

# Table of Benefits

Valid from 1<sup>st</sup> January 2025

Benefits	Country of treatment (For medical expenses incurred in a country not listed below, the benefit limits for Belgium will apply)																			
Except those marked with a <sup>1</sup> , all benefits are fully covered and have their limits doubled for members with a serious illness, where costs pertain to this illness.	Pre-authorisation	Level of cover	Belgium EUR	Luxembourg EUR	UK and Channel Islands GBP	Canada CAD	Denmark DKK	France EUR	Germany EUR	Greece EUR	Hungary HUF	Italy EUR	Netherlands EUR	Norway NOK	Poland PLN	Portugal EUR	Spain EUR	Turkey EUR	USA USD	
Benefits marked with a <sup>2</sup> are not available to the beneficiaries of the Temporary Staff base cover.																				
Benefits for the beneficiaries of the Children with disability base cover are fully refunded (except for the transport benefits which remain covered at 90%) and have their limits doubled.																				
Out-patient benefits and consultations																				
Medical practitioner fees (limits are per calendar year)	No	90% refund	3,126	3,300	3,738	6,000	22,500	2,620	3,717	2,000	824,600	3,500	3,201	34,450	9,701	2,082	2,000	2,935	6,000	
Specialist fees (limits are per calendar year)	No	90% refund	6,252	6,600	7,476	10,000	45,000	5,240	7,434	4,000	1,649,200	7,000	6,402	68,900	19,402	4,164	4,000	5,870	10,000	
Medical report	No	90% refund	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit
Video consultation services via Telehealth Hub	No	Full refund	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit
Prescribed drugs (please note that some prescribed medications may require pre-authorisation. Medical report or results of diagnostic tests can be required for some types of medications in order to establish medical necessity)																				
Prescribed drugs and dressings	No	90% refund	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit
Prescribed oral hormonal contraceptives and intra uterine devices	No	90% refund	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit
Homeopathic drugs	No	90% refund	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit
Prescribed physiotherapy																				
Prescribed physiotherapy	Yes	90% refund	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit
Prescribed orthopaedic appliances and special equipment																				
Prescribed orthopaedic appliances such as hearing aids and orthopaedic soles, per appliance	Yes	90% refund	2,672.87	2,821.64	3,193.10	10,100.52	23,312.16	2,865.51	4,142.46	1,906.77	660,866.95	2,562.53	3,731.49	38,929.78	8,975.22	3,743.32	2,324.39	3,056.06	7,662.44	
Prescribed orthopaedic shoes, wheelchairs, renewal of orthopaedic appliances and support stockings, per appliance	Yes	90% refund	2,672.87	2,821.64	3,193.10	10,100.52	23,312.16	2,865.51	4,142.46	1,906.77	660,866.95	2,562.53	3,731.49	38,929.78	8,975.22	3,743.32	2,324.39	3,056.06	7,662.44	
Repair of prescribed orthopaedic appliances	Yes	90% refund	1,336.44	1,410.83	1,596.55	5,050.27	11,656.09	1,432.75	2,071.23	953.39	330,433.49	1,281.27	1,865.73	19,464.89	4,487.62	1,871.67	1,162.20	1,528.03	3,831.23	
Prescribed special equipment such as CPAP and incontinence material	Yes	90% refund	2,672.87	2,821.64	3,193.10	10,100.52	23,312.16	2,865.51	4,142.46	1,906.77	660,866.95	2,562.53	3,731.49	38,929.78	8,975.22	3,743.32	2,324.39	3,056.06	7,662.44	
Prescribed blood pressure monitor for diabetics, pregnant women with symptoms of pre-eclampsia, home dialysis patients and elderly patients with co-morbidities	Yes	90% refund	2,672.87	2,821.64	3,193.10	10,100.52	23,312.16	2,865.51	4,142.46	1,906.77	660,866.95	2,562.53	3,731.49	38,929.78	8,975.22	3,743.32	2,324.39	3,056.06	7,662.44	
Artificial limb	Yes	90% refund	62,520	60,000	69,420	88,000	483,000	52,400	69,030	40,000	16,492,000	65,000	64,020	689,000	194,020	41,640	40,000	58,700	68,000	

