



TABLE OF BENEFITS INDIVIDUAL POLICIES

International Healthcare Plans for Singapore

Valid from 1st May 2020

FLEXIBLE SOLUTION FOR EVERY STAGE OF YOUR LIFE

A culture of care

We're proud of the personal touch, empathy and determination we bring to global healthcare.



We have a plan for you

Simple modular plans with the ability to combine multiple plans



Protecting you and your family

Family friendly features and options, such as first aid course, child hearing exam and more



Reducing the cost of care

Premium discount when you add two or more children to your policy

We'll take care of it

You will have access to quality healthcare through our 'always on' support. We find solutions. We make it happen.



A human approach to service

24/7 multilingual Helpline and Emergency Assistance services



Simple direct billing service

We'll settle the medical bill directly with the provider for most in-patient treatments



Quick and efficient

Fully completed medical claims processed within 48 hours



Keeping it simple

Automatic renewal every year - hassle free for you and your family

(Subject to the provisions of your policy including, but not limited to, "Reasons your membership would end" as described in the Benefit Guide.)



A better quality of life

We designed services to help you live a longer and healthier life.



Be well

Access to health and wellbeing benefits, including digital health apps - helping you to stay healthy



Comprehensive cover

Comprehensive Out-patient plans (specialist fees and diagnostic tests, generous cover for alternative treatment and physiotherapy)



Digital solutions

MyHealth Digital Services - to give you easy and convenient access to your cover

Closer to you

Making sure you have access to the right care.



Global network

Large network of over 900K - and growing - quality medical providers



The right help at the right time

Access to Expat Assistance Programme: Whether it's help buying a home, handling a legal dispute or coping with cultural shock, we offer consultations to help you answer questions and reach your goals



Being informed, being safe

Access to Travel Security Services: Talk to a security specialist for any safety concerns associated with a travel destination



Policy terms and conditions

This Table of Benefits was designed for promotional purposes and provides an overview of the cover we provide under each plan. All limits are per member, per Insurance Year, unless otherwise stated. Cover is subject to product availability and to our policy terms and conditions, as detailed in our Individual Benefit Guide available on our website:

www.agcs.allianz.com/global-offices/singapore/partnership-allianz-care.html

Core Plans



| Core Plan Benefits | Singapore Premier Individual | Singapore Club Individual | Singapore Classic Individual | Singapore Essential Individual |
|------------------------------|------------------------------|---------------------------|------------------------------|--------------------------------|
| Maximum plan benefit USD(\$) | \$3,037,500 | \$2,025,000 | \$1,518,750 | \$675,000 |
| Maximum plan benefit SGD | SGD4,000,000 | SGD2,650,000 | SGD2,000,000 | SGD880,000 |

In-patient benefits

Treatments and costs marked with an asterisk (*) require pre-approval through submission of a Treatment Guarantee Form.

Details of our Treatment Guarantee process can also be found in our Benefit Guide.

| Hospital accommodation* | Private room | Private room | Private room | Semi-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* | ✓ | ✓ | ✓ | \$13,500/SGD17,550 |
| Psychiatry and psychotherapy* (in-patient and day-care treatment only) (10 month waiting period applies) | ✓ | \$8,100/SGD10,550 | \$6,750/SGD8,800 | \$6,750/SGD8,800 |
| Accommodation costs for one parent staying in hospital with an insured child under 18* | ✓ | ✓ | ✓ | ✓ |
| Emergency in-patient dental treatment | ✓ | ✓ | ✓ | ✓ |

Other benefits

| | | | | |
|--|---|--|--|-----|
| Day-care treatment* | ✓ | ✓ | ✓ | ✓ |
| Kidney dialysis* | ✓ | ✓ | ✓ | ✓ |
| HIV or AIDS* (in-patient, day-care and out-patient treatment) (48 months waiting period applies) | ✓ | \$10,000/SGD13,000 per insurance year, up to \$100,000/SGD130,000 per lifetime | \$10,000/SGD13,000 per insurance year, up to \$100,000/SGD130,000 per lifetime | N/A |

