



Summit for Malaysia

International healthcare plans
(For small and medium corporate groups)

Table of Benefits

Valid from 1st August 2025
Available for corporate groups of three employees or more.



Why choose us

Solutions for real needs



Quality employee incentives

Attract, maintain and protect your employees with our comprehensive international healthcare products and services.



'Always-on' assistance

We're always there, always on: offering 24/7 support and care to you and your staff through all stages of your journey with us.



Value for money

We offer a network of over 2M+ quality medical providers, settling medical bills directly with the provider for most in-patient treatments. We've effective cost containment and fraud prevention methods to drive your savings.



Flexibility

Depending on your needs and budget, if you want you can top up your chosen plan with one of our Dental Plans, Optical plans and/ or our Repatriation Plan. There is a range of deductibles and co-payments you can choose from if you want to control how much you spend. We also offer you the opportunity to tailor some of your benefit limits, both within the main plan and the optional plans.



Digital for speed and convenience

Manage your scheme in a quick and easy way through our secure portal for employers. For your employees, we offer MyHealth digital services (app and portal) where they can easily submit claims in just a few steps, manage their policy online, and access a number of services like our Provider Finder.

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 your employees maintain a healthier lifestyle, keep well and access appropriate assistance when needed.

A few things we want to highlight about our benefits...

- ▶ We offer one of the most comprehensive **oncology benefit** on the market:
 - Cover for the costs of most treatments and procedures required for cancer cases
 - **Personal oncology case management service** – we look after your employees from the point of diagnosis, accompanying them throughout their cancer treatment. The dedicated case manager helps your employees understand their cover, contacting them regularly to check how treatment is going and proactively looking after administration in advance of treatment
 - **Tumour genetic profiling** for a personalised treatment approach.
- ▶ We cover most **mental health conditions** that are most often diagnosed nowadays, e.g. eating disorders, obsessive-compulsive disorders, autism spectrum disorders, etc.



24/7 support services

Emergencies or even simple concerns don't always happen at a convenient time. No matter the time or the query, we're here and ready to help. We offer a range of support services available 24/7 including:

- Our **multilingual Helpline** for any policy queries or medical emergency assistance.
- **Travel Security Services**, to talk to a security specialist on any concerns associated to a travel destination.
- **Employee Assistance Programme**, to access consultations on challenging situations of daily life.



TeleHealth Hub

As well as cover for tele-consultations, we also offer a dedicated portal, TeleHealth Hub, where your employees can login and access the tele-consultation provider most appropriate for their location. They can talk to a medical professional by phone or video chat from the comfort of their home or office – for medical advice, recommendations and prescriptions (service availability may vary from country to country).



Second medical opinion

Our mission is to provide reassurance to your employees. With our second medical opinion service, we offer your employees access to expert medical opinion for when they are unsure about a diagnosis, treatment options, or need surgery.







Olive

We believe that prevention is better than cure. Which is why we offer you access to Olive, our health and wellbeing program for employees. It gives access to useful tools to motivate and guide your employees towards a healthier life – reducing the risk of developing medical conditions. For example, Olive gives access to our fitness app, which connects to smart phones and wearables devices, to monitor the number of steps taken, calories burned, sleep schedule 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 amounts are per person, per Insurance Year, unless otherwise specified. Cover is subject to our policy terms and conditions, as detailed in our Employee Benefit Guide, which is available on our website: www.allianzcare.com

















Key to Table of Benefits

-  Covered in full, up to the maximum plan limit.
-  Not available.
-  Waiting period applies (unless you have a non-underwritten policy).
-  Treatments/costs require pre-authorisation through submission of a Pre-authorisation Form. Details of our pre-authorisation process can also be found in the Employee Benefit Guide.


Summit Plans


Our Summit Plans cover you for in-patient, out-patient, wellness and maternity benefits. You can add optional plans (Dental, Optical and Repatriation Plans – appearing further in this document) to extend your cover.

Note: These plans are sold, and benefits are paid to members in **Malaysia Ringgit (MYR)**. The equivalent US Dollar (US\$) value is included in the table for reference only.


