

Because you deserve
a **Good Health**





TAKE THE RIGHT STEP

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HEALTH PLUS

THE COMPLETE HEALTH INSURANCE

As medical costs have increased, so too has the demand for health insurance.

Allianz Egypt creates a tailored solutions to satisfy the increasing public needs and demands for medical services to give its clients peace of mind when it comes to paying for healthcare.

As a leading company in the insurance industry, Allianz Egypt gives you the opportunity to enjoy life by providing a comprehensive health services developed according to its clients specific needs.

Allianz Egypt's philosophy is that health is a real asset; we always make every effort to ensure a bright and secure future for each and every one of our clients.

Have you ever thought of a protection and comprehensive health care to enjoy a safe and stable life for yourself and your family ?

If this issue concerns you, do not loose time as Allianz Egypt offers a sophisticated

medical assistance programs in an easy and convenient way with options that can meet the needs of everyone.

Health Plus, the new program offered by Allianz, will allow you to take the right step to ensure superior medical care for you and your family.

HEALTH PLUS IN BRIEF

Health Plus was designed by Allianz Egypt to provide its clients with appropriate health care services even in the case of emergency health problems.

You can always rely on Health Plus as one of the best solutions whether in Egypt, or in the region.

Health Plus allows you to choose from an excellent network of private hospitals and professional, highly qualified doctors, to ensure the best medical services that can suit your health care needs.

Tailored exclusively for Allianz Egypt clients, the flexibility of Health Plus gives you the ability to choose from any of three programs: **GOLDEN PLUS & SUPER GOLDEN PLUS**, which was developed specifically for Egypt, **ROYAL**, which is available in Egypt as well as some regional countries.

Health Plus with Allianz Egypt, will ensure your peace of mind, knowing that you and your family will receive the best medical attention available when and wherever you need it.



WHY HEALTH PLUS FROM ALLIANZ?

- **Health Plus** provides clients with superior medical services.
- The three programs offered under Health Plus include in-patient charges, day-patient charges, and out-patient charges as well as many other medical services.
- Allianz provides a fast, efficient and professional services.
- Allianz offers a comprehensive and clear contract with no hidden clauses or conditions approved by **Egyptian Financial Supervisory Authority (EFSA)**.
- For international emergency assistance (for Royal plan), Health Plus offers the support of **Mondial Assistance** recognized as the worldwide leader in the emergency international assistance.
- Peace of mind, knowing that Allianz has a flawless track record of honoring all agreements.



FREQUENTLY ASKED QUESTIONS

Q1. What are the benefits of Health Plus?

Health Plus provides clients with the highest quality medical care services in private hospitals, providing flexibility in appointments and visits.

Q2. How do I make a claim?

Allianz Egypt pays for medical services incurred by clients directly to the Medical Service Provider (within the network of medical service providers).

Reimbursement of claims incurred outside the preferred medical network equals 80% of the preferred hospitals price list unless in the case of emergency.

Q3. How can I get international emergency assistance?

If clients require emergency (for Royal plan) assistance outside Egypt, they should contact the customer service for “Mondial Assistance” by dialing the phone number shown on the medical card.

Did you know ?

According to our statistics, medical fees for an appendix removal operation, with one day in hospital stay exceeds LE 3500.

Choose your individual plan...

	1	2	3
	Royal	Golden Plus	Super Golden Plus
Annual Overall Maximum	500,000	150,000	150,000
Area of Cover	Egypt + Regional **	Egypt	Egypt
** UAE + Oman + Qatar + Kuwait + Bahrian + Lebanon + Syria + Egypt + Jordan			
In-Patient Charges			
Room and Board	1st class single bed	1st class single bed	1st class single bed
Hospital Accommodation, Nursing Care, Drugs and Dressings	Full Cover	Full Cover	Full Cover
Surgeons, Anaesthetists and Attending Physicians Fees	Full Cover	Full Cover	Full Cover
Theatre Fees	Full Cover	Full Cover	Full Cover
Intensive Care Unit	Up to 21 days PA	Up to 21 days PA	Up to 21 days PA
Laboratory, Radiology and Diagnostic Imaging	Full Cover	Full Cover	Full Cover
Organ transplants , covering cost of surgical procedure only (for insured person)	Full Cover	Full Cover	Full Cover
Open Heart, and Cancer related Surgeries	Full Cover	Full Cover	Full Cover
Radiotherapy and Chemotherapy for Oncology	Up to 60,000	Up to 30,000	Up to 30,000
Physiotherapy as post-surgical treatment	Full Cover	Full Cover	Full Cover
Day-Patient Charges			
Hospitalised one-day Surgical Procedures (not including Out-patient Scans, Labs, or Endoscopies)	Full Cover	Full Cover	Full Cover
Out-Patient Charges			
Maximum annual limit of out-patient charges	Up to 20,000	Up to 7,500	Up to 10,000
Consultation Fees (within network consultants/specialists)	Up to O/P sub-limit	Up to sub-limit	Up to sub-limit
Laboratory, Radiology and Diagnostic Imaging	Up to O/P sub-limit	Up to sub-limit	Up to sub-limit

Outpatient Surgical Procedures	Up to O/P sub-limit	Up to sub-limit	Up to sub-limit
Out-patient Prescribed Drugs (20% co-payment)	Up to 2,000	Up to 750	Up to 1000
Emergency Accidental Dental Treatment (within 48 hours of acc.) within Egypt	Up to O/P sub-limit	Up to sub-limit	Up to sub-limit
Additional Benefits			
Emergency Road Ambulance Transport	Paid In Full	Paid In Full	Paid In Full
International Emergency Medical Assistance (Evacuation - Repatriation - Repatriation of Mortal Remains) - Mondial Asst.	Full Cover	No Benefit	No Benefit
Maternity - (10 month waiting period) **			
Natural Delivery	Up to 3,000	Up to 3,000	Up to 5,000
Caesarean Delivery	Up to 5,000	Up to 5,000	Up to 7,000
Miscarriage/Termination when medically necessary	Up to 2,000	Up to 2,000	Up to 3,000
** Covers pre-natal, childbirth + post-natal treatment)			
Dental Benefit (50% co-pay applies) **			
Maximum limit dental patient charges	Up to 1,000	Up to 500	Up to 750
** Examinations+ extractions (by local anaesthesia)+ prescribed medications + amalgam/composite fillings + root canal treatment + routine X-ray			
Optical Benefit (20% co-pay applies) **			
Maximum limit optical patient charges	Up to 750	Up to 350	Up to 500
** Routine examinations + cost of prescribed lenses for glasses			
New Chronic diseases			
Maximum limit chronic patient charges	No Benefit	Up to 10,000	Up to 10,000
It is including all expenses related to the chronic diseases (in & outpatient, medicines, Lab & X-ray), and subject to the outpatient & outpatient drugs sublimits and the above limit			