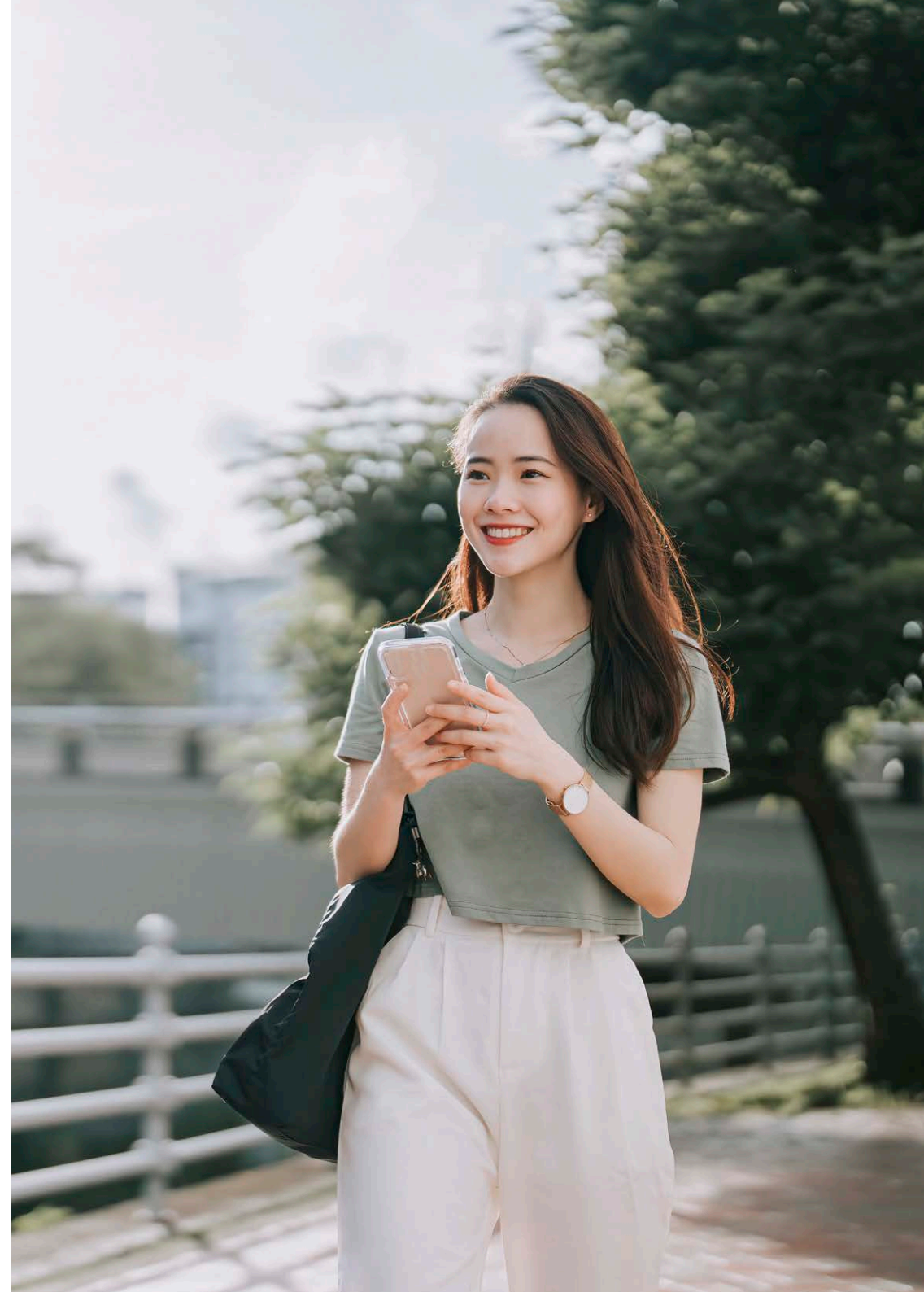




# Table of Benefits

**International Healthcare Plans for Singapore  
Individual Policies**  
Valid from 1st May 2024



# Flexible solutions for every stage of your life

## 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.

## Why choose us



### Quality cover

Our plans include extensive cover for you to access medical care. 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.



