



# Assurances Sans Frontières

## HEALTH PACK FOR ALL COUNTRIES 3 LEVELS OF CHOICE

### International Healthcare Plans for you and your family Table of Benefits

Valid from 1<sup>st</sup> November 2019

#### Flexible solution for every stage of your life

##### A culture of care

**We're proud of the personal touch, empathy and determination we bring to global healthcare**

- **We have a plan for you:** Simple modular plans with the ability to combine multiple plans
- **Protecting you and your family:** Family friendly features and options, such as first aid course, child hearing exam and more
- **Reducing the cost of care:** Premium discount when you add two or more children to your policy.
- **Rewarding you:** Loyalty Benefits - additional benefits are activated on your policy when you stay with us for over 12 months

##### We'll take care of it

**You will have access to quality healthcare through our 'always on' support. We find solutions. We make it happen**

- **Keeping it simple:** Automatic renewal every year - hassle free for you and your family\*.
- **A human approach to service** 24/7 multilingual Helpline and Emergency Assistance services
- **: Simple direct billing service** -. We'll settle the medical bill directly with the provider for most in-patient treatments.
- **Quick and efficient** Fully completed medical claims processed within 48 hours

##### A better quality of life

**We designed services to help you live a longer and healthier life.**



- **Be well:** Access to health and wellbeing benefits, including digital health apps - helping you to stay healthy
- **Comprehensive cover:** Comprehensive Out-patient plans (specialist fees and diagnostic tests, generous cover for alternative treatment and physiotherapy)
- **Digital Solutions:** MyHealth Digital Services- to give you easy and convenient access to your cover:

## Closer to you

### Making sure you have access to the right care

- **Global network:** Large network of over 900K - and growing - quality medical providers
- **The right help at the right time:** Access to Expat Assistance Programme: Whether it's help buying a home, handling a legal dispute or coping with cultural shock, we offer consultations to help you answer questions and reach your goals.
- **Being Informed, being safe:** Access to Travel Security Services: Talk to a security specialist for any safety concerns associated with a travel destination

\* Subject to the provisions of your policy including, but not limited to, "Reasons your membership would end" as described in the Benefit Guide.

### Policy terms and conditions

This Table of Benefits was designed for promotional purpose and provides an overview of the cover we provide under each plan. All limits are per member, per Insurance Year, unless otherwise stated. Cover is subject to product availability and to our policy terms and conditions, as detailed in our Benefit Guide, which is available on our website [www.a-s-f.fr](http://www.a-s-f.fr)

### Core Plans

Core Plan Benefits	SERENITY Care Pro	OMEGA Care Plus	ALPHA Care
Maximum plan benefit GBP (£)	£1,867,500	£934,000	£415,000
Maximum plan benefit EUR (€)	€2,250,000	€1,125,000	€500,000
Maximum plan benefit USD (\$)	\$3,037,500	\$1,518,750	\$675,000
Maximum plan benefit CHF	CHF 2,925,000	CHF 1,462,500	CHF 650,000

Treatments and costs marked with an asterisk (\*) require pre-approval through submission of a Treatment Guarantee Form. Details of our Treatment Guarantee process can also be found in our Benefit Guide.

Hospital accommodation*	Private room	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*	√	√	£8,300/€10,000/ \$13,500/CHF 13,000
Psychiatry and psychotherapy* (in-patient and day-care treatment only) (10 month waiting period applies)	√	£4,150/€5,000/ \$6,750/CHF 6,500	£2,490/€3,000/ \$4,050/CHF 3,900
Accommodation costs for one parent staying in hospital with an insured child under 18*	√	√	√
Emergency in-patient dental treatment	√	√	√
Day-care treatment*	√	√	√
Kidney dialysis*	√	√	√
Out-patient surgery*	√	√	√
Nursing at home or in a convalescent home* (immediately after or instead of hospitalisation)	£3,525/€4,250/ \$5,740/CHF 5,525	£2,075/€2,500/ \$3,375/CHF 3,250	£1,245/€1,500/ \$2,025/CHF 1,950
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)	£3,670/€4,420/ \$5,970/CHF 5,750	£2,075/€2,500/ \$3,375/CHF 3,250	£1,660/€2,000/ \$2,700/CHF 2,600
Local ambulance	√	√	√
Emergency treatment outside area of cover (for trips of a maximum period of six weeks)	Max. 42 days	Max. 42 days	Up to £8,300/€10,000/ \$13,500/CHF 13,000, max. 42 days
Medical evacuation*			



