



GlobalPass Healthcare Plans for Latin America

Valid from 1st May 2022

Please note that these plans are only available to those who are resident in Latin America and Caribbean (and they are not available to residents of Brazil).

Table of Benefits

Individual Healthcare Plans

We are Allianz

We've been in the international health insurance business for more than 50 years. We're the expert healthcare partner chosen by expats who want to feel valued and cared for.



We have received the Gold Trusted Customer Service Award for two consecutive years, in 2021 and 2022, from our independent review provider Feefo.

Why choose us

Flexible solutions for every stage of your life

Are you planning to move to another country, on a study programme or business assignment? To support you through this exciting but maybe stressful time, we offer you a combination of international health insurance products and services, to help you embrace your new chapter in life.



Quality cover

Our plans include comprehensive cover for you to access medical care anytime, anywhere*. We've built a network of more than 900,000 medical providers around the world, settling medical bills directly with the provider for most in-patient treatments.



Flexibility and value for money

We offer you comprehensive cover via modular solutions, whereby you can choose what you want to be covered for and by how much, depending on your needs and budget.



Peace of mind

We don't just cover your healthcare costs. We go beyond to help you enjoy a healthy life, because we believe in care over cure.



Family-friendly solutions

If you are taking your family overseas with you, we've got what you need. Choose to be covered for specific family benefits like well-child tests and more.



Simplicity

We believe simple is better. Moving abroad is already a challenge on its own – and we're not going to make it more complex. We offer you simple and transparent services, where questions are answered first time, every time.



Digital for speed and convenience

Forget the paperwork! We know how important digital technology is in our busy, modern life. You can avail of all the advantages of our innovative digital tools.



'Always-on' assistance

Our plans include a range of digital services and 24/7 support channels – we're always here, day and night, to take care of you.

*Terms and conditions and regulatory restrictions apply.

In the spotlight

Added services

To us, international health insurance is about more than just medical costs. That's why we've included in our plans a number of added services, to help you maintain a healthier lifestyle, keep well and access appropriate assistance when needed.



24/7 support services

Emergencies or even simple concerns don't always happen at a convenient time. We're always available, day and night, week day or public holiday, to offer you support, guidance and reassurance when you're far from home. We offer a range of support services which are available 24/7 including:

- Our multilingual Helpline
- Travel Security Services
- Expat Assistance Programme



MyHealth digital services

Claiming for your healthcare costs has never been easier with MyHealth digital services. Available as a mobile app and online portal, you can submit your claims anytime, anywhere!

Also with MyHealth, the information you need, when you need it, is on the palm of your hand. You can manage your policy online, check if you are covered for a treatment and by how much, and access a number of services like our Hospital Finder.



TeleHealth Hub

Access medical consultations from the comfort of your home or office!

As well as cover for teleconsultations, we also offer a dedicated portal, TeleHealth Hub, where you can login and access the teleconsultation provider most appropriate for your location. TeleHealth Hub is available with all Out-patient Plans.



Second medical opinion

A lot of questions may go through your mind when you or a loved one are diagnosed with a serious illness. We offer you access to a second medical opinion service, to provide you with further information when you are unsure about a diagnosis, treatment options, or need surgery. Knowing exactly what you are dealing with and getting advice from an independent medical professional/expert may give you a clearer way forward.




Olive


We believe that prevention is better than cure, which is why we offer you access to Olive, our health and wellbeing program. It gives you access to useful tools to motivate and guide you towards a healthier life – reducing the risk of developing medical conditions. For example, Olive gives you access to HealthSteps, our fitness app that connects to smart phones and wearables devices, to monitor the number of steps taken, calories burned, sleep schedule and more.

A few things we want to highlight about our benefits...

- We know that no-one wants to think about serious illness; but knowing that you're covered will give you peace of mind. Our solutions ensure that you are covered for the unexpected. For example, with Allianz Care you will have access to one of the most comprehensive oncology benefits on the market:
 - Cover for the costs of most treatments and procedures required for cancer cases.
 - Personal oncology case management service, available 24/7 to support you from the point of diagnosis and throughout the treatment. The dedicated case manager helps you understand your cover, contacting you regularly to check how treatment is going and proactively look after administration in advance of treatment.
- We continuously revise our healthcare products and services to ensure they cater for the health conditions that are most often diagnosed nowadays. For example, in terms of mental health, we now cover for things like eating disorders, obsessive-compulsive disorders, autism spectrum disorders and more.