	Malaysia Summit 1750	Malaysia Summit 2500	Malaysia Summit 4000	Malaysia Summit 5000
Maximum plan limit	MYR 7,875,000 / US\$ 1,750,000	MYR 11,250,000 / US\$ 2,500,000	MYR 18,000,000 / US\$ 4,000,000	MYR 22,500,000 / US\$ 5,000,000
Deductible options Deductibles don't apply to the following benefits: <ul style="list-style-type: none"> • Oncology • Psychiatry and psychotherapy (in-patient and day-care treatment) • In-patient cash benefit at public hospitals • Vaccinations 	No deductible  MYR 4,500 / US\$ 1,000  MYR 9,000 / US\$ 2,000  MYR 18,000 / US\$ 4,000			
Co-payment options Co-payments apply to all benefits included in both the Out-patient Plan and the Core Plan (for treatment received on an out-patient basis), with the exception of: <ul style="list-style-type: none"> • Oncology • Video consultation services (when accessed via TeleHealth Hub) • Psychiatry and psychotherapy A separate co-payment may apply to the Maternity Plan, as well as the Dental Plan and Optical Plan (if included).		No co-payment  10% up to max. MYR 9,000 / US\$ 2,000  20% up to max. MYR 18,000 / US\$ 4,000  30% up to max. MYR 22,500 / US\$ 5,000	No co-payment  10% up to max. MYR 9,000 / US\$ 2,000  20% up to max. MYR 18,000 / US\$ 4,000  30% up to max. MYR 22,500 / US\$ 5,000	No co-payment  10% up to max. MYR 9,000 / US\$ 2,000  20% up to max. MYR 18,000 / US\$ 4,000  30% up to max. MYR 22,500 / US\$ 5,000










	Malaysia Summit 1750	Malaysia Summit 2500	Malaysia Summit 4000	Malaysia Summit 5000
Core Plan benefits				
Hospital accommodation	Private room	Private room	Private room	Private room
Intensive care	✓	✓	✓	✓
Prescribed drugs and dressings In-patient and day-care treatment only	✓	✓	✓	✓
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	✓	✓	✓	✓
Psychiatry and psychotherapy In-patient and day-care treatment only	Max. 30 days, up to MYR 22,500 / US\$ 5,000	Max. 30 days, up to MYR 22,500 / US\$ 5,000	Max. 30 days, up to MYR 45,000 / US\$ 10,000	✓
Accommodation costs for one parent staying in hospital with an insured child under 18	✓	✓	✓	✓
Reconstructive surgery To restore natural function or appearance after a disfiguring accident or surgery for cancer Where treatment for the accident or initial surgery is covered by this policy	✓	✓	✓	✓
CT and MRI scans In-patient and day-care treatment only	✓	✓	✓	✓
PET and CT-PET scans In-patient and day-care treatment only	✓	✓	✓	✓
Emergency in-patient dental treatment	✓	✓	✓	✓
Day-care treatment	✓	✓	✓	✓
Kidney dialysis In-patient, day-care and out-patient treatment	✓	✓	✓	✓
Out-patient surgery	✓	✓	✓	✓






	Malaysia Summit 1750	Malaysia Summit 2500	Malaysia Summit 4000	Malaysia Summit 5000
Nursing at home or in a convalescent home Immediately after or instead of hospitalisation	✔	✔	✔	✔
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 Covered only if you've received in-patient treatment for three or more consecutive days/nights for the same medical condition	Max. 30 days per discharge	Max. 60 days per discharge	Max. 90 days per discharge	Max. 120 days per discharge
Local ambulance	✔	✔	✔	✔
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	✔	✔	✔	✔
Emergency treatment outside area of cover For trips of a maximum period of six weeks	MYR 60,750 / US\$ 13,500, max. 42 days	MYR 60,750 / US\$ 13,500, max. 42 days	✔ max. 42 days	✔ max. 42 days
Medical evacuation In the event of emergency treatment				
• 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. 14 days	Max. 14 days	Max. 14 days	Max. 14 days
Medical evacuation In the event of non-emergency treatment				
				
		Available to add to your plan if you want to upgrade your medical evacuation cover – talk to us for more information.		
Travel costs for one person accompanying an evacuated person	✔	✔	✔	✔
Travel costs of insured family members in the event of an evacuation	✘	MYR 12,150 / US\$ 2,700 per event	MYR 12,150 / US\$ 2,700 per event	MYR 12,150 / US\$ 2,700 per event
Repatriation of mortal remains or burial expenses	✔	✔	✔	✔
Travel costs of insured family members in the event of the repatriation of mortal remains	✘	MYR 12,150 / US\$ 2,700 per event	MYR 12,150 / US\$ 2,700 per event	MYR 12,150 / US\$ 2,700 per event
Travel costs of insured members to be with a close relative who is at peril of death or who has died One round trip per insured member per Insurance Year	✘	✘	✔	✔