### 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.



### Simplicity

We believe simple is better. We offer you simple and transparent services, we aim to answer questions first time, every time.



### '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.



### Flexibility and value for money

We offer you extensive 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. Also, discounts are available when insuring two or more children under your policy.



### Family-friendly solutions

Choose to be covered for specific family benefits like well-child tests, vaccinations and more.



### Care for your family project

If you are planning for a baby, we offer you a range of maternity benefits via our Maternity Plans.



### 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.

# 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.



### 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.



### 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.



### 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.



### 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.

## 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 us you will have access to one of the most extensive 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.

## Policy terms and conditions

This Table of Benefits was designed for promotional purposes 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 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](http://www.agcs.allianz.com/global-offices/singapore/partnership-allianz-care.html)

## Core Plans

		Singapore Premier Individual	Singapore Club Individual	Singapore Classic Individual
Maximum plan limit		US\$ 5,000,000 / SGD 6,500,000	US\$ 4,000,000 / SGD 5,200,000	US\$ 2,250,000 / SGD 2,925,000
<b>In-patient benefits</b>				
Hospital accommodation	●	Private room	Private room	Private room
Intensive care	●	✓	✓	✓
Prescription drugs and materials <i>In-patient and day-care treatment only</i> <i>Prescription drugs are those which legally can only be purchased when you have a doctor's prescription</i>	●	✓	✓	✓
Surgical fees, including anaesthesia and theatre charges	●	✓	✓	✓
Physician and therapist fees <i>In-patient and day-care treatment only</i>	●	✓	✓	✓
Surgical appliances and materials	●	✓	✓	✓
Diagnostic tests <i>In-patient and day-care treatment only</i>	●	✓	✓	✓
Organ transplant	●	✓	✓	✓
Psychiatry and psychotherapy <i>In-patient and day-care treatment only</i>	●	✓	✓	✓

### Key to Table of Benefits

- ✓ Covered in full, up to the maximum plan limit.
- ✗ Not available.
- Treatments/costs require pre-authorisation through submission of a Pre-authorisation Form. Details of our Pre-authorisation process can also be found in our Benefit Guide.

		Singapore Premier Individual	Singapore Club Individual	Singapore Classic Individual
Accommodation costs for one parent staying in hospital with an insured child under 18	●	✓	✓	✓
Emergency in-patient dental treatment		✓	✓	✓
<b>Other benefits</b>				
Day-care treatment	●	✓	✓	✓
Kidney dialysis	●	✓	✓	✓
HIV/AIDS treatment In-patient, day-care and out-patient treatment 48 months waiting period applies	●	✓	US\$ 10,000 / SGD 13,000 per insurance year	US\$ 10,000 / SGD 13,000 per insurance year
Out-patient surgery	●	✓	✓	✓
Nursing at home or in a convalescent home Immediately after or instead of hospitalisation	●	US\$ 5,740 / SGD 7,500	US\$ 3,820 / SGD 5,000	US\$ 3,375 / SGD 4,400
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		US\$ 5,970 / SGD 7,800	US\$ 4,050 / SGD 5,300	US\$ 3,375 / SGD 4,400
Pre-operative tests Up to 72 hours before in-patient or day-care treatment		✓	✓	✓
Post-hospitalisation treatment Up to 90 days after discharge following in-patient or day-care treatment for the same acute medical condition		✓	✓	✓
Local ambulance		✓	✓	✓
Emergency treatment outside area of cover For trips of a maximum period of six weeks		Max. 42 days	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

