



Aviation Professionals Club

Allianz Medical Insurance Handbook



Frequently asked questions

About the plan

What are the differences for members between their employer's plan and the APC plan?

The APC plan is specifically designed as a supplementary insurance plan. Where the local coverage or benefits are either exceeded or services not covered, then the APC plan will consider payment under the table of benefits. The APC plan has been structured to address the shortfalls, such as low annual limits for children, waiting periods, and other restrictions.

Members must use their employer-sponsored benefits first, only using the APC plan where needed. All claims must be supported by documentation from your local provider, proving either your diagnosis isn't covered under your local plan or that your local plan's benefit limits have been exceeded. All claims will only be considered for assessment once your local plan's benefits have been exhausted.

What's the maximum age to join the plan?

The maximum age for main members and their spouse/partner, is 55 years old. For children, it's 25 years old and they must be unmarried. This is just for new joiners, once you are on the plan, there's no maximum age.

When can I join the APC plan?

You can join at any time.

New members of APC will be allowed 30 days from joining to subscribe to the plan and won't be subject to the one year waiting period on pre-existing conditions.

If you're an existing member of APC, you can still join at any time, but will need to wait a year before claiming for any pre-existing conditions. This is applicable to both main members and their dependants.

A daily pro-rata premium will be calculated for those members joining after 1 July 2024.

I want to join the plan mid-term and I've been a member of APC for over a month. When will I be covered for preexisting conditions?

Pre-existing conditions will be covered 12 months after you join the plan.

What are the areas of cover available?

Members can either opt for worldwide cover or worldwide, excluding the US.

Can members upgrade their area of cover?

Members need to choose their geographical cover at the time of joining. All family members must be covered under the same geographical cover at the time of joining. Changes in the area of cover can be considered at plan renewal, but may be referred to our underwriters for approval and may be subject to waiting periods.

Is the plan eligible for Abu Dhabi visa holders?

Yes, Abu Dhabi visa holders are covered. However, due to DOH Abu Dhabi regulations, treatment is only available outside Abu Dhabi.

About the plan

What happens if the primary member of APC dies?

As long as the surviving partner remains a member of APC, they're entitled to remain within the APC Allianz plan.

What happens when a member leaves APC?

Membership of this plan is restricted to APC members.

Should a member leave APC, they won't be eligible to keep this plan. This is an annual plan, so members are still liable to pay the remaining premium for the entire plan year, even if they leave APC. If you're leaving the UAE, it's possible to remain as an "Insurance Associate" member of APC as long as you have held the policy for a minimum of 2 years.

If for any reason APC closes, is the Allianz plan still valid?

If the Aviation Professionals Club ceases to exist, the Allianz plan will automatically be cancelled as this plan has been specifically designed for the club. However, you'd have the opportunity to transfer the plan to an individual plan, subject to terms & conditions.



Partner and dependants

Can I get this plan just for my partner and child (excluding myself)?

The primary APC member must also be enrolled on the plan. Dependants can be added upon joining or can be added later.

Can a dependent child studying abroad be covered under this plan?

Dependent children up to the age of 25 can be added to the plan, if the parent is a main member of APC and is also enrolled on the plan. Dependants studying in the US won't be covered, due to non-compliance with the US healthcare requirements. Other countries may have legal requirements to have a locally-admitted plan purchased. If you move to one of these countries, then this plan can't be regarded as your primary plan. If you've a dependent child studying abroad, but still on a UAE visa, then please speak to us to understand the legalities in using your supplemental plan in the UAE and abroad.

A dependant who's enrolled on the plan, but isn't a UAE resident, is visiting the UAE. Are they still covered under the plan?