<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*</li> <li>• Where ongoing treatment is required, we will cover hotel accommodation costs*</li> <li>• Evacuation in the event of unavailability of adequately screened blood*</li> <li>• If medical necessity prevents an immediate return trip following discharge from an in-patient episode of care, we will cover hotel accommodation costs*</li> </ul>	√   Max. 7 days	√   Max. 7 days	√   Max. 7 days
Expenses for one person accompanying an evacuee person*	£2,490/€3,000/ \$4,050/CHF 3,900	£2,075/€2,500/ \$3,375/CHF 3,250	£1,660/€2,000/ \$2,700/CHF 2,600
Travel costs of insured family members in the event of an evacuation*	£1,660/€2,000/ \$2,700/CHF 2,600, per event	£1,245/€1,500/ \$2,025/CHF 1,950, per event	£830/€1,000/ \$1,350/CHF 1,300 per event
Repatriation of mortal remains*	£8,300/€10,000/ \$13,500/CHF 13,000	£8,300/€10,000/ \$13,500/CHF 13,000	£8,300/€10,000/ \$13,500/CHF 13,000
Travel costs of insured family members in the event of the repatriation of mortal remains*	£1,660/€2,000/ \$2,700/CHF 2,600, per event	£1,660/€2,000/ \$2,700/CHF 2,600, per event	£1,660/€2,000/ \$2,700/CHF 2,600, 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) <ul style="list-style-type: none"> <li>• Purchase of a wig, prosthetic bra or other external prosthetic device for cosmetic purpose:</li> </ul>	√  £165/€200/\$270/CHF260, per lifetime	√  £165/€200/\$270/CHF260, per lifetime	√  £165/€200/\$270/CHF260, per lifetime
Preventative surgery* (in-patient and out-patient treatment)	£24,900/€30,000/ \$40,500/CHF39,000	N/A	N/A
Complications of pregnancy* (in-patient and out-patient treatment) (16 month waiting period applies)	√	√	N/A



Laser eye treatment (limited to one treatment per lifetime)	£830/€1,000/ \$1,350/CHF 1,300, per lifetime	N/A	N/A
In-patient cash benefit (per night) (where treatment has been received free of charge)	£125/€150/ \$205/CHF 195, max. 25 nights	£125/€150/ \$205/CHF 195, max. 25 nights	£125/€150/ \$205/CHF 195, 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)	£625/€750/ \$1,015/CHF 975	£625/€750/ \$1,015/CHF 975	N/A
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)	£625/€750/\$1,015/ CHF 975	N/A	N/A
Palliative care*	√	√	√
Long term care*	Max. 90 days per lifetime	Max. 90 days per lifetime	Max. 90 days per lifetime
Accidental death (insured members aged 18 to 70)	£8,300/€10,000/ \$13,500/CHF 13,000	N/A	N/A
Fitness assessment (For policyholder and their partner) (12 month waiting period applies)	£42/€50/\$70/CHF65	£42/€50/\$70/CHF65	£42/€50/\$70/CHF65
Drug and alcohol addiction treatment (for dependent children) (12 month waiting period applies)	£830/€1,000/\$1,350/ CHF1,300	£830/€1,000/\$1,350/ CHF1,300	£830/€1,000/\$1,350/ CHF1,300

Benefits marked with a √ are covered in full, subject to the Maximum plan benefit.



Core Plan Services	SERENITY	OMEGA	ALPHA
<b>Travel Security Services**</b> offers 24/7 access to personal security information and advice for all your travel safety queries. This includes: <ul style="list-style-type: none"> <li>• Emergency Security Assistance Hotline***</li> <li>• Country intelligence and security advice</li> <li>• Daily security news and travel safety alerts.</li> </ul>	√	√	√
<b>HealthSteps App**</b> Allianz Care’s digital fitness app which encourages lifestyle and behavioural changes for a fitter and healthier you.	√	√	√
<b>Digital Health App**</b> Reimbursement for one digital health app of your choice for the prevention, detection and management of a disease or condition. (six month waiting period applies)	Up to £42/€50/\$70/CHF6	Up to £42/€50/\$70/CHF 65	Up to £42/€50/\$70/CHF
<b>MyHealth Digital Services</b> <ul style="list-style-type: none"> <li>• Manage your cover with our app or portal anytime, anywhere, online and offline.</li> <li>• Submit and track progress of claims.</li> <li>• Access your policy documents, health services, payment details and more.</li> </ul>	√	√	√
<b>Medi24**</b> talk to a nurse on the phone on a wide range of health topics – available 24/7. (not a free phone number)	√	√	√

\*\* These services are provided by third party providers. They are made available to you subject to your acceptance of our terms and conditions. They are also subject to AWP Health & Life Services Limited terms as they appear on our HealthSteps App.