| Core Plan Benefits | Singapore Premier Individual | Singapore Club Individual | Singapore Classic Individual | Singapore Essential Individual |
|--|--|--|--|--|
| Out-patient surgery* | ✓ | ✓ | ✓ | ✓ |
| Nursing at home or in a convalescent home* (immediately after or instead of hospitalisation) | \$5,740/ SGD7,500 | \$3,820/ SGD5,000 | \$3,375/ SGD4,400 | \$3,375/ SGD4,400 |
| 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) | \$5,970/ SGD7,800 | \$4,050/ SGD5,300 | \$3,375/ SGD4,400 | \$2,700/ SGD3,510 |
| Local ambulance | ✓ | ✓ | ✓ | \$675/SGD880 |
| Emergency treatment outside area of cover (for trips of a maximum period of six weeks) | ✓ max. 42 days | ✓ max. 42 days | ✓ max. 42 days | Up to \$13,500/ SGD17,550 max. 42 days |
| Medical evacuation* <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)* | ✓ Max. 7 days | ✓ Max. 7 days | ✓ Max. 7 days | ✓ Max. 7 days |
| Expenses for one person accompanying an evacuated person* | \$4,050/ SGD5,300 | \$4,050/ SGD5,300 | \$4,050/ SGD5,300 | \$4,050/ SGD5,300 |
| Travel costs of insured family members in the event of an evacuation* | \$2,700/SGD3,510 per event | \$2,700/SGD3,510 per event | \$2,700/SGD3,510 per event | \$2,700/SGD3,510 per event |
| Repatriation of mortal remains* | \$13,500/SGD17,550 | \$13,500/SGD17,550 | \$13,500/SGD17,550 | \$13,500/SGD17,550 |
| Travel costs of insured family members in the event of the repatriation of mortal remains* | \$2,700/SGD3,510 per event | \$2,700/SGD3,510 per event | \$2,700/SGD3,510 per event | \$2,700/SGD3,510 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 | ✓ \$270/SGD350, per lifetime | ✓ \$270/SGD350, per lifetime | ✓ \$270/SGD350, per lifetime | ✓ \$270/SGD350, per lifetime |
| Chronic medical conditions* (in-patient and day-care treatment) | Covered within the specific benefits of your Core plan | Covered within the specific benefits of your Core plan | Covered within the specific benefits of your Core plan | Covered within the specific benefits of your Core plan |
| Congenital conditions* | \$35,000/ SGD45,500 | \$25,000/ SGD32,500 | \$15,000/ SGD19,500 | N/A |
| Preventative surgery* (in-patient and out-patient treatment) | \$40,500/SGD53,000 | \$27,000/SGD35,100 | N/A | N/A |
| Complications of pregnancy* (in-patient and out-patient treatment) (10 month waiting period applies) | ✓ | ✓ | ✓ | N/A |
| Laser eye treatment (limited to one treatment per lifetime) | \$1,350/SGD1,800 per lifetime | \$675/SGD880 per lifetime | N/A | N/A |
| In-patient cash benefit (per night) (where treatment has been received free of charge) | \$205/SGD270 max. 25 nights | \$205/SGD270 max. 25 nights | \$205/SGD270 max. 25 nights | \$205/SGD270 max. 25 nights |

| Core Plan Benefits | Singapore Premier Individual | Singapore Club Individual | Singapore Classic Individual | Singapore Essential Individual |
|--|--------------------------------|--------------------------------|--------------------------------|--------------------------------|
| Emergency out-patient treatment (where these benefit amounts are reached, any additional costs may be reimbursed within the terms of any separate Out-patient Plan) | \$1,015/SGD1,320 | \$1,015/SGD1,320 | \$1,015/SGD1,320 | N/A |
| Emergency out-patient dental treatment (where these benefit amounts are reached, any additional costs may be reimbursed within the terms of any separate Dental Plan) | \$1,015/SGD1,320 | \$675/SGD880 | N/A | N/A |
| Palliative care* | ✓ | ✓ | ✓ | ✓ |
| Long term care* | ✓ max. 90 days per lifetime | ✓ max. 90 days per lifetime | ✓ max. 90 days per lifetime | ✓ max. 90 days per lifetime |

Additional Core Plan Services

| | | | | |
|--|--------------------|--------------------|--------------------|--------------------|
|  <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, on-line chat and email) • Legal and financial support services • Critical incident support • Wellness website access | Services available | Services available | Services available | Services available |
|  <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*** • Country intelligence and security advice • Daily security news and travel safety alerts | Services available | Services available | Services available | Services available |
|  <p>MyHealth Digital Services (offered via our sister company Allianz Care)</p> <ul style="list-style-type: none"> • Manage your cover with our app or portal anytime and anywhere. • Access your policy documents, health services, payment details and more | Services available | Services available | Services available | Services available |
|  <p>Olive** - Allianz Care's Health & Wellness support program (includes 'HealthSteps fitness app' and access to Wellness resources)</p> | Services available | Services available | Services available | Services available |

Benefits marked with a ✓ are covered in full, subject to the Maximum plan benefit.

* require pre-approval

** Certain services which may be included in your plan are provided by third party providers, such as the Expat Assistance Programme, Travel Security services, HealthSteps App, Second Medical Opinion and tele-medicine services. If included in your plan, these services will show in this 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 the insurer, its reinsurers and 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.