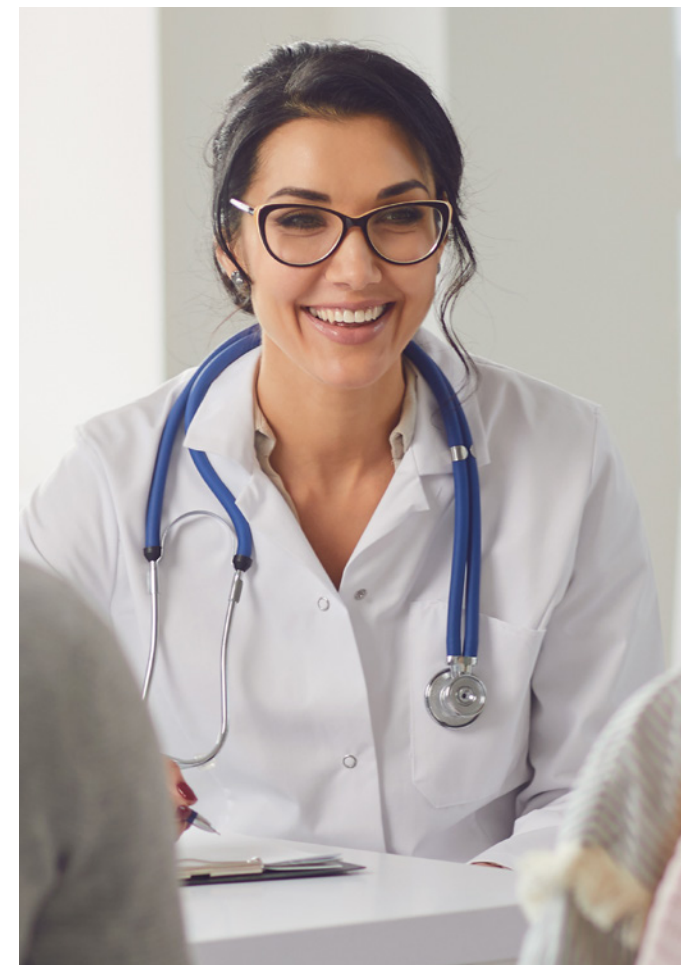
Yes. They're still covered on the medical plan and also covered under the built-in travel plan.

If I add a dependant through marriage after my enrolment, how soon could I add them to the Allianz plan? Would they have to go through a waiting period for pre-existing conditions? I have already completed my waiting period.

You may add them as soon as they become your dependant. If this is your spouse and they're added within 30 days of their APC membership, no waiting period is applied on pre-existing conditions. However, if they wait until 30 days have lapsed from the start of their APC membership, then a 12-month waiting period will apply.

Are newborns automatically covered? How do I add a newborn to the Allianz plan?

Newborns can be added to the plan as long as the parent is an active member of APC and the Allianz plan. To add a newborn, contact the APC office with a copy of the passport or birth notification, confirm nationality and the date you would like the coverage to start. If the start date is within 30 days of birth, pre-existing conditions will be covered.



Coverage

What's the difference between inpatient and outpatient?

Inpatient generally requires an overnight stay or for you to be allocated a hospital bed. Outpatient refers to any consultations or tests that you'd walk in for.

Am I covered abroad for this plan even if my primary insurer doesn't cover me outside the UAE?

Yes, you're covered outside the UAE depending on the area of cover you chose when you joined the plan, or when you last renewed. Coverage will be subject to all other plan terms and conditions.

Can I use the wellness and routine mammography test outside the UAE?

The wellness benefit can be used anywhere in the world within the chosen area of cover. Coverage will be on a reimbursement basis.

If I exhaust my wellness limit with my primary insurer, can I use the APC wellness benefit to cover the difference?

Yes, as long as the test is covered under the APC wellness benefit, Allianz can cover the excess amount, up to a maximum of USD 600.

Are the benefits, such as compassionate flight for sick/dying family, health screening etc., available worldwide?

All benefits of the plan will be covered according to the chosen area of cover, (worldwide or worldwide excluding US).

Is an MRI or X-ray for diagnosis covered?

Only MRIs or X-rays done within 72 hours prior to hospitalisation or within 90 days post admission (and relating to the same medical condition) will be covered, up to a maximum of USD 3,000. Please refer to the terms and conditions for full details.

Does it top up dental treatments?

No, this plan doesn't cover dental treatments.

Is cosmetic surgery covered?

No, treatment related to cosmetic surgery isn't covered.

Is IVF treatment covered?

No, fertility or infertility tests or treatments aren't included.

Does the plan cover the deductible/excess amount I have to pay for my employer's cover?

No, we won't cover this excess/deductible charged by your employer. This isn't a covered item as per your table of benefits.