You understand and agree that AWP Health & Life SA (Irish Branch) and AWP Health & Life Services Limited are not responsible or liable for any claim, loss or damage, directly or indirectly resulting from your use of the above named services



\*\*\* Not a Freephone number.

## Core Plan Deductibles

To reduce your Core Plan premium, simply select an optional deductible from the list below and read across to find the relevant premium discount. The level of discount will depend on whether you have selected a Maternity Plan. Please note that either a Core Plan deductible OR an Out-patient Plan deductible can be chosen (details follow). Where a deductible is selected it is payable per person, per Insurance Year. Also, our premiums are expressed in whole numbers (i.e. without any cents or pence etc.), therefore, percentages may be slightly higher or lower than those stated below.

Optional Core Plan Deductibles	SERENITY <i>Discount if a Maternity Plan is not included on your policy</i>	OMEGA <i>Discount if a Maternity Plan is included on your policy</i>
No deductible	0% premium discount	0% premium discount
£374/€ 450/\$610/CHF 585 deductible	5% premium discount	2.5% premium discount
£625/€ 750/\$1,015/CHF 975 deductible	10% premium discount	5% premium discount
£1,245/€1,500/\$2,025/CHF 1,950 deductible	20% premium discount	10% premium discount
£2,490/€3,000/\$4,050/CHF 3,900 deductible	35% premium discount	17.5% premium discount
£4,980/€6,000/\$8,100/CHF 7,800 deductible	50% premium discount	25% premium discount
£8,300/€10,000/\$13,500/CHF 13,000 deductible	60% premium discount	30% premium discount

## Out-patient Plans

The following outpatient plans cover your day to day medical expenses and can be purchased with any of our Core Plans. They can't be bought separately.

Out-patient Plan Benefits	SERENITY Active Plus	OMEGA Active
Maximum plan benefit	£7,240/€8,725/\$11,780/CHF 11,355	£4,110/€4,950/\$6,680/CHF 6,435
Medical practitioner fees	£830/€1,000/ \$1,350/CHF 1,300	<u>£415/€500/ \$675/CHF 650</u>
Prescription drugs (Prescription drugs are those which legally can only be purchased when you have a doctor's prescription )		<u>£165/€200/ \$270/CHF 260</u>



Specialist fees	90% refund	80% refund
Diagnostic tests	√	√
Vaccinations	√	N/A
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)	£934/€1,125/ \$1,520/CHF 1,463	£250/€300 /\$405/CHF390

Prescribed physiotherapy (initially limited to 12 sessions per condition; limit also applies to prescribed and non-prescribed physiotherapy sessions, where combined)	£934/€1,125/ \$1,520/CHF 1,463	£415/€500/ \$675/CHF 650
- Non-prescribed physiotherapy	5 visits	5 visits
Prescribed speech therapy, oculomotor therapy and occupational therapy*	£934/€1,125/ \$1,520/CHF 1,463	£415/€500/ \$675/CHF 650
Health and wellbeing checks including screening for the early detection of illness or disease. Checks are limited to: <ul style="list-style-type: none"> <li>• Physical examination</li> <li>• Blood tests (full blood count, biochemistry, lipid profile, thyroid function test, liver function test, kidney function test)</li> <li>• Cardiovascular examination (physical examination, electrocardiogram, blood pressure)</li> <li>• Neurological examination (physical examination)</li> <li>• Cancer screening <ul style="list-style-type: none"> <li>- Annual pap smear</li> <li>- Mammogram (every two years for women aged 45+, or younger where a family history exists)</li> <li>- Prostate screening (yearly for men aged 50+, or younger where a family history exists)</li> <li>- Colonoscopy (every five years for members aged 50+, or</li> </ul> </li> </ul>	N/A	N/A





40+ where a family history exists) - Annual faecal occult blood test <ul style="list-style-type: none"> <li>• Bone densitometry (every five years for women aged 50+)</li> <li>• Well child test (for children up to the age of six years, up to a maximum of 15 visits per lifetime)</li> <li>• BRCA1 and BRCA2 genetic test (where a direct family history exists; Active Pro Plan only)</li> </ul>	N/A	N/A
Infertility treatment (18 month waiting period applies)	N/A	N/A

### Out-patient Plan Deductibles

To reduce your Out-patient Plan premium, simply select an optional deductible from the list below and read across to find the relevant premium discount. Please note that either an Out-patient Plan deductible OR a Core Plan deductible can be chosen. Where a deductible is selected it is payable per person, per Insurance Year. Also, our premiums are expressed in whole numbers (i.e. without any cents or pence etc.), therefore, percentages may be slightly higher or lower than those stated below.

