

# PANTAENIUS INTERNATIONAL CREW MEDICAL CONDITIONS (PCMC)

## PANTAENIUS CREW MEDICAL BASIC PLAN TABLE OF BENEFITS

**Pre-Authorisation:** All inpatient costs and any other claims likely to exceed €3.250/\$4.250/£2.500 in any one insurance year must be authorised and agreed by the 24 hour Assistance Company before being incurred. In the case of an emergency admission, the Assistance Company must be notified within 72 hours. Failure to comply will affect settlement of your claim. If pre-authorisation is not obtained, the Insured Person shall be responsible for the first €1.300/\$1.700/£1.000 of any claim.

All benefit and deductible amounts are per person per insurance year, unless otherwise indicated.

A. Core Plan: Basic	
<b>Maximum plan benefit: €750.000/\$937.500/£500.000</b>	
In-Patient Benefits	
Hospital services:	Full refund
<ul style="list-style-type: none"> <li>- Accommodation (semi-private room) and meal charges</li> <li>- All inpatient treatment</li> <li>- All inpatient physician fees</li> <li>- All inpatient surgeon/anaesthetist fees</li> <li>- All intensive care unit charges</li> </ul>	
Physiotherapy (in-patient and day-care treatment only)	Full refund
Parental Accommodation when an insured child up to 18 years is in Hospital	Full refund
Other Benefits	
Daycare Surgery	Full refund
Local ambulance services	€10.000/\$12.500/£6.600
Emergency medical evacuation / repatriation	Full refund
Repatriation of mortal remains or local burial	€10.000/\$12.500/£6.600
Travel costs of insured family members in the event of an evacuation / repatriation	€2.000/\$2.500/£1.335
CT MRI, PET and CT-PET scans (in-patient and out-patient treatment)	Full refund
Emergency Room services	Full refund
Oncology, Chemotherapy and Radiotherapy (in-patient, day-care and out-patient treatment)	Full refund
B. Out-Patient Plan: Basic	
<b>Deductible: €300/\$375/£200</b>	
Medical practitioner fees and prescription drugs	80% refund, max. €600/\$750/£400
Specialist fees and Diagnostic tests (combined limit:)	€1.500/\$1.875/£1.000
Physiotherapy (max 10 sessions)	€1.000/\$1.250/£650
C. Dental Treatment Plan: Basic	
<b>Deductible: €300/\$375/£200 (not applicable to out-patient emergency dental treatment)</b>	
Out-patient emergency dental treatment	80% refund, max. €1.000/\$1.250/£667
Out-patient routine dental treatment	80% refund, max. €1.000/\$1.250/£667

## NOTES

### Deductible

Benefits under the Out-Patient-Plan and Dental Treatment Plan (B & C) are subject to a deductible. Deductible is that part of the cost which remains payable by you and which has to be deducted from the reimbursable sum. Where applied, deductibles are payable per person per Insurance Year.

### Geographical Area of Cover

The agreed Geographical Area of cover is shown in the Insurance Certificate.

### Routine Dental Treatment

Cover is only available for non-analgesic dental treatment and dental prostheses (including inlays) if the insured person has attended a routine dental examination within the last 12 months and concluded all the necessary and advised treatments.

### Chronic Conditions

Chronic conditions are covered within the terms of your policy.

### Pre-existing Conditions

Pre-existing conditions (including any pre-existing Chronic Conditions) are covered within the terms of your policy.

### Waiting Periods

There are no waiting periods to qualify for covered benefits.

### Extended Liability Period

The liability period is extended to three months after cancellation of cover as defined in the crew medical conditions.

### Benefit limits

There are two kinds of benefit limits shown in the Table of Benefits. The **maximum plan benefit** is the maximum we will pay for all benefits in total, per member, per Insurance Year. Some benefits also have a **specific benefit limit**, for example 'Repatriation of mortal remains or local burial'. Specific benefit limits may be provided on a „per Insurance Year“ basis, a „per lifetime“ basis or on a „per event“ basis, such as per trip, per visit or per pregnancy. Where a specific benefit limit applies or where the term „Full refund“ appears next to certain benefits, the refund is subject to the maximum plan benefit. The currency is determined by the agreed currency for premium payment. All limits are per member, per insurance year, unless otherwise stated in your Table of Benefits.

### Termination of Cover

The insurance coverage ends at the same date the employment contract of the employee is terminated.

### Policy Terms and Conditions

The Table of Benefits provides an outline of the cover we offer under your policy. Please note that cover is subject to our standard policy definitions, limitations and exclusions. These are detailed in the crew medical conditions, which are issued to members upon policy inception.

### Emergency

Emergency constitutes the onset of a sudden and unforeseen medical condition that requires urgent medical assistance. Only treatment commencing within 24 hours of the emergency event will be covered.