Other treatments		Pre-authorisation	Level of cover	Belgium EUR	Luxembourg EUR	UK and Channel Islands GBP	Canada CAD	Denmark DKK	France EUR	Germany EUR	Greece EUR	Hungary HUF	Italy EUR	Netherlands EUR	Norway NOK	Poland PLN	Portugal EUR	Spain EUR	Turkey EUR	USA USD
Prescribed physiotherapy	No	90% refund	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit
Prescribed osteopathy	No	90% refund	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit
Chiropractic treatment	Yes	90% refund	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit
Acupuncture	Yes	90% refund	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit
Podiatry	Yes	90% refund	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit
Prescribed speech therapy	Yes	90% refund	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit
Prescribed psychotherapy	Yes	90% refund	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit
Treatment given by a qualified nurse or midwife	Yes	90% refund	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit
Medical supervision by a nurse per diem	Yes	90% refund	178.3	188.22	212.88	669.77	1,554.46	190.86	276.27	127.2	44,088.45	170.88	248.76	2,598.78	598.74	249.59	155.07	203.87	507.56	
Dietician fees	No	90% refund	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit
Examinations and tests																				
Diagnostic tests	No	90% refund	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit
CT, MRI	No	90% refund	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit
PET, CT/PET	No	90% refund	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit
Dental treatment (please note that the overall/annual benefit limit for the following dental benefits does not apply to the 'Old CMC Base Cover')																				
Routine dental treatment and periodontics		No	90% refund																	
Dental surgery	No	90% refund																		
Dental prostheses <sup>2</sup>	No	90% refund	8,643.32	9,124.42	10,116.33	15,696.69	75,389.46	9,267.01	13,381.30	6,173.59	2137,476.54	8,289	12,068.11	125,865.31	29,029.03	12,104.54	7,519.83	9,882.46	9,180.13	
Implants <sup>2</sup>	No	90% refund																		
Orthodontic treatment, for children up to the age of 18 years (three year limit) <sup>2</sup>	No	90% refund	5,345.01	5,642.53	6,385.53	20,199.65	46,627.87	5,729.79	8,285.01	3,813	1,321,551.61	5,124.35	7,462.92	77,839.13	17,947.97	7,485.81	4,648.17	6,111.29	15,313.24	
Orthodontic treatment for members over the age of 18 years (three year limit) <sup>2</sup>	Yes	90% refund	5,345.01	5,642.53	6,385.53	20,199.65	46,627.87	5,729.79	8,285.01	3,813	1,321,551.61	5,124.35	7,462.92	77,839.13	17,947.97	7,485.81	4,648.17	6,111.29	15,313.24	
In-patient and out-patient surgery/day-care benefits																				
Semi-private room and board in hospital or psychiatric hospital, per day (reimbursement for this benefit is 90% for Leaving Staff (12 months), Non-dependent Children and Temporary staff)	No	Full refund	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit
Supplement for private room and board in hospital or psychiatric hospital, per day <sup>2</sup> (Leaving Staff (12 months) and Non-dependent Children are not entitled to this benefit)	No	Full refund	294.09	310.46	351.39	1,118.12	2,565.34	315.15	445	209.81	72,712.80	281.91	410.47	4,284.18	987.52	411.88	255.75	336.25	841.6	
Medical treatment (excluding surgical fees)	No	Full refund	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit
Minor surgery	No	90% refund	1,781.63	1,880.80	2,128.48	6,733.67	15,542.23	1,909.93	2,761.68	1,271	440,510.33	1,708.11	2,487.64	25,943.75	5,982.56	2,495.25	1,549.37	2,037.07	5,102.69	