Key to Table of Benefits

 Covered in full, up to the maximum plan benefit.

 Cover is not available.

 Waiting period applies.





































* Treatments/costs require pre-approval through submission of a Pre-authorisation Form. Details of our Treatment Guarantee process can also be found in our Benefit Guide.

Maximum benefits and deductible options


	GlobalPass Individual Choice 1	GlobalPass Individual Connect	GlobalPass Individual Choice 2
Maximum plan benefit	US\$9,000,000	US\$3,000,000	US\$7,000,000
Deductible options per person per Membership Year	US\$500/US\$1,000/US\$2,000/US\$5,000/US\$10,000/US\$20,000		
Deductible options per family per Membership Year	US\$750/US\$1,500/US\$3,000/US\$6,000/US\$9,000/US\$15,000		

Core Plans

GlobalPass Individual Choice 2 only offers a Core Plan. It cannot be purchased with any out-patient or dental plan.




	GlobalPass Individual Choice 1	GlobalPass Individual Connect	GlobalPass Individual Choice 2
Hospital accommodation (private room)*			
Intensive care*			
Prescription drugs and materials* (in-patient and day-care treatment only) (Prescription drugs are those which legally can only be purchased when you have a doctor's prescription)			
Surgical fees, including anaesthesia and theatre charges*			
Physician and therapist fees* (in-patient and day-care treatment only)			
Surgical appliances and materials*			
Diagnostic tests* (in-patient and day-care treatment only)			
Organ transplant*	US\$2,000,000 per organ per lifetime	US\$500,000	US\$2,000,000 per organ per lifetime
Living donor medical costs*	US\$50,000	US\$50,000	US\$50,000
Bariatric surgery* (in-patient and out-patient treatment)  24 months	US\$15,000 per lifetime		
Psychiatry and psychotherapy* (in-patient and day-care treatment only)	US\$25,000		US\$12,500
Accommodation costs for one parent staying in hospital with a member aged under 18*		US\$350 per night up to 30 nights	
Emergency in-patient dental treatment <i>We won't apply a deductible for this benefit</i>			
Day-care treatment*			
Kidney dialysis*			

Core Plan Benefits	GlobalPass Individual Choice 1	GlobalPass Individual Connect	GlobalPass Individual Choice 2
Out-patient surgery*	✓	✓	✓
Laser eye treatment	US\$1,350	✗	✗
Nursing at home or in a convalescent home* (immediately after or instead of hospitalisation)	US\$200 per day, max. 30 days	US\$100 per day, max. 30 days	✗
Rehabilitation treatment (in-patient, day-care and out-patient treatment – must commence within 14 days of discharge after the acute medical and/or surgical treatment ceases)	US\$20,000	US\$12,000	US\$12,000
Local ambulance We won't apply a deductible for this benefit	US\$3,000	US\$3,000	US\$3,000
Medical treatment needed as a result of an accident We won't apply a deductible for the first admission to hospital if it lasts more than 24h. However, we will apply the deductible for any subsequent treatments you may need after being discharged from hospital	✓	✓	✓
Emergency treatment outside area of cover for trips of a maximum period of six weeks. (members with 'Worldwide' cover are also covered for emergency treatment) We won't apply a deductible for this benefit	✓ Max. 42 days	✓ Max. 42 days	✓ Max. 42 days
Medical evacuation* We won't apply a deductible for this benefit <ul style="list-style-type: none"> Where necessary treatment is not available locally, we will evacuate the insured person to the nearest appropriate medical centre* Where ongoing treatment is required, we will cover hotel accommodation costs* Evacuation in the event of unavailability of adequately screened blood* If medical necessity prevents an immediate return trip following discharge from an in-patient episode of care, we will cover hotel accommodation costs* 	✓ Max. 7 days	US\$100,000 Max. 7 days	✓ Max. 7 days
Expenses for one person accompanying an evacuated person* We won't apply a deductible for this benefit	US\$3,750	US\$3,000	US\$3,750
Travel costs of insured family members in the event of an evacuation* We won't apply a deductible for this benefit	US\$2,800 per event	US\$2,000 per event	US\$2,800 per event
Repatriation of mortal remains* We won't apply a deductible for this benefit	✓	US\$20,000	✓
Travel costs of insured family members in the event of the repatriation of mortal remains* We won't apply a deductible for this benefit	US\$2,800 per event	US\$2,000 per event	US\$2,800 per event
CT and MRI scans (in-patient and out-patient treatment)	✓	✓	✓
PET* and CT-PET* scans (in-patient and out-patient treatment)	✓	✓	✓
Oncology* (in-patient, day-care and out-patient treatment) <ul style="list-style-type: none"> Purchase of a wig, prosthetic bra or other external prosthetic device for cosmetic purposes 	✓ US\$270	✓ US\$270	✓ US\$270
Preventative surgery* (in-patient and out-patient treatment)	US\$25,000	US\$15,000	US\$15,000
Palliative care*	✓	US\$25,000	✗
Long term care*	✓ Max. 90 days per lifetime	✗	✓ Max. 90 days per lifetime



