Allianz

Care Plans for Hong Kong

for individuals and families



Contract type	International health Insurance - 12-month contract			
Insurer	Allianz Global Corporate & Specialty SE, Hong Kong Branch			
Availability	Individual plans for students, professionals, couples and families in Hong Kong.			
Eligibility	We will consider adult applicants (policyholder and spouse/partner) for cover from the age of 18 up to the day before their 76th birthday for policies with full medical underwriting, or up to the day before their 65th birthday for policies with moratorium. Any children financially dependent on the policyholder can be added as a dependant and remain in the policy up to the day beforetheir 18th birthday, or up to the day before their 26th birthday if they are in full-time education.			
Underwriting terms	FMU (Full Medical Underwriting): • This form of underwriting is particularly beneficial for those with existing medical conditions. • Customers provide their full medical history • If terms can be offered, there may be specific surcharges applied to their cover from the outset. Moratorium: • A moratorium sets out a waiting period for pre-existing medical conditions. • Cover will begin as long as you're symptom-free, and have not needed any treatment or medical advice for a pre-existing condition for a rolling two years.			
Payment frequency	Annual	Half-yearly (+3%)	Quarterly (+4%)	Monthly (+5%)
Currency	US$ / HK$			
Area of cover	• Worldwide excluding Belarus, Cuba, Iran, North Korea, and Russia • Worldwide excluding Belarus, Cuba, Iran, North Korea, Russia and USA			
Benefits	Cover includes a comprehensive selection of in-patient benefits and day-care benefits such as hospital accommodation, surgery, medical evacuation and repatriation, and wellness benefits. Option to add out-patient and dental plans.			
Plan choices Three plans with different levels of cover to choose from:	**Hong Kong Care Signature** max. plan benefit US$ 5,000,000 / HK$ 38,750,000	**Hong Kong Care Enhanced** max. plan benefit US$ 2,700,000 / HK$ 21,060,000	**Hong Kong Care Base** max. plan benefit US$ 1,350,000 / HK$ 10,530,000	
Optional cover Out-patient Plan and/or Dental Plan can be selected with corresponding selected Core Plan level	**Out-patient Plans:** Hong Kong Care Signature (no overall limit) Hong Kong Care Enhanced (up to US$ 11,780 / HK$ 91,900) Hong Kong Care Base (up to US$ 6,750 / HK$ 52,650)		**Dental Plans** Hong Kong Care Signature (up to US$ 2,500 / HK$ 19,200) Hong Kong Care Enhanced (up to US$ 1,500 / HK$ 11,625) Hong Kong Care Base (up to US$ 750 / HK$ 6,000)	

NON CONTRACTUAL DOCUMENT – INTERMEDIARY USE ONLY – NOT TO BE RELIED UPON BY CUSTOMERS

Deductibles	**Optional Core Plan Deductibles**	**Premium discount**
	No deductible	0%
	US$ 1,000 / HK$ 7,750	10%
	US$ 4,000 / HK$ 31,000	20%
	US$ 8,000 / HK$ 62,400	30%
	US$ 15,000 / HK$ 116,250	40%
Co-payment	**Out-patient Plan Co-payment**	**Premium discount**
	No co-payment	0%
	10%,	12.5%
	20%,	25%
	30%	36.5%
Medical provider access options	**Comprehensive:** • You have access to any medical provider of your choice within your area of cover. No medical provider co-payments apply. **Standard:** • You have access to any medical provider of your choice within your area of cover, same as per the 'Comprehensive' option. However, in this case there will be a 20% co-payment applicable to most in-patient and day-care treatments and services covered under the Core Plan, when you receive them at the medical providers listed alongside. The selection of the 'Standard' option will also lower your premium.	
Additional services included	• Personal oncology manager • Second medical opinion • Worldwide telehealth • Expat Assistance Programme (EAP) • Travel Security Services • Mindfulness app • Fitness app	
Treatment Pre-authorisation	To ensure that members benefit from cashless access to hospitals for in-patient treatment, where possible, and have their treatment overseen by our team of medical professionals, contact should be made at least five working days before receiving treatment.	
Pay and claim	Members can submit claims via Allianz MyHealth digital services (app or portal). 90% of fully completed claims are settled within five days.	
Helpline	Helpline: +852 3077 5486 For our latest list of toll-free numbers, please visit: www.allianzcare.com/en/pages/toll-free-numbers.html Email: helpline.hk@e.allianz.com	
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