



### What are my obligations?

- ✓ There are no medical formalities to be completed when the insurance is subscribed.
- ✓ For ambulatory expenses incurred abroad or in Belgium, a quick and complete communication (and at the latest within three months following the incident) will facilitate settlement.



## When and how do I pay?

- ✓ The premium for the staff member is paid by the employer.
- ✓ The premium for the family members is paid by the employer or the employee as determined in the Special Conditions of the contract.



## When does the cover start and end?

- ✓ The cover starts when the policy is subscribed (payment of the first premium) or when the employer requests the affiliation.
- ✓ The cover ends when the principal insured person
  - has no longer an employment contract or self-employed with the policyholder,
  - opts for the pension or RCC scheme (unemployment scheme with employer's supplement)
  - reaches the age of 65 unless he/she is still working over 65 years for the employer.
- ✓ The cover ends for family members when the principal insured person can no longer benefit from it or when the co-insured end their affiliation.
- ✓ The right to individual continuation does not apply for ambulatory expenses cover.



## How do I cancel the contract?

The policyholder, the employer, may terminate the MediCare@home insurance contract. He must notify the insurer three months before to the main expiry date of the contract or the contract start date.