Optional Out-patient Plan Deductibles	Discount
No deductible	0% premium discount
£83/€100/\$135/CHF 130 deductible	10% premium discount
£165/€200/\$270/CHF 260 deductible	20% premium discount



## Maternity Plans

One of the following Maternity Plans can be purchased with the Care Pro or Care Plus Plans. You can also enhance your Maternity Plan to include pre and post-natal care (and other maternity benefits) by selecting our "Active Family" Out-patient plan. The Maternity Plans are not available with the Care Plan and they can't be bought separately.

Maternity Plan Benefits	SERENITY Bloom Plus	OMEGA Bloom
Routine delivery and newborn care* (16 month waiting period applies)	£6,225/€7,500/ \$10,125/CHF 9,750, per pregnancy	£4,150/€5,000/ \$6,750/CHF 6,500, per pregnancy
Complications of childbirth* (in-patient treatment) (16 month waiting period applies)	£12,450/€15,000/ \$20,250/CHF 19,500, per pregnancy	£8,300/€10,000/ \$13,500/CHF 13,000, per pregnancy

## Dental Plans

One of the following Dental Plans can be purchased with any of our Core Plans. The Dental Plans can't be bought separately.

Dental Plan Benefits	SERENITY Smile Plus	OMEGA Smile
Maximum plan benefit	No limit	£1,700/€2,050/ \$2,770/CHF 2,665
Dental treatment	100% refund	80% refund
Dental surgery	100% refund	80% refund
Periodontics	80% refund	80% refund
Orthodontic treatment and dental prostheses (10 month waiting period applies)	65% refund, up to £4,150/€5,000/ \$6,750/CHF 6,500	50% refund



## Repatriation Plan

The following Repatriation Plan can be purchased with any of the Core Plans. It can't be bought separately.

Repatriation Plan Benefits	
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 center. This benefit only applies when your home country is within your area of cover * <ul style="list-style-type: none"> <li>• Where ongoing treatment is required, we will cover hotel accommodation costs*</li> <li>• Repatriation in the event of unavailability of adequately screened blood*</li> <li>• If medical necessity prevents an immediate return trip following discharge from an in-patient episode of care, we will cover hotel accommodation costs*</li> </ul>	✓  ✓  ✓ Max.7 days
Expenses for one person accompanying a repatriated person*	£2,490/€3,000/ \$4,050/CHF 3,900
Travel costs of insured family members in the event of a repatriation*	£1,660/€2,000/ \$2,700/CHF 2,600, per event
Travel costs of insured members to be with a family member who is at peril of death or who has died	£1,245/€1,500/ \$2,025/CHF 1,950, per lifetime

### Area of cover

We offer a choice of three different geographical areas of cover:

- Worldwide
- Worldwide excluding USA
- Africa only

The cost of your cover will go up or down depending on which region of cover you choose



## **Assurances Sans Frontières**

**SARL au capital de 45000€**

**N° ORIAS 09 048 664**

**500 Bd Lord Brougham - Domaine de La Croix des Gardes**

**06400 Cannes**

**<http://www.a-s-f.fr>**

**RCS Cannes 509989398**

**Entreprise régie par le Code des assurances sous l'Autorité de Contrôle Prudentiel et de Résolution – 4 place de Budapest. CS 92 459. 75 436 Paris cedex 09**

**Membre du CSCA**

**Souscripteur d'une assurance Responsabilité Civile et Garantie financière Lloyd's N° RCP V15RDY09PNPM et N° GFI V15RDZ09PNPM**

**Service Réclamations: 500 Bd Lord Brougham. 06400 Cannes. Tél: 09 50 06 53 50**

**Si notre service réclamation ne vous donne pas satisfaction, vous pouvez saisir le médiateur de CSCA par courrier simple à:**

**La Médiation de l'Assurance. Pole CSCA .TSA 50110.75441 Paris Cedex 09**

**Adresse Mail :[le.mediateur@mediation-assurance.org](mailto:le.mediateur@mediation-assurance.org). Adresse du site internet : [www.mediation-assurance.org](http://www.mediation-assurance.org)**