Core Plan Benefits	GlobalPass Individual Choice 1	GlobalPass Individual Connect	GlobalPass Individual Choice 2
<p>Routine maternity* (in-patient and out-patient treatment)</p> <p>The following waiting period applies:</p> <ul style="list-style-type: none"> - 10 months for policies with two adult members (we don't consider dependant children as adults, even if they are over 18) - 24 months for policies with one adult member <p>We won't apply a deductible for this benefit, where the deductible selected is below or equal to:</p> <ul style="list-style-type: none"> - US\$2,000 for an individual plan - US\$3,000 for a family plan <p>Stem cell storage* (in-patient treatment) (cost covers extraction and one year stem cell preservation) (included within Routine maternity benefit)</p>	US\$8,500	US\$4,000	US\$4,000
<p>Complications of pregnancy* (in-patient and out-patient treatment)</p> <p>The following waiting period applies:</p> <ul style="list-style-type: none"> - 10 months for policies with two adult members (we don't consider dependant children as adults, even if they are over 18) - 24 months for policies with one adult member <p>We won't apply a deductible for this benefit, where the deductible selected is below or equal to:</p> <ul style="list-style-type: none"> - US\$2,000 for an individual plan - US\$3,000 for a family plan 	US\$1,000,000	US\$500,000	US\$1,000,000
<p>Complications of childbirth* (in-patient and out-patient treatment)</p> <p>The following waiting period applies:</p> <ul style="list-style-type: none"> - 10 months for policies with two adult members (we don't consider dependant children as adults, even if they are over 18) - 24 months for policies with one adult member <p>We won't apply a deductible for this benefit, where the deductible selected is below or equal to:</p> <ul style="list-style-type: none"> - US\$2,000 for an individual plan - US\$3,000 for a family plan 	US\$12,500	US\$10,000	US\$12,500
<p>Emergency out-patient dental treatment</p> <p>We won't apply a deductible for this benefit</p>	US\$650	US\$400	⊗
<p>Congenital and/or hereditary disorder*:</p> <ul style="list-style-type: none"> - Condition diagnosed before age 18 - Condition diagnosed after age 18 	<p>\$750,000 per lifetime</p> <p>Up to plan limit</p>	<p>\$500,000 per lifetime</p> <p>Up to plan limit</p>	<p>\$750,000 per lifetime</p> <p>Up to plan limit</p>
<p>HIV/AIDS treatment</p> <p></p>	US\$200,000	US\$50,000	US\$125,000

Additional Core Plan Benefits

 <p>Expat Assistance Programme** Offers access to a range of 24/7 multilingual support services as follows:</p> <ul style="list-style-type: none"> • Confidential professional counselling (in-person, phone, video and chat) • Legal and financial support services • Critical incident support • Wellness website access 	✓	✓	✓
 <p>Travel Security Services** offers 24/7 access to personal security information and advice for all your travel safety queries. This includes:</p> <ul style="list-style-type: none"> • Emergency Security Assistance Hotline (not a free phone number) • Country intelligence and security advice • Daily security news updates and travel safety alerts. 	✓	✓	✓



Core Plan Benefits	GlobalPass Individual Choice 1	GlobalPass Individual Connect	GlobalPass Individual Choice 2
 MyHealth Digital Services <ul style="list-style-type: none"> 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: <ul style="list-style-type: none"> HealthSteps fitness app Access to wellness resources 	✓	✓	✓
 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	✓	✓	✓