		Singapore Premier Individual	Singapore Club Individual	Singapore Classic Individual
Expenses for one person accompanying an evacuated person	●	US\$ 4,050 / SGD 5,300	US\$ 4,050 / SGD 5,300	US\$ 4,050 / SGD 5,300
Travel costs of insured family members in the event of an evacuation	●	US\$ 2,700 / SGD 3,510 per event	US\$ 2,700 / SGD 3,510 per event	US\$ 2,700 / SGD 3,510 per event
Repatriation of mortal remains	●	US\$ 13,500 / SGD 17,550	US\$ 13,500 / SGD 17,550	US\$ 13,500 / SGD 17,550
Travel costs of insured family members in the event of the repatriation of mortal remains	●	US\$ 2,700 / SGD 3,510 per event	US\$ 2,700 / SGD 3,510 per event	US\$ 2,700 / SGD 3,510 per event
CT and MRI scans <a href="#">In-patient and out-patient treatment</a>		✓	✓	✓
PET and CT-PET scans <a href="#">In-patient and out-patient treatment</a>	●	✓	✓	✓
Oncology <a href="#">In-patient, day-care and out-patient treatment</a>	●	✓	✓	✓
Purchase of a wig, prosthetic bra or other external prosthetic device for cosmetic purposes		US\$ 270 / SGD 350	US\$ 270 / SGD 350	US\$ 270 / SGD 350
Congenital conditions	●	US\$ 35,000 / SGD 45,500	US\$ 25,000 / SGD 32,500	US\$ 15,000 / SGD 19,500
Preventative surgery <a href="#">In-patient and out-patient treatment</a>	●	US\$ 40,500 / SGD 53,000	US\$ 27,000 / SGD 35,100	✗
Complications of pregnancy <a href="#">In-patient and out-patient treatment</a> 10 month waiting period applies	●	✓	✓	✓
Laser eye treatment		US\$ 1,350 / SGD 1,800	US\$ 675 / SGD 880	✗
In-patient cash benefit (per night) <a href="#">Where treatment has been received free of charge</a>		US\$ 205 / SGD 270, max. 25 nights	US\$ 205 / SGD 270, max. 25 nights	US\$ 205 / SGD 270, max. 25 nights
Emergency out-patient treatment <a href="#">Where these benefit amounts are reached, any additional costs may be reimbursed within the terms of any separate Out-patient Plan</a>		US\$ 1,015 / SGD 1,320	US\$ 1,015 / SGD 1,320	US\$ 1,015 / SGD 1,320
Emergency out-patient dental treatment <a href="#">Where these benefit amounts are reached, any additional costs may be reimbursed within the terms of any separate Dental Plan</a>		US\$ 1,015 / SGD 1,320	US\$ 675 / SGD 880	✗
Palliative care	●	✓	✓	✓
Long term care	●	Max. 90 days per lifetime	Max. 90 days per lifetime	Max. 90 days per lifetime

	Singapore Premier Individual	Singapore Club Individual	Singapore Classic Individual
<b>Additional Core Plan services</b>			
<b>Expat Assistance Programme**</b> Offers access to a range of 24/7 multilingual support services as follows: <ul style="list-style-type: none"> <li>Counselling – confidential and professional support (in-person, phone and video)</li> <li>Legal and financial support services</li> <li>Critical incident support</li> <li>Wellness website access</li> </ul>	✓	✓	✓
<b>Travel Security Services**</b> Offers 24/7 access to personal security information and advice for all your travel safety queries. This includes: <ul style="list-style-type: none"> <li>Emergency Security Assistance Hotline (not a free phone number)</li> <li>Country intelligence and security advice</li> <li>Daily security news and travel safety alerts</li> </ul>	✓	✓	✓
<b>Olive**</b> Our Health & Wellness support program includes, for example: <ul style="list-style-type: none"> <li>HealthSteps fitness app</li> <li>Access to wellness resources</li> </ul>	✓	✓	✓
<b>MyHealth Digital Services (provided by our sister company Allianz Care)</b> <ul style="list-style-type: none"> <li>Manage your cover online with our app or portal anytime, anywhere</li> <li>Submit and track progress of claims</li> <li>Access your policy documents, health services, payment details and more</li> </ul>	✓	✓	✓
<b>Second Medical Opinion Service**</b> Offers access to expert help on the best treatment options available, if you have been diagnosed with a serious illness or had surgery recommended	✓	✓	✓

## 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 you can choose a Core Plan deductible and/or an Out-patient Plan co-payment. 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.