Outpatient benefits

Is there an option to upgrade the plan to both outpatient and inpatient, at an extra premium?

There's no option to upgrade or downgrade coverage within the APC plan.

Are the outpatient benefits only available in the UAE?

All benefits under this plan are covered within the area of cover you've chosen when you joined the plan, or at your last renewal. The telehealth service, on the other hand, will be available wherever you are in the world.

Are the five physiotherapy sessions per injury, or per plan year? How can I claim for outpatient physiotherapy?

The five physiotherapy sessions, on an outpatient basis, are per plan year, and coverage will be on a 'pay & claim' basis, when a medical practitioner or specialist refers you. First, you'll need to obtain the referral of a medical practitioner or specialist, have your physiotherapy sessions, and later submit your claim for reimbursement. All claims must be supported by documentation from your local provider, proving either your diagnosis isn't covered under your local plan, or that your local plan's benefit limits have been exceeded.



'Pay & claim', approvals and claims process

When is a pre-approval required and how can I apply for it?

Pre-approval is required for all inpatient and day-case elective procedures or admissions. To apply for a preapproval, you can access your Allianz mobile app or via email apc@aesinternational.com.

What if I found out my primary insurance only makes a partial refund or no refund at all, after the treatment has been made? How can I proceed with the claim?

Requesting prior approval should ideally always be done before proceeding with any inpatient/day- case elective treatment. However, on these exceptional cases, you can still get a reimbursement claim upon submission of the proof of rejection from your primary insurer, along with the other related documents.

If there are no Allianz providers close to my home, can I 'pay & claim'?

The Allianz brand is well recognised globally; so, the vast majority of providers are willing to work with them, even on an adhoc basis, to settle the bills directly through a "Guarantee of Payment" issued from Allianz. On the rare occasions that the facility won't accept a Guarantee of Payment form Allianz, eligible treatment will still be covered on a 'pay & claim' basis, and in accordance with the plan terms and conditions.

As a UAE resident, is it 'pay & claim' when being treated outside the UAE, for an inpatient procedure?

No, not if pre-approval is obtained prior to treatment, though you would need to use your primary plan first.

What happens if I'm not happy with the outcome of my claim?

If you're not happy with any part of your claim experience, please contact the APC Insurance desk at medical@apc.ae, or our medical insurance adviser AES Health, at apc@aesinternational.com.



Leaving the UAE

What happens when someone retires or leaves the UAE?

This is a portable plan that you can take with you even after retirement or when you leave the UAE, as long as you've already completed a minimum of 2 years on the plan.

Depending on where you reside in the world, this plan may act as either a primary or secondary insurance plan. If there's no mandatory insurance cover required in your country of residence, then this can be the primary cover. For more details on specific coverage, please contact apc@aesinternational.com.

If there's no compulsory health plan in my home country, does this plan become the primary full-time plan?

Yes, if there's no mandatory private health insurance requirement in your home country and provided you've enjoyed 2 consecutive years of cover under the plan before you resign or retire, this plan can become your primary insurer when you leave the UAE.

What's the price of the plan when I leave the UAE?

The premiums for the plan will remain the same, whether within or outside the UAE.

What happens if I relocate to the US? As a US citizen, if I purchase a plan now for the UAE, will Allianz cover me while living in the US?

This plan is not typically available for US residents. If you purchase the plan while resident in the UAE and move back to the US permanently, please reach out to us and we'll work on a solution, bearing in mind the plan will not comply with US Healthcare Reforms.

End of service and staying in the UAE

What happens if I leave my employer but remain in the UAE or choose to retire in the UAE?

This plan isn't compliant with DHA or DOH regulations as a primary insurance plan. Coverage will cease if you lose your primary insurance coverage for any reason, and are staying in the UAE in an Emirate that requires mandatory health insurance from a locally compliant plan.

A change in your employer will also affect your APC membership. You'll have to remain a full member with APC if you're in the UAE and wish to continue the medical plan. In cases where there's mandatory insurance required, the Allianz plan will still be used as the secondary plan.

If you're a UAE Golden Visa holder, the local regulations still apply and you'll need a locally compliant policy to act as your primary, with the Allianz plan as a top up.

