Allianz

Table of Benefits Individual Policies

International Healthcare Plans for China

Valid from 1st April 2025

Flexible solution for every stage of your life

We believe in providing you with the best cover suited to your needs, offering you flexible solutions for you and your family.

This Table of Benefits provides an overview of the treatments and medical services you are covered for, as listed under each plan below. Your cover will also include the following member services, included in the cost of your plan:

Support services

Available to you 24/7 (day and night, weekends and holidays included) to offer you support, guidance and reassurance when you need it:

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

TeleHealth

A service to access medical consultations from the comfort of your home or office.

Second medical opinion

Offering you an independent medical professional/expert advice on your diagnosis and treatment options.

Quality service

With us, you'll have the reassurance that your policy will be serviced locally by MSH China, our appointed third-party administrator. MSH China will provide you with a consistent quality service including, for example, helpline, medical and claim-related services, member app and WeChat program.

Policy terms and conditions

This Table of Benefits was designed for promotional purpose and offers 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 our policy terms and conditions, as detailed in our Benefit Guide, which is issued to members upon policy inception.

Please note that pre-existing medical conditions must be disclosed prior to inception, as otherwise they will not be covered and related claims will be denied.

Key to Table of Benefits

- ✓ Covered in full, up to the maximum plan limit.
- ✗ Not available.
- 🕒 Waiting period applies.
- ● Treatments/costs require pre-approval through submission of a Pre-authorisation Form.

Core Plans

	Diamond Plus	Diamond Prime	Diamond Care
Maximum plan limit in CNY	¥ 8,000,000	¥ 8,000,000	¥ 4,200,000
In-patient benefits			
Hospital accommodation ●	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 ● In-patient treatment only.	✓	✓	¥ 84,000
Psychiatry and psychotherapy 🕒 180 days ● In-patient and day-care treatment only.	✓	¥ 65,000	✗

	Diamond Plus	Diamond Prime	Diamond Care
Accommodation costs for one parent staying in hospital with an insured child under 18	✓	✓	✓
Emergency in-patient dental treatment	✓	✓	✓
Other benefits			
Pre-hospitalisation tests Covered when they are needed in the 72 hours before in-patient or day-care treatment.	✓	✓	✓
Post-hospitalisation treatment Covered when it is needed in the 90 days following discharge from in-patient or day-care treatment for the same acute medical condition.	✓	✓	✓
Day-care treatment	✓	✓	✓
Kidney dialysis In-patient, day-care and out-patient treatment.	✓	✓	✓
Out-patient surgery	✓	✓	✓
Nursing at home or in a convalescent home Immediately after or instead of hospitalisation.	¥ 35,000	¥ 25,000	✗
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.	¥ 35,000	¥ 20,000	¥ 10,000
Local ambulance	✓	✓	¥ 2,000
Emergency treatment outside area of cover For trips of a maximum period of six weeks.	✓ max. 42 days	✓ max. 42 days	✗
Medical evacuation			
• 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

	Diamond Plus	Diamond Prime	Diamond Care
Medical repatriation			
• Where the necessary treatment is not available locally, you can choose to be medically repatriated to your home country instead of the nearest appropriate medical centre. This 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	Max. 7 days	
Expenses for one person accompanying an evacuated person	¥ 25,000	¥ 25,000	¥ 25,000
Expenses for one person accompanying a repatriated person	¥25,000	¥25,000	✗
Travel costs of insured family members in the event of an evacuation	¥ 17,000 per event	¥ 17,000 per event	¥ 17,000 per event
Travel costs of insured family members in the event of a repatriation	¥ 17,000 per event	¥ 17,000 per event	✗
Repatriation of mortal remains	¥ 85,000	¥ 85,000	✗
Travel costs of insured family members in the event of the repatriation of mortal remains	¥ 17,000 per event	¥ 17,000 per event	✗
Travel costs of insured members to be with a family member who is at peril of death or who has died	¥ 12,500	¥ 12,500	✗
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.	✓	✓	✓
• Purchase of a wig, prosthetic bra or other external prosthetic device for cosmetic purposes.	¥ 1,680	¥ 1,680	¥ 1,680
Complications of pregnancy In-patient and out-patient treatment. 180 days	✓	✓	✗
In-patient cash benefit (per night) Where treatment has been received free of charge.	¥ 1,000 max. 25 nights	¥ 1,000 max. 25 nights	¥ 500 max. 25 nights

