



TABLE OF BENEFITS

The following table defines the benefits included under the selected level of coverage. All amounts are in EUR.

SUMMARY PLAN DESIGN - GLOBAL MEDICAL BENEFITS - EURO

MAXIMUM ANNUAL BENEFIT				
MEDICAL SERVICES / BENEFITS	ESSENTIAL	PREFERRED	ELITE	PRE-CERTIFICATION
	€1,200,000	€2,500,000	€5,000,000	
HOSPITALIZATION AND INPATIENT CARE				
Medical surgical hospitalization or day hospitalization	Paid in Full	Paid in Full	Paid in Full	Yes, at least 72 hours prior to hospitalization. Emergencies: up to 48 hours after admission
Surgery fees				
Prescribed medicines and drugs for inpatient treatment or day hospitalization				
Intensive care	Paid in Full, Semi-Private	Paid in Full, Private	Paid in Full, Private	
Hospital charges for room				
Transplants	€250,000 Max lifetime	€500,000 Max lifetime	Paid in Full	Yes, at least 72 hours prior to hospitalization
Organ or tissue donor Medical and/or Traveling expenses	Not covered	€5,000 Per event	€15,000 Per event	
Outpatient consultation fees and treatments related to a hospitalization	Paid in Full within 30 days prior to or after hospitalization	Paid in Full	Paid in Full	
Parent accommodation (for children under age 16)	€1,000 Per event	€2,000 Per event	€3,000 Per event	
Nursing services following a hospitalization (up to 30 days)	€10,000 Per Insurance Year	€25,000 Per Insurance Year	Paid in Full	
Transportation by ambulance	€2,500 Per event	€2,500 Per event	Paid in Full	
Prosthetic devices and appliances with surgery	Paid in Full	Paid in Full	Paid in Full	

MAXIMUM ANNUAL BENEFIT

MEDICAL SERVICES / BENEFITS	ESSENTIAL	PREFERRED	ELITE	PRE-CERTIFICATION
	€1,200,000	€2,500,000	€5,000,000	
Outpatient treatments for cancer	Paid in Full	Paid in Full	Paid in Full	
Palliative Care	Up to €25,000 Lifetime limit	Up to €50 000 Lifetime limit	Up to €100,000	Yes, at least 72 hours prior to admittance to the hospice
Emergency dental treatment following an accident	Paid in Full	Paid in Full	Paid in Full	
Family unification	€1,000	€1,000	€1,000	As specified in the terms and conditions of the Passportcard Insurance Plan

ESSENTIAL MEDICAL EVACUATION (INCLUDED)

Emergency medical evacuation In case of a life threatening situation	€25,000 Per Event	€25,000 Per Event	€50,000 Per Event	Yes, in-network providers, coordinated by the Plan Administrator
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MENTAL HEALTH CARE (12 MONTH WAITING PERIOD)

Inpatient treatment of mental or nervous disorders (up to 30 days per year and 90 days lifetime benefit)	€5,000 Per Insurance Year €15,000 Max Lifetime	€10,000 Per Insurance Year	Paid in Full	Yes, at least 72 hours prior to hospitalization. Emergencies: up to 48 hours after admission
Outpatient care - Psychiatry	Not Covered	€20,000 Max Lifetime	€10,000 Per Insurance Year €30,000 Max Lifetime	

MAXIMUM ANNUAL BENEFIT

MEDICAL SERVICES / BENEFITS	ESSENTIAL	PREFERRED	ELITE	PRE-CERTIFICATION
	€1,200,000	€2,500,000	€5,000,000	
MATERNITY & CHILDBIRTH (12 MONTH WAITING PERIOD)				
Routine maternity and inpatient cover for childbirth	Not Covered	€10,000 Per Insurance Year	€20,000 Per Insurance Year	Yes, during the first 90 days of pregnancy
Complications of pregnancy and childbirth (In addition to routine maternity and childbirth cover)		€15,000 Per Insurance Year	€30,000 Per Insurance Year	
Newborn with medical conditions (if the mother has been covered under the policy for at least 12 consecutive months or more before the newborn's birth)		€500,000 Max Lifetime This limit will only apply to the congenital issues diagnosed	€500,000 Max Lifetime This limit will only apply to the congenital issues diagnosed	
OUTPATIENT CARE / CONSULTATIONS AND VISITS				
Physician consultations and visits (general practitioners or specialists, including traditional Chinese Medicine where it is regulated)	Not Covered Welcome Package benefit for new members (first year only): two consultations up to €75, and drug reimbursement up to €300 Max Lifetime	Paid in Full	Paid in Full	
Physiotherapists or chiropractors		€75 per visit up to 12 visits Per Insurance Year	€150 per visit up to 12 visits Per Insurance Year	
Osteopaths, acupuncturists, homeopaths and dietitians		€50 per visit up to 12 visits Per Insurance Year	€100 per visit up to 12 visits Per Insurance Year	
Restorative speech therapists		€2,000 Per Insurance Year	Paid in Full	