<b>Optional Core Plan Deductibles</b>	<b>Discount if a Maternity Plan is not included in your policy</b>	<b>Discount if a Maternity Plan is included in your policy</b>
No deductible	0% premium discount	0% premium discount
US\$ 610 / SGD 800 deductible	5% premium discount	2.5% premium discount
US\$ 1,015 / SGD 1,320 deductible	10% premium discount	5% premium discount
US\$ 2,025 / SGD 2,600 deductible	20% premium discount	10% premium discount
US\$ 4,050 / SGD 5,300 deductible	35% premium discount	17.5% premium discount
US\$ 8,100 / SGD 10,550 deductible	50% premium discount	25% premium discount
US\$ 13,500 / SGD 17,550 deductible	60% premium discount	30% premium discount



## Out-patient Plans

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

	Singapore Gold Individual	Singapore Silver Individual	Singapore Bronze Individual
Maximum plan limit	No limit	No limit	US\$ 11,475 / SGD 15,000
<b>Out-patient Plan benefits</b>			
Medical practitioner fees			
Prescription drugs <small>Prescription drugs are those which legally can only be purchased when you have a doctor's prescription</small>	✓	✓	US\$ 1,350 / SGD 1,800
Video consultation services**			
Specialist fees	✓	✓	✓
Diagnostic tests	✓	✓	✓
Vaccinations	US\$ 1,000 / SGD 1,300	US\$ 500 / SGD 650	US\$ 400 / SGD 520
Chiropractic treatment, osteopathy, homeopathy, Chinese herbal medicine, acupuncture and podiatry <small>Max. 12 sessions per condition for chiropractic treatment and max. 12 sessions per condition for osteopathic treatment, subject to the benefit limit</small>	✓	✓	US\$ 1,520 / SGD 2,000
Prescribed physiotherapy <small>Initially limited to 12 sessions per condition; limit also applies to prescribed and non-prescribed physiotherapy sessions, where combined</small>	✓	✓	US\$ 1,520 / SGD 2,000
- Non-prescribed physiotherapy	5 visits	5 visits	5 visits
Prescribed speech therapy and occupational therapy	✓	✓	US\$ 1,520 / SGD 2,000

	Singapore Gold Individual	Singapore Silver Individual	Singapore Bronze Individual
<p>Health and wellbeing checks including screening for the early detection of illness or disease</p> <p>Checks are limited to:</p> <ul style="list-style-type: none"> <li>Physical examination</li> <li>Blood tests (full blood count, biochemistry, lipid profile, thyroid function test, liver function test, kidney function test)</li> <li>Cardiovascular examination (physical examination, electrocardiogram, blood pressure)</li> <li>Neurological examination (physical examination)</li> <li>Cancer screening <ul style="list-style-type: none"> <li>Annual pap smear</li> <li>Mammogram (every two years for women aged 45+, or younger where a family history exists)</li> <li>Annual Prostate screening (yearly for men aged 50+, or younger where a family history exists)</li> <li>Colonoscopy (every five years for members aged 50+, or 40+ where a family history exists)</li> <li>Annual faecal occult blood test</li> </ul> </li> <li>Bone densitometry (every five years for women aged 50+)</li> <li>Well child test (for children up to the age of six years)</li> <li>BRCA1 and BRCA2 genetic test (where a direct family history exists; Gold Individual Plan only)</li> </ul>	<p>US\$ 1,080 / SGD 1,420</p> <p>15 visits</p>	<p>US\$ 810 / SGD 1,060</p> <p>15 visits</p>	<p>✘</p>
<p>Infertility treatment</p> <p>18 month waiting period applies</p>	<p>US\$ 16,200 / SGD 21,060 per lifetime</p>	<p>US\$ 16,200 / SGD 21,060 per lifetime</p>	<p>✘</p>
<p>Psychiatry and psychotherapy</p> <p>Referral from doctor required for psychotherapy</p> <p>18 month waiting period applies</p>	<p>30 visits</p>	<p>20 visits</p>	<p>✘</p>
<p>Prescribed medical aids</p>	<p>✓</p>	<p>US\$ 3,375 / SGD 4,400</p>	<p>✘</p>
<p>Prescribed glasses and contact lenses including eye examination</p>	<p>US\$ 270 / SGD 350</p>	<p>US\$ 245 / SGD 320</p>	<p>✘</p>
<p>Dietician fees</p>	<p>4 visits</p>	<p>✘</p>	<p>✘</p>
<p>Over-the-counter drugs</p> <p>Must be prescribed by a physician</p>	<p>US\$ 70 / SGD 100</p>	<p>✘</p>	<p>✘</p>
<p>Child hearing exam</p> <p>For members up to and including 16 years of age</p>	<p>Up to US\$ 70 / SGD 100</p>	<p>Up to US\$ 70 / SGD 100</p>	<p>✘</p>
<p>Child home nursing</p> <p>Following in-patient treatment of 5 days or more</p> <p>Up to and including 16 years of age</p>	<p>Up to US\$ 135 / SGD 175 per day, max. 7 days</p>	<p>Up to US\$ 135 / SGD 175 per day, max. 7 days</p>	<p>✘</p>
<p>Child speech and language therapy</p> <p>For the treatment of dyslexia and dyspraxia</p> <p>Up to and including 16 years of age</p>	<p>US\$ 135 / SGD 175</p>	<p>US\$ 135 / SGD 175</p>	<p>✘</p>
<p>First-aid course</p> <p>For parents who have a child insured as a dependant</p>	<p>Up to US\$ 70 / SGD 100</p>	<p>Up to US\$ 70 / SGD 100</p>	<p>✘</p>