	Diamond Plus	Diamond Prime	Diamond Care
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.	¥ 6,500	¥ 5,500	⊗
Emergency out-patient dental treatment Can also be reimbursed within the terms of any separate Dental Plan.	¥ 6,500	⊗	⊗
Palliative care In-patient, day-care and out-patient treatment.	✓	✓	¥ 50,000
Long term care In-patient, day-care and out-patient treatment.	✓ max. 60 days	✓ max. 60 days	¥ 50,000, max. 60 days
Congenital conditions In-patient and day-care treatment only.	¥ 500,000	¥ 400,000	¥ 200,000
Additional Core Plan services			
Expat Assistance Programme** Offers access to a range of 24/7 multilingual support services as follows: • Confidential, professional counselling (in-person, phone and video) • Legal and financial support services • Wellness website access	✓	✓	✓
Telehealth service** Offers access to senior licensed doctors in Asia for non-emergency health issues.	✓	✓	✓
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.	✓	✓	✓
Overseas Treatment Recommendation** Offers expert advice on finding the right doctor and hospital when you require overseas treatment.	✓	✓	✓

** Certain services that may be included in your plan are provided by third party providers, such as the Expat Assistance Programme, Telehealth service, Second Medical Opinion and Overseas Treatment Recommendation 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. 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 its 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.

Out-patient Plans

The following Out-patient Plans can be purchased with our Core Plans. They cannot be bought separately. Please note that the Diamond Plus Out-patient Plan can only be purchased with the Diamond Plus Core Plan.

	Diamond Plus	Diamond Prime	Diamond Care
Maximum plan limit in CNY	No limit	¥ 75,000	¥ 45,000
Out-patient Plan benefits			
Medical practitioner fees	✓	✓	✓
Prescription drugs Prescription drugs are those which legally can only be purchased when you have a doctor's prescription.	✓	✓	✓
Specialist fees	✓	✓	¥ 10,000
Diagnostic tests	✓	✓	¥ 10,000
Vaccinations	¥ 10,000	¥ 4,000	¥ 1,000
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.	¥ 25,000	¥ 11,000	¥ 8,000
Prescribed physiotherapy Referral from doctor required. Initially limited to 12 sessions per condition; limit also applies to prescribed and non-prescribed physiotherapy sessions, where combined.	✓	¥ 11,000	¥ 8,000
Non-prescribed physiotherapy	5 visits	5 visits	5 visits
Prescribed speech therapy and occupational therapy	✓	¥ 11,000	¥ 5,000
Psychiatry and psychotherapy Referral from doctor required for psychotherapy and initially limited to 10 sessions per condition. 180 days	30 visits	20 visits	✗
Prescribed medical aids	✓	¥ 21,000	✗
Prescribed glasses and contact lenses including eye examination	¥ 2,000	¥ 1,500	✗
Dietician fees	4 visits	✗	✗

Health and Wellbeing Plan

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

	Diamond
Health and Wellbeing Plan Benefits	
Health and wellbeing checks including screening for the early detection of illness or disease Health checks, tests and examinations, performed at appropriate age intervals, that are undertaken at a licensed medical institution or a licensed health examination institution accepted by us and abiding by clinical practice guidelines without any clinical symptoms being present. This benefit does not cover: • Vaccinations • Genetic testing • Any consultation, treatment or therapy subsequent to the health and wellbeing check(s).	¥ 6,000
Cancer screening	

Maternity Plan

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

		Diamond Plus Maternity Plan
Maternity Plan benefits		
Routine maternity In-patient and out-patient treatment.	180 days ●	¥ 63,000 per pregnancy
Complications of childbirth In-patient treatment.	180 days ●	¥ 126,000 per pregnancy

Dental Plans

Diamond Plus Dental Plan can only be purchased if both the Diamond Plus Core Plan and Diamond Plus Out-patient Plan have been selected. Diamond Prime Dental Plan can be purchased with any of the Core Plans. Neither Dental Plan can be bought separately.

	Diamond Plus	Diamond Prime
Maximum plan limit in CNY	No limit	¥ 15,000
Dental Plan benefits		
Dental treatment	100% refund	80% refund
Dental surgery	100% refund	80% refund
Periodontics	80% refund	80% refund
Orthodontic treatment (180 days)	65% refund, up to ¥ 45,000	50% refund
Dental prostheses (180 days)		50% refund

Deductibles

To reduce your premium, simply select an optional deductible from the list below and read across to find the relevant premium discount. Please note that you can choose either a Core Plan deductible or an Out-patient Plan deductible, or both. Our premiums are expressed in whole numbers (i.e. without any cents), therefore, percentages may be slightly higher or lower than those stated below.