MAXIMUM ANNUAL BENEFIT

MEDICAL SERVICES / BENEFITS	ESSENTIAL	PREFERRED	ELITE	PRE-CERTIFICATION
	€1,200,000	€2,500,000	€5,000,000	
DRUGS, EQUIPMENT AND WELLBEING				
Prescribed drugs including homeopathic	Not Covered	Paid in Full	Paid in Full	
MRI, X-Rays, laboratory tests and diagnostic procedures		Paid in Full	Paid in Full	
Durable medical equipment and external prosthetic devices without hospitalization		€2,500 Per Insurance Year	€5,000 Per Insurance Year	
Screenings for skin, breast, mouth, cervical, colorectal and prostate cancer		€1,000 Per Insurance Year	€2,500 Per Insurance Year	
Adult annual routine check-up including screenings for cancer		€500 Per Insurance Year	€1,000 Per Insurance Year	
Child vaccination		Not Covered	Paid in Full	Paid in Full
Infant and child development care				
Child Annual routine check-up				
Repatriation of Remains	€10,000	€10,000	€10,000	

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All benefits are subject to the Policy Terms, Conditions, Exclusions and UCR - Usual, Customary and Reasonable Rates.

Optional member deductibles may be added to the plan based on zone of cover

OPTIONAL RIDERS

ESSENTIAL PLUS RIDER

Limited outpatient cover for “Essential” plan

Physician consultations and visits (general practitioners or specialists, including traditional Chinese Medicine where it is regulated)	€1,000
Prescribed drugs including homeopathic	€500

OPTIONAL DENTAL & VISION RIDER

May be added to “Preferred” and “Elite” plans

Covered Services	Option 1 - €2,000 Per Insurance Year	Option 2 - €1,000 Per Insurance Year
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DENTAL COVERAGE

Basic Dentistry: oral examination and required X-Rays, prophylaxis, cleanings and preventative treatment, amalgam restoration, extractions, root canal therapy	3 Month Waiting Period 90% of actual cost	
Major Dentistry: gold fillings, crowns, dentures, solid inlays, bridges, dental surgery	6 Month Waiting Period 50% of actual cost, Max €400 per tooth	

VISION COVERAGE

Vision Care: eye examinations, one frame and one pair of eye glasses or contact lenses (corrective lenses) per covered person per year	90% of actual cost, Max €400 per year	
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OPTIONAL RIDERS

MEDICAL EVACUATION RIDER

May be added to all plans

The general coverage limit for all insurance events (except if indicated otherwise in the following table) is €1,000,000 for the entire lifetime of the policy or this extension. Whenever a specific coverage limit is mentioned, the specific limit will apply.

TYPE OF SERVICE	LIABILITY LIMIT	
Basic expenses for an escort	€50 per day/ €500 per entire period of staying with the insured member	
Flight ticket for an escort	€1,300 for every insurance event	
Reimbursement for return to the country of destination	€2,500 for every insurance event	
Repatriation of remains	€15,000	
Flying minors to the country of origin or where the insured member was evacuated to - reimbursement of the flight ticket	€1,600 per minor	Up to 3 minors per insurance event
Basic expenses for minors when flying to the insured member's location of evacuation	€50 per day/ €500 per entire period of staying with the insured member	For each minor separately
Continued treatment/observation - basic expenses for the insured member	€50 per day/ €500 per entire period	Up to 2 treatments/ observations per insurance event
Continued treatment/observation - basic expenses for the insured member	€1,300 per insurance event	* Roundtrip ticket only from the insured member's place of domicile to the place where he was treated after initial evacuation * Only regular commercial flight in economy class
compensating the insured member for expenses paid by a third party other than PassportCard or the insurer	€5,000 per insurance event	

Contact

24/7 customer service

Our customer service team is available 24/7 to assist you with all questions related to your policy and in the event of an emergency.

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PassportCard



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PassportCard Cyprus Insurance Broker Ltd is an insurance broker incorporated in the Republic of Cyprus with registration number: 318367 as a private limited liability company.

Its registered address is at 7 Florinis Street Greg Tower, 6th Floor, 1065 Nicosia, Cyprus.

PassportCard Cyprus Insurance Broker Ltd is authorised and regulated by the Superintendent of Insurance of the Republic of Cyprus (insurance intermediary license number: 3067).

The Policy is underwritten by AWP Health & Life SA (registered business name Allianz Partners), a world leading provider of international health insurance, and is administered by PassportCard Cyprus Broker Ltd. PassportCard receives a sales commission from Allianz Partners in this respect.