When staying in Dubai after retirement, I'll need to purchase a DHA compliant basic plan. Does Allianz have any requirements or conditions that this basic plan must meet, to complement my Allianz top-up plan?

No, there's no specific requirement, as long as it's a locally compliant plan. Benefits under the APC plan will remain the same, regardless of the base cover.

Fees and payments

What’s the cost of premiums for members and dependants? Where are premiums explained on the APC portal?

Please follow this link to access the premiums:
<http://aesapc.azurewebsites.net/>

How do I pay for the plan?

Payment can be made direct to APC, using one of the following methods:

- Annual premium paid upfront via cash, debit card or bank transfer; or
- Monthly direct debit from your UAE bank account

If you’re residing outside the UAE, annual premium payment is required.

Cancelling the plan

Can I cancel the plan mid-term?

If you’re a resident of the UAE, you can cancel the plan mid term, with production of a copy of a cancelled resident visa. This applies to members, partners, and dependants. An administration fee of one-month premium will be applied, and a refund permitted up to two months prior to the renewal date, in line with the APC membership cancellation policy.

A refund will only be applied if the member has utilised 40% or less of their total earned premium paid, excluding VAT towards claims (paid claims). Members who’ve utilised more than 40% of their total premium, won’t be eligible for a refund. Mid-term cancellations aren’t available to insurance professionals and their dependants.

If I cancel the plan, can I re-join?

No, it’s not possible to re-join the plan after cancellation.



ELEVATING YOUR HEALTH JOURNEY TO NEW HEIGHTS


Consultation

- Physician Consultation
- Full medical history and physical examination
- Body Mass Index (BMI)
- Waist and neck circumference
- Pelvic examination and PAP smear if indicated (Women)
- Breast examination (Women)
- Prostate examination if indicated (Men)
- Vision assessment
- Dental cleaning

Laboratory & Pathology Investigation

- Complete Blood Count and Ferritin (assessment for anemia and iron deficiency)
- Fasting Glucose and HbA1c (assessment for diabetes risk or status)
- Comprehensive Metabolic Panel (assessment of kidney, liver and calcium status)

- Albumin, Bilirubin, Total Calcium, Carbon Dioxide (bicarbonate), Chloride, Creatinine, Glucose, Phosphatase, Alkaline, Potassium, Protein, Total Sodium, Transferase Alanine Amino (ALT) (SGPT), Transferase Aspartate Amino (AST) (SGOT), Urea Nitrogen (BUN), GGT
- Thyroid Stimulating Hormone (TSH – screening for thyroid disease)
- Lipid panel (assessment of cardiovascular risk)
- Vitamin D
- Prostate Specific Antigen (PSA – assessment of prostate cancer risk – Men)
- Urinalysis
- Stool for Occult Blood (screening for bowel cancer)

Other Diagnostic Tests

- Chest X-ray
- ECG (assessment of heart rhythm, prior heart injury)
- Body Composition Analysis (estimate of body fat content)

Additional diagnostic assessments may be requested by your physician and are subject to additional charges based on the HealthBay tariff

For appointments, please email
apc@aesinternational.com


Lab Investigations

- Lipid Panel
- Full Blood Count
- Urine Analysis
- PSA
- Vitamin D3
- Fasting Blood Sugar
- HbA1C
- TSH
- Stool Occult
- Pap Smear

Specialised Investigations

- Basic Visual Acuity
- ECG
- Body Fat Analysis
- Question Risk Assessment for Cardiovascular Risk
- Spirometry
- Chest X-Ray
- Breat Examination (women)
- Pelvic Examination (women)

Consultations

- General Physician/Family Medicine
- Dental Cleaning

Complete Metabolic Profile

- Albumin
- Globulin
- A/G Ratio
- ALT
- AST
- Bilirubin
- Alk Phos
- GGT
- Calcium
- BUN
- Creatinine
- BUN - Cr Ratio
- Sodium
- Potassium
- Serum CO2
- Ferritin

Routine Investigations

- BMI / BMR
- Vital Signs
 - ◊ Blood Pressure
 - ◊ Pulse
 - ◊ Body Temperature
 - ◊ Weight and Height

For appointments, please email
apc@aesinternational.com



Any more questions?

Contact us on these details:

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