	Pre-authorisation	Level of cover	Belgium EUR	Luxembourg EUR	UK and Channel Islands GBP	Canada CAD	Denmark DKK	France EUR	Germany EUR	Greece EUR	Hungary HUF	Italy EUR	Netherlands EUR	Norway NOK	Poland PLN	Portugal EUR	Spain EUR	Turkey EUR	USA USD
Intermediate surgery (reimbursement for this benefit is 90% for leaving Staff (12 months), Non-dependent Children and Temporary staff)	No	Full refund	4,999.12	5,266.82	5,960.31	18,854.58	43,522.47	5,348.80	7,736.36	3,559.13	1,233,558.60	4,783.18	6,965.43	72,663.55	16,752.95	6,987.28	4,338.64	5,704.40	14,296.83
Major surgery (reimbursement for this benefit is 90% for leaving Staff (12 months), Non-dependent Children and Temporary staff)	No	Full refund	9,799.90	10,345.38	11,707.58	37,037.99	85,488.14	10,506.50	15,189.12	6,991.07	2,423,020.90	9,395.42	13,682.15	142,736.19	32,907.02	13,724.83	8,522.22	11,204.87	28,091.32

Specialised institutions																			
Nursing home, rehabilitation centre, specialised institution for handicapped person (per day)	Yes	90% refund	124.74	131.68	148.95	466.35	1,089.53	133.94	193.43	88.96	30,843.30	119.53	174.11	1,818.82	418.85	1746	108.47	142.63	352.18
Convalescence home (per day)	Yes	90% refund	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit

Transport																			
Local ambulance <sup>1</sup>	Yes	90% refund	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit
Private transport expenses for renal dialysis, chemotherapy, or radiotherapy, <sup>1</sup>	Yes	90% refund																	
Doctor's travelling expenses (home visits only), per kilometre <sup>1</sup>	No	90% refund																	

Preventative treatment																			
Vaccinations	No	90% refund	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit
Cancer screening: <ul style="list-style-type: none"><li>• Annual pap smear</li><li>• Mammogram</li><li>• Prostate screening</li><li>• Colonoscopy</li><li>• Other cancer screening tests</li></ul>	No	90% refund	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit
Genetic tests	Yes	90% refund	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit

Thermal cures																			
Consultations	Yes	90% refund	71.29	75.26	85.07	267.07	622.25	76.75	110.49	88.96	17,623.66	68.25	99.51	1,037.33	239.34	99.73	61.98	81.5	203.27
Prescribed medical treatment	Yes	90% refund	1,781.63	1,880.80	2,128.48	6,733.67	15,542.23	1,909.93	2,761.68	1,271	440,510.33	1,708.11	2,487.64	25,943.75	5,982.56	2,495.25	1,549.37	2,037.07	5,102.69
Room and board in cure centre (per cure)	Yes	90% refund	712.75	752.42	851.48	2,698.45	6,219	764.22	1,104.59	508.47	176,280.58	682.61	995.07	10,377.81	2,393.36	998.21	619.84	814.93	2,045.73

Glasses and contact lenses																			
Prescribed lenses and contact lenses if dioptrie is greater than +5 or less than -5 <sup>2</sup>	No	90% refund	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit
Prescribed ordinary lenses and special lenses (one pair per calendar year) <sup>2</sup>	No	90% refund	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit
Frames (every two calendar years except for Old CMC where limit applies every calendar year), contact lenses and cleaning and sterilisation fluids for contact lenses <sup>2</sup>	No	90% refund	453.01	478.23	536.96	909.19	3,620.82	415.8	633.3	323.47	112,003.32	394.43	603.28	6,071.64	1,521.11	591.02	393.95	517.95	624.08

Infertility (up to 43 years old)																			
Artificial insemination including hormone treatment to stimulate fertility (max six attempts per lifetime) <sup>2</sup>	Yes	90% refund	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit
IVF, ICSI, MESA and TESE including hormone treatment to stimulate fertility (max six attempts per lifetime) <sup>2</sup>	Yes	90% refund	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit	No limit

Grants																			
Maternity grant following birth or adoption (per child) <sup>1, 2</sup>	No	Full refund	2,138.24	2,257.26	2,456.17	3,848.06	18,651.14	2,292.15	3,313.95	1,525.37	528,676.13	2,049.95	2,985.19	29,741.85	7,179.95	2,994.53	1,859.47	2,444.78	2,946.52
Funeral expenses for all staff, retirees and dependants <sup>1</sup>	No	Full refund	4,729.69	4,992.96	3,550.50	8,422.97	34,256.78	4,992.49	7,742.15	2,486.13	1,169,414.25	3,849.45	7,095.36	46,203.83	15,881.79	3,799.77	4,113.05	5,407.77	6,437.78