Out-patient Plans

Out-patient Plan Benefits	GlobalPass Individual Choice 1	GlobalPass Individual Connect
Video consultation services**	✓	✓
Doctor fees	✓	✓
Specialist fees	max. 25 visits	max. 25 visits
Second medical opinion consultation	✓	✓
Prescription drugs (prescription drugs are those which legally can only be purchased when you have a doctor's prescription)	✓	✓
Specialised out-patient drugs* 	✓	US\$20,000
Diagnostic tests	✓	✓
Prescribed physiotherapy (initially limited to 12 sessions per condition; limit also applies to prescribed and non-prescribed physiotherapy sessions, where combined)	✓ max. 60 visits	US\$10,000
Non-prescribed physiotherapy - 5 visits		
Chiropractic treatment, osteopathy, homeopathy, Chinese herbal medicine, acupuncture and podiatry (max. 12 sessions per condition for chiropractic treatment and max. 12 sessions per condition for osteopathic treatment, subject to the benefit limit)		
Prescribed speech therapy, occupational therapy		
Dietician fees	✓ max. 6 visits	✗
Psychiatry and psychotherapy (Referral from doctor required for psychotherapy) 	✓ max. 25 visits	✗
Health and wellbeing checks including screening for the early detection of illness or disease Checks are limited to: <ul style="list-style-type: none"> Physical examination Blood tests (full blood count, biochemistry, lipid profile, thyroid function test, liver function test, kidney function test) Cardiovascular examination (physical examination, electrocardiogram, blood pressure) Neurological examination (physical examination) Bone densitometry (every five years for women aged 50+) Well child test (for children up to the age of six years) 	US\$650 We won't apply a deductible for this benefit 15 visits	US\$400 We won't apply a deductible for this benefit 15 visits

Out-patient Plan Benefits	GlobalPass Individual Choice 1	GlobalPass Individual Connect
Cancer screening This is limited to : <ul style="list-style-type: none"> • Annual pap smear • Mammogram (every two years for women aged 45+, or earlier where a family history exists) • Prostate screening (yearly for men aged 50+, or earlier where a family history exists) • Colonoscopy (every five years for members aged 50+, or 40+ where a family history exists) • Annual faecal occult blood test • BRCA1 and BRCA2 genetic tests (where a direct family history exists) 	✓	✓
Prescribed medical aids	✓	US\$7,000
Prescribed glasses and contact lenses including eye examination	US\$250	✗

Dental Plans

Dental Plan Benefits	GlobalPass Individual Choice 1	GlobalPass Individual Connect
Overall maximum dental benefit	US\$1,500	US\$750
Dental treatment	50% refund	50% refund
Dental surgery	50% refund	50% refund
Periodontics	50% refund	50% refund
Orthodontic treatment  10 months	50% refund	50% refund
Dental prostheses  10 months	50% refund	50% refund

Please note that we offer the choice of purchasing GlobalPass Individual Choice 1 and GlobalPass Individual Connect without the Dental Plan. In this case, a 5% discount on your premium will apply.

** Certain services which may be included in your plan are provided by third party providers outside the Allianz group, such as the Employee Assistance Programme, Travel Security services, HealthSteps app, Second Medical Opinion and tele-medicine services. 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 the terms and conditions of your policy and the terms and conditions of the third parties. These services may be subject to geographical restrictions. The HealthSteps app does not provide medical or health advice and the wellness resources contained within Olive are for informational purposes only. The HealthSteps app and the wellness resources contained within Olive shouldn't be regarded as a substitute for professional advice (medical, physical or psychological). They are also not a substitute for the diagnosis, treatment, assessment or care that you may need from your own doctor. You understand and agree that AWP Health & Life SA (Irish Branch) and AWP Health & Life Services Limited 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.

Additional information

Congenital and hereditary conditions

The pre-existing conditions clause is applicable for congenital and hereditary conditions.

Treatment in the USA

You have access to an exclusive network of medical facilities and healthcare providers in the USA on a direct billing basis (in-patient & Day-care treatment only). You are not restricted to using this network. However, if you have a GlobalPass Connect plan and choose a provider outside of the network, we will only reimburse 60% of the medical expenses. A full list of providers in this network is available online: globalpass.omhc.com

If you have "Worldwide" cover and wish to locate a medical provider in the USA, simply contact us on our USA number: (+1) 800 541 1983 (toll-free from the USA). Alternatively, you can request a call back us. Simply click on "Contact me" at globalpass.omhc.com and follow the instructions on screen.

Area of cover

We offer a choice of three different geographical areas of cover (cover is not provided in sanctioned countries).

- Latin America and Caribbean only
- Worldwide
- Worldwide excluding USA, Hong Kong, China, Canada, Singapore, Switzerland, UK and Brazil

The areas of cover are subject to our terms and conditions.

Talk to us, we love to help!

If you have any queries, please do not hesitate to contact us:



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