*** Not a Freephone number.

Core Plan Deductibles

To reduce your Core Plan premium, simply select an optional deductible from the list below and read across to find the relevant premium discount. The level of discount will depend on whether you have selected a Maternity Plan. Please note that either a Core Plan deductible OR an Out-patient Plan co-payment can be chosen (details follow). Where a deductible is selected it is payable per person, per Insurance Year. Also, our premiums are expressed in whole numbers (i.e. without any cents or pence etc.), therefore, percentages may be slightly higher or lower than those stated below.

| Optional Core Plan Deductibles | Discount if a Maternity Plan is not included on your policy | Discount if a Maternity Plan is included on your policy |
|--------------------------------|---|---|
| No deductible | 0% premium discount | 0% premium discount |
| \$610/SGD800 deductible | 5% premium discount | 2.5% premium discount |
| \$1,015/SGD1,320 deductible | 10% premium discount | 5% premium discount |
| \$2,025/SGD2,600 deductible | 20% premium discount | 10% premium discount |
| \$4,050/SGD5,300 deductible | 35% premium discount | 17.5% premium discount |
| \$8,100/SGD10,550 deductible | 50% premium discount | 25% premium discount |
| \$13,500/SGD17,550 deductible | 60% premium discount | 30% premium discount |

Out-patient Plans

The following Out-patient Plans cover your day to day medical expenses and can be purchased with any of our Core Plans. They cannot be bought separately.



| Out-patient Plan Benefits | Singapore Gold Individual | Singapore Silver Individual | Singapore Bronze Individual | Singapore Crystal Individual |
|---|---------------------------|-----------------------------|-----------------------------|------------------------------|
| Maximum plan benefit | No limit | No limit | \$11,475/SGD15,000 | \$6,480/SGD8,450 |
| Medical practitioner fees and prescription drugs (Prescription drugs are those which legally can only be purchased when you have a doctor's prescription) | ✓ | ✓ | \$1,350/SGD1,800 | \$1,350/SGD1,800 |
| MyDoc - Video consultation services* | | | | |
| Specialist fees | ✓ | ✓ | ✓ | ✓ |
| Diagnostic tests | ✓ | ✓ | ✓ | ✓ |
| Vaccinations | \$1,000/SGD1,300 | \$500/SGD650 | \$400/SGD520 | N/A |
| 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) | ✓ | ✓ | \$1,520/SGD2,000 | \$675/SGD880 |
| Prescribed physiotherapy (initially limited to 12 sessions per condition; limit also applies to prescribed and non-prescribed physiotherapy sessions, where combined) | ✓ | ✓ | \$1,520/SGD2,000 | \$675/SGD880 |
| - Non-prescribed physiotherapy | 5 visits | 5 visits | 5 visits | 5 visits |
| Prescribed speech therapy, oculomotor therapy and occupational therapy* | ✓ | ✓ | \$1,520/SGD2,000 | \$675/SGD880 |

| Out-patient Plan Benefits | Singapore Gold Individual | Singapore Silver Individual | Singapore Bronze Individual | Singapore Crystal Individual |
|--|--|--|-----------------------------|------------------------------|
| Prescribed physiotherapy (initially limited to 12 sessions per condition; limit also applies to prescribed and non-prescribed physiotherapy sessions, where combined) | ✓ | ✓ | \$1,520/SGD2,000 | \$675/SGD880 |
| - Non-prescribed physiotherapy | 5 visits | 5 visits | 5 visits | 5 visits |
| Prescribed speech therapy, oculomotor therapy and occupational therapy* | ✓ | ✓ | \$1,520/SGD2,000 | \$675/SGD880 |
| Health and wellbeing checks including screening for the early detection of illness or disease. Checks are limited to: | \$1,080/SGD1,420 | \$810/SGD1,060 | N/A | N/A |
| <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) Cancer screening <ul style="list-style-type: none"> Annual pap smear Mammogram (every two years for women aged 45+, or younger where a family history exists) Prostate screening (yearly for men aged 50+, or younger 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 Bone densitometry (every five years for women aged 50+) Well child test for children up to the age of six years, up to a maximum of 15 visits per lifetime) BRCA1 and BRCA2 genetic test (where a direct family history exists, Gold Individual Plan only) | | N/A | N/A | N/A |
| Infertility treatment (18 month waiting period applies) | \$16,200/SGD21,060 per lifetime | \$16,200/SGD21,060 per lifetime | N/A | N/A |
| Psychiatry and psychotherapy (18 month waiting period applies) | 30 visits | 20 visits | N/A | N/A |
| Prescribed medical aids | ✓ | \$3,375/SGD4,400 | N/A | N/A |
| Prescribed glasses and contact lenses including eye examination | \$270/SGD350 | \$245/SGD320 | N/A | N/A |
| Dietician fees | 4 visits | N/A | N/A | N/A |
| Over-the-counter drugs (must be prescribed by a physician) | \$70/SGD100 | N/A | N/A | N/A |
| Child hearing exam (for members aged 16 or younger) | Up to \$70/SGD100 | Up to \$70/SGD100 | N/A | N/A |
| Child Home Nursing Following in-patient treatment of 5 days or more (for members aged 16 or younger) | Up to \$135/SGD175 per day, max 7 days | Up to \$135/SGD175 per day, max 7 days | N/A | N/A |
| Child speech & language therapy For the treatment of dyslexia and dyspraxia (for members aged 16 or younger) | \$135/SGD175 | \$135/SGD175 | N/A | N/A |
| First aid course for parents who have a child insured as a dependant | Up to \$70/SGD100 | Up to \$70/SGD100 | N/A | N/A |

