



# Aviation Professionals Club

Allianz Medical Insurance Handbook



## Table of benefits

Core Plan Benefits	APC Row
Overall maximum plan benefit in US\$	US\$ 4,000,000
Core Plan	
Maximum plan benefit	Included within overall maximum plan limit
Inpatient benefits <sup>1</sup> - please refer to notes for more information on Treatment Guarantee	
Hospital accommodation <sup>1</sup>	Private room
Intensive care <sup>1</sup>	Full refund
Prescription drugs and materials <sup>1</sup> (inpatient and day-care treatment only)	Full refund
Surgical fees, including anaesthesia and theatre charges <sup>1</sup>	Full refund
Physician and therapist fees <sup>1</sup> (inpatient and day-care treatment only)	Full refund
Surgical appliances and materials <sup>1</sup>	Full refund
Diagnostic tests <sup>1</sup> (inpatient and day-care treatment only)	Full refund
Organ transplant <sup>1</sup>	Full refund
Psychiatry and psychotherapy <sup>1</sup> (inpatient and day-care treatment only)	Full refund - Max 30 days
Accommodation costs for one parent staying in hospital with an insured child under 18 <sup>1</sup>	Full refund
Reconstructive surgery <sup>1</sup> (to restore natural function or appearance after a disfiguring accident or surgery for cancer) (where treatment for the accident or initial surgery is covered by this policy)	Full refund
Other benefits - please refer to notes for more information on Treatment Guarantee	
CT and MRI scans (inpatient and day-care treatment only)	Full refund
PET <sup>2</sup> and CT-PET <sup>2</sup> scans (inpatient and day-care treatment only)	Full refund
Emergency inpatient dental treatment	Full refund

Core Plan Benefits	APC Row
Day-care treatment <sup>2</sup>	Full refund
Kidney dialysis <sup>2</sup>	Full refund
Outpatient surgery <sup>2</sup>	Full refund
Nursing at home or in a convalescent home <sup>2</sup> (immediately after or instead of hospitalisation)	Full refund
Rehabilitation treatment <sup>1</sup> (inpatient, day-care and outpatient treatment; must commence within 14 days of discharge after the acute medical and/or surgical treatment ceases) (covered only if you've received inpatient treatment for three or more consecutive days/nights for the same medical condition)	Max. 120 days per discharge
Local ambulance Full refund	Full refund
Post-hospitalisation treatment (covered when it is needed in the 90 days following discharge from inpatient or day-care treatment for the same acute medical condition)	Full refund
Emergency treatment outside area of cover (for trips of a maximum period of six weeks)	Full refund
Medical evacuation <sup>2</sup> (in the event of emergency treatment) <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<sup>2</sup></li><li>• Where ongoing treatment is required, we will cover hotel accommodation costs<sup>2</sup></li><li>• Evacuation in the event of unavailability of adequately screened blood<sup>2</sup></li><li>• If medical necessity prevents an immediate return trip following discharge from an inpatient episode of care, we will cover hotel accommodation costs<sup>2</sup></li><li>• Mountain rescue if you suffer from a medical condition at a recognised ski resort or similar winter sports resort</li></ul>	Full refund
	Max. 7 days
	Full refund
Expenses for one person accompanying an evacuated person <sup>2</sup>	Full refund
Repatriation of mortal remains or burial expenses <sup>2</sup>	Full refund
Travel costs of insured members to be with a family member who is at peril of death or who has died (travel should be within 6 weeks of date of death)	US\$ 2,000 per event
Oncology <sup>2</sup> (inpatient, day-care and outpatient treatment)  Purchase of a wig, prosthetic bra or other external prosthetic device for cosmetic purposes	Full refund
	US\$ 675
Inpatient cash benefit (per night) (where treatment has been received free of charge)	US\$ 125 - Max. 20 nights
Congenital conditions <sup>2</sup> (inpatient and day-care treatment)	US\$ 100,000 per lifetime
Outpatient dental treatment (required as follow-up to an inpatient stay for accidental damage to natural teeth) (covered when required in the 90 days following discharge from inpatient treatment)	Full refund



Core Plan Benefits	APC Row
Emergency outpatient dental treatment	Full refund
Palliative care <sup>2</sup>	Full refund
Long term care <sup>2</sup>	Full refund. Max. 90 days per lifetime
HIV/AIDs treatment <sup>2</sup> (inpatient, day-care and outpatient treatment)	US\$ 10,000
Additional Core Plan Services	
Employee Assistance Programme offers access to a range of 24/7 multilingual support services as follows: <ul style="list-style-type: none"><li>• Confidential professional counselling (in-person, phone, video and chat)</li><li>• Legal and financial support services</li><li>• Critical incident support</li><li>• Wellness website access</li></ul>	Services available
Travel Security Services 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 (not a free phone number)</li><li>• Country intelligence and security advice</li><li>• Daily security news and travel safety alerts</li></ul>	Services available
MyHealth Digital Services <ul style="list-style-type: none"><li>• Manage your cover online with our app or portal anytime, anywhere</li><li>• Submit and track progress of claims</li><li>• Access your policy documents, health services, payment details and more</li></ul>	Services available
Olive, our Health & Wellness support program includes, for example: <ul style="list-style-type: none"><li>• HealthSteps fitness app</li><li>• Access to wellness resources</li></ul>	Services available
Second Medical Opinion Service offers access to expert help on the best treatment options available if you have been diagnosed with a serious illness or had surgery recommended	Services available
Outpatient Plan	
Maximum plan benefit	Included within overall maximum plan limit
Video consultation services	Full refund
Outpatient Post-hospitalisation treatment (A) (covered when it is needed in the 90 days following discharge from inpatient or day-care treatment for the same acute medical condition)	US\$ 3,000
Pre-hospitalisation tests (A) (covered when they are needed in the 72 hours before inpatient or day-care treatment)	
Post-hospitalisation physiotherapy (covered when required in the 90 days following inpatient or day-care discharge)	
Chiropractic treatment, osteopathy, and podiatry (A)	
Homeopathy, Chinese herbal medicine, Tui na massage, cupping, bone setting, acupuncture and ayurvedic treatment (A)	Max 10 sessions
Emergency outpatient treatment outside area of cover (for trips of a maximum period of six weeks)	Full refund



Core Plan Benefits	APC Row
Prescribed physiotherapy (referral from doctor required)	5 visits
Prescribed medical aids	US\$ 1,000
Hormone replacement therapy	US\$ 500
Developmental delay	US\$ 750

(A) These benefits are grouped and are subjected to a combined limit of US\$ 3000

Wellness Plan	APC ROW Wellness
Vaccinations	US\$ 600
Health and wellbeing checks including screening for the early detection of illness or disease (please see pages 18-19 for information on discounted packages exclusive to APC members)	
Cancer screening	
Annual Mammogram	US\$ 200
Annual eye examination	US\$ 50

Maternity Plan	APC ROW Maternity
Complications of pregnancy and childbirth <sup>2</sup>	Full refund
Newborn care <sup>2</sup> (inpatient and outpatient treatment)	Full refund - Max 30 days

Treatment Guarantee (pre-authorisation) is required for all benefits indicated with a 1 or 2 in the above table(s) and may be required for other benefits. All benefit and deductible amounts are per person, per Insurance Year, unless otherwise indicated.



Any more questions?  
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