Long term care																			
Home adaptation (three-year limit) Awaiting period applies. Please refer to your NATO Benefit Guide for more information	Yes	90% refund	3,335	3,887	2,700	6,283	27,597	3,128	3,028	1,112	303,797	2,254	3,105	50,144	4,356	1,234	1,801	629	5,020

Custodial care Awaiting period applies. Please refer to your NATO Benefit Guide for more information	Yes	Not applicable	Monthly: 900 Annually: 10,800	Monthly: 1,049 Annually: 12,588	Monthly: 729 Annually: 8,748	Monthly: 1,696 Annually: 20,352	Monthly: 7,449 Annually: 89,388	Monthly: 844 Annually: 10,128	Monthly: 817 Annually: 9,804	Monthly: 300 Annually: 3,600	Monthly: 82,001 Annually: 984,012	Monthly: 608 Annually: 7,296	Monthly: 838 Annually: 10,056	Monthly: 13,535 Annually: 162,420	Monthly: 1,176 Annually: 14,112	Monthly: 333 Annually: 3,996	Monthly: 486 Annually: 5,832	Monthly: 170 Annually: 2,040	Monthly: 1,355 Annually: 16,260
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Additional Benefits

Employee Assistance Programme*	Travel Security Services*
Offers access to a range of 24/7 multilingual support services as follows:	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>• Confidential and professional counselling up to 5 sessions per issue, per calendar year (in-person, phone and video)</li><li>• Legal and financial referral services</li><li>• Wellness website access</li></ul>	<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 updates and travel safety alerts</li></ul>

For more information on the additional benefits please refer to your NATO Benefit Guide available on MyHealth Digital Services: [myallianzcare.com/myhealth/1/login](http://myallianzcare.com/myhealth/1/login)

\* Certain services that may be included in your plan are provided by third party providers. If included in your plan, these services will show in your Table of Benefits. These services are made available to you subject to your acceptance of your policy's terms and conditions, as well as the service's terms and conditions as set out by the relevant third party service provider. By accepting the third party service providers' terms and conditions, you enter a separate contractual relationship directly with them. Their services may be subject to geographical restrictions. Full details of the third party service provider's terms and conditions are available in their websites and in the relevant application and/or platform where services may be hosted. The third party service providers are independent data controllers, and we recommend that you review their privacy notices to understand how they process your personal data. The third party service providers offer non-insurance services that are not intended to be a substitute for in-person medical consultations, diagnosis, treatment, assessment or care. You understand and agree that the insurer, its reinsurer and their administrators are not responsible or liable for any claim, loss or damage, directly or indirectly resulting from your use of any of these third party services.

MyHealth Digital Services

- Manage your cover online with our app or portal anytime, anywhere
- Submit and track progress of claims
- Access your policy documents, health services, payment details and more

Olive\*

Our Health & Wellness support program includes, for example:

- Fitness app
- Wyso mind coaching app
- Access to wellness resources through the Health Assistant in MyHealth app

For more information please visit your Allianz Wellness Store at [www.allianzcare.com/en/support/health-and-wellness/allianz-wellness-portal.html](http://www.allianzcare.com/en/support/health-and-wellness/allianz-wellness-portal.html)

Important Notes

This document shows the benefits you are covered for under the base medical cover. You should read it in conjunction with the NATO Benefit Guide.

Geographic cover is worldwide including USA (rules apply to treatment received in USA, please refer to your NATO Benefit Guide). 90% of all eligible out-patient and dental costs are covered up to the benefit limit specified, unless treatment relates to a work related illness or accident, or if additional cover for serious illness or handicapped child cover applies. We will reimburse costs incurred for prescribed medical and dental treatment provided by a qualified physician in accordance with reasonable and customary charges. This Table of Benefits and the benefit limits stated are confidential and should not be released to any third party.

Please note that English is the original and official language of this document.