* Video consultation services are provided by MyDoc, address MyDoc Pte. Ltd., 137 Market Street #02-00, Singapore 048943, and the consultation costs as well as the prescription drugs costs are covered by us, subject to the terms of your insurance cover. Allianz Global Corporate & Specialty SE Singapore Branch, its administrators and reinsurers are not responsible or liable for any claim, loss or damage directly or indirectly resulting from the use of the MyDoc services or any other related service.

Out-patient Plan Co-payments

To reduce your Out-patient Plan premium, simply select an optional co-payment from the list below and read across to find the relevant premium discount. Please note that either an Out-patient Plan co-payment OR a Core Plan deductible can be chosen. Where a co-payment is selected it is payable per person, per Insurance Year. Also, our premiums are expressed in whole numbers (i.e. without any cents or pence etc.), therefore, percentages may be slightly higher or lower than those stated below.

| Optional Out-patient Plan Co-payments | Discount |
|---------------------------------------|----------------------|
| No co-payment | 0% premium discount |
| 10% co-payment | 12% premium discount |
| 20% co-payment | 24% premium discount |

Maternity Plans

The **Singapore Premier Maternity Plan** can only be purchased with the **Singapore Premier Individual Core Plan**. The **Singapore Club Maternity Plan** can only be purchased with the **Singapore Club Individual Core Plan**. Please note that an **Out-patient Plan must be selected** in conjunction with a Maternity Plan. Maternity Plans are available to couples and families i.e. a **spouse/partner must also be insured under the policy**.



| Maternity Plan Benefits | Singapore Premier Maternity | Singapore Club Maternity |
|---|-------------------------------------|-------------------------------------|
| Routine maternity* (in-patient and out-patient treatment) (10 month waiting period applies) | \$10,125/SGD13,200 per pregnancy | \$6,750/SGD8,800 per pregnancy |
| Complications of childbirth* (in-patient treatment) (10 month waiting period applies) | \$20,250/SGD26,350 per pregnancy | \$13,500/SGD17,550 per pregnancy |

Dental Plans

Dental Plan 1 can only be purchased if both the **Premier Individual Core Plan** and **Gold Individual Out-patient Plan** have been selected. **Dental Plan 2** and **Dental Plan 3** can be purchased with **any of the Core Plans**. The Dental Plans cannot be bought separately.



| Dental Plan Benefits | Singapore Dental 1 | Singapore Dental 2 | Singapore Dental 3 |
|--|---------------------------------------|--------------------|--------------------|
| Maximum plan benefit | No limit | \$2,770/SGD3,600 | \$1,000/SGD1,300 |
| Dental treatment | 100% refund | 80% refund | 80% refund |
| Dental surgery | 100% refund | 80% refund | 80% refund |
| Periodontics | 80% refund | 80% refund | 80% refund |
| Orthodontic treatment and dental prostheses (10 month waiting period applies) | 65% refund, up to \$6,750/SGD8,800 | 50% refund | 50% refund |

Repatriation Plan

The following Repatriation Plan can be purchased with any of the Core Plans. It cannot be bought separately.



Singapore Repatriation Plan Benefits

| | |
|--|-------------------------------|
| Medical repatriation* <ul style="list-style-type: none">Where the necessary treatment is not available locally, you can choose to be medically repatriated to your home country instead of to the nearest appropriate medical centre. This benefit only applies when your home country is within your area of cover*Where ongoing treatment is required, we will cover hotel accommodation costs*Repatriation 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)* | ✓ |
| Expenses for one person accompanying a repatriated person* | \$4,050/SGD5,300 |
| Travel costs of insured family members in the event of a repatriation* | \$2,700/SGD3,510 per event |
| Travel costs of insured members to be with a family member who is at peril of death or who has died | \$2,025/SGD2,600 per lifetime |



Area of cover

We offer a choice of two different geographical areas of cover:



Worldwide, which provides cover
anywhere in the world



Worldwide excluding USA

Area of cover is subject to policy terms, conditions and exclusions.

Please refer to the Individual Benefit Guide available on www.agcs.allianz.com/global-offices/singapore/partnership-allianz-care.html for further details.



Talk to us, we love to help!

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

Sales & General Queries



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