	Malaysia Summit 1750	Malaysia Summit 2500	Malaysia Summit 4000	Malaysia Summit 5000
Oncology In-patient, day-care and out-patient treatment	☑	☑	☑	☑
• Purchase of a wig, prosthetic bra or other external prosthetic device for cosmetic purposes	MYR 1,215 / US\$ 270	MYR 1,215 / US\$ 270	MYR 3,038 / US\$ 675	MYR 3,038 / US\$ 675
Preventive surgery In-patient, day-care and out-patient treatment	☒	☒	MYR 182,250 / US\$ 40,500	MYR 182,250 / US\$ 40,500
Bariatric surgery In-patient, day-care and out-patient treatment	☒	☒	☒  Upgrade available – you can add this benefit to your plan	MYR 90,000 / US\$ 20,000
In-patient cash benefit at public hospitals (per night)	MYR 563 / US\$ 125, max. 20 nights	MYR 563 / US\$ 125, max. 20 nights	MYR 563 / US\$ 125, max. 20 nights	MYR 563 / US\$ 125 max. 20 nights
Congenital conditions In-patient and day-care treatment only	☒	MYR 112,500 / US\$ 25,000 per lifetime	MYR 225,000 / US\$ 50,000 per lifetime	MYR 450,000 / US\$ 100,000 per lifetime
Out-patient dental treatment Required as follow-up to an in-patient stay for accidental damage to natural teeth Covered when required in the 90 days following discharge from in-patient treatment	☑	☑	☑	☑
Emergency out-patient dental treatment Can also be reimbursed within the terms of any separate Dental Plan	☒	MYR 2,250 / US\$ 500	MYR 3,375 / US\$ 750	MYR 6,750 / US\$ 1,500
Palliative care In-patient, day-care and out-patient treatment	☒	☑	☑	☑
Long term care In-patient, day-care and out-patient treatment	Max. 90 days per lifetime	Max. 90 days per lifetime	Max. 90 days per lifetime	Max. 90 days per lifetime
HIV/AIDS treatment In-patient, day-care and out-patient treatment	☒	MYR 22,500 / US\$ 5,000	MYR 45,000 / US\$ 10,000	MYR 67,500 / US\$ 15,000
Accidental death Insured members aged 18 to 70	☒	☒	☒	MYR 60,750 / US\$ 13,500

	Malaysia Summit 1750	Malaysia Summit 2500	Malaysia Summit 4000	Malaysia Summit 5000
Additional Core Plan services				
<p>Employee Assistance Programme**</p> <p>Offers access to a range of 24/7 multilingual support services as follows:</p> <ul style="list-style-type: none"> Confidential and professional counselling up to 5 sessions per issue, per calendar year (in-person, phone and video) Legal and financial referral services Wellness website access 	✓	✓	✓	✓
<p>Travel Security Services**</p> <p>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 (not a free phone number) Country intelligence and security advice Daily security news updates and travel safety alerts 	✓	✓	✓	✓
<p>MyHealth Digital Services</p> <ul style="list-style-type: none"> Manage your cover online with our app or portal anytime, anywhere Submit and track progress of claims Access your policy documents, health services, payment details and more 	✓	✓	✓	✓
<p>Olive**</p> <p>Our Health & Wellness support program includes, for example:</p> <ul style="list-style-type: none"> Fitness app Access to wellness resources 	✓	✓	✓	✓
<p>Second Medical Opinion Service**</p> <p>Offers access to expert help on the best treatment options available, if you have been diagnosed with a serious illness or had surgery recommended</p>	✓	✓	✓	✓

	Malaysia Summit 1750	Malaysia Summit 2500	Malaysia Summit 4000	Malaysia Summit 5000
Out-patient Plan benefits				
Pre-hospitalisation tests Covered when they are needed in the 72 hours before in-patient or day-care treatment	MYR 4,500 / US\$ 1,000			
Video consultation services** Accessed via our TeleHealth Hub	⊗			