Optional Core Plan Deductibles	Discount on Core Plan Premium
No deductible	0% premium discount
¥ 15,000 deductible	20% premium discount
¥ 30,000 deductible	35% premium discount

Where you select a Core Plan deductible, it is payable per person, per Insurance Year.

Optional Deductibles (these apply to both Outpatient Plan and Health and Wellbeing Plan (where selected)	Check what deductible you can choose depending on the Out-patient Plan[1] you have			Discount on Out-patient Plan
No deductible	Diamond Plus	Diamond Prime	⊗	0% premium discount
¥ 200 deductible	Diamond Plus	Diamond Prime	⊗	5% premium discount
¥ 400 deductible	Diamond Plus	Diamond Prime	Diamond Care	10% premium discount (on Diamond Plus and Diamond Prime) and 5% premium discount (on Diamond Care)

Where a deductible is selected, it is payable per person, per out-patient consultation for the following only:

- Medical practitioner consultation
- Specialist consultation
- Psychiatry and psychotherapy consultation
- Dietician consultation
- Vaccinations consultation
- Health and wellbeing check consultation

Note that your deductible will be payable only when the above treatments are **not received at a public hospital**.

1 Please note that a mandatory out-patient deductible of ¥ 200 applies to the Diamond Care Out-patient Plan. You can choose to increase it to ¥400 if you wish to obtain a discount.

Area of cover

We offer a choice of three options in relation to geographical cover. The area of cover is subject to full terms and conditions as stated in the Individual Benefit Guide. The chosen area of cover will be specified in the Insurance Certificate.

Worldwide

Worldwide excluding USA

Greater China, which provides cover for treatment in Mainland China, Hong Kong, Macau and Taiwan

High Cost Providers

Members can select the medical provider of their choice. However, please be aware that treatment received at the below listed providers (High Cost Hospital/Clinics) will automatically include a 20% co-payment, which applies in addition to any other co-payment or deductible that applies to your policy. Should you wish to have unrestricted access to High Cost Providers, the 20% co-payment can be removed by paying a surcharge on your premium. (Please note that it is not possible to remove the 20% co-payment on the Diamond Health and Wellbeing plan, if selected).

Note that the below list is subject to change as we include more providers or update the existing entries.

High Cost Hospital/Clinic List:

- All locations of United Family Hospitals and Clinics, except Shanghai United Family Hospitals and Clinics
- All locations of Parkway Health Clinics, including the Gleneagles Medical and Surgical Centre, and including Shenton Clinics
- Raffles Medical in Beijing, Tianjin, Tianjin TEDA, Nanjing, Nanjing Jiangning, Dalian, Chongqing Shenzhen, Ho Chi Minh City, Vung Tau, Hanoi, Phnom Penh, and Singapore Clinic
- Shanghai East International Medical Centre
- Beijing International Medical Center (IMC)
- Shanghai New York Dental Clinic
- Hong Kong Adventist Hospital
- Hong Kong Matilda International Hospital
- Hong Kong Sanatorium & Hospital
- Hong Kong Canossa Hospital (Caritas)

Talk to us, we love to help!

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

Email: **Health.Sales@allianz.cn**

Allianz Jingdong General Insurance Company Ltd. ('AZJD'), is the insurer of this policy and is registered in China at 19/F, Baodi Plaza, No. 83 Pazhou Avenue, Haizhu District, Guangzhou City, Guangdong Province, China. Registered No.: 914400005517258765. Regulated by the National Financial Regulatory Administration.

MSH China Enterprise Services Co., Ltd of 5/F, Building 9, Lujiazui Software Park, Lane 91, E Shan Road, Pudong, Shanghai, P.R.C 200127 is appointed by AZJD to provide health management services and member support for this policy.

This policy is supported by AWP Health & Life SA, a limited company governed by the French Insurance Code and acting through its Irish Branch. Part of the Allianz Group, AWP Health & Life SA is registered in France: No. 401 154 679 RCS Bobigny. Irish Branch is registered in the Irish Companies Registration Office, registered No.: 907619, address: 15 Joyce Way, Park West Business Campus, Nangor Road, Dublin 12, Ireland. AWP Health & Life SA is the Reinsurer of this policy.

DOC-AZJD-TOB-IND-EN-0225