## 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 you can choose an Out-patient Plan co-payment and/or a Core Plan deductible. 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 cent), 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, max. US\$ 2,000 / SGD 2,605	12% premium discount
20% co-payment, max. US\$ 4,000 / SGD 5,200	24% premium discount
30% co-payment, max. US\$ 5,000 / SGD 6,500	35% 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.

	Singapore Premier Maternity	Singapore Club Maternity
<b>Maternity Plan benefits</b>		
Routine maternity In-patient and out-patient treatment 10 month waiting period applies	US\$ 10,125 / SGD 13,200 per pregnancy	US\$ 6,750 / SGD 8,800 per pregnancy
Complications of childbirth In-patient treatment 10 month waiting period applies	US\$ 20,250 / SGD 26,350 per pregnancy	US\$ 13,500 / SGD 17,550 per pregnancy

## Dental Plans

The below Dental Plans are optional. 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 can be purchased with any of the Core Plans. The Dental Plans cannot be bought separately.

	Singapore Dental 1	Singapore Dental 2
Maximum plan limit	No limit	US\$ 2,770 / SGD 3,600
<b>Dental Plan benefits</b>		
Dental treatment	100% refund	80% refund
Dental surgery	100% refund	80% refund
Periodontics	80% refund	80% refund
Orthodontic treatment 10 month waiting period applies	65% refund	50% refund
Dental prostheses 10 month waiting period applies	65% refund	50% refund

## Repatriation Plan

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

### Singapore Repatriation Plan benefits

Medical repatriation	●	
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	US\$ 4,050 / SGD 5,300
Travel costs of insured family members in the event of a repatriation	US\$ 2,700 / SGD 3,510 per event
Travel costs of insured members to be with a family member who is at peril of death or who has died	US\$ 2,025 / SGD 2,600

\*\* Certain services that 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 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 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.

## 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

The cost of your cover will go up or down depending on which region of cover you choose. The areas of cover are subject to our terms and conditions. Please refer to the Individual Benefit Guide available on [www.agcs.allianz.com/global-offices/singapore/partnership-allianz-care.html](http://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:



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[www.agcs.allianz.com/global-offices/singapore/partnership-allianz-care.html](http://www.agcs.allianz.com/global-offices/singapore/partnership-allianz-care.html)

The insurer is Allianz Global Corporate & Specialty SE Singapore Branch, address 79 Robinson Road, #09-01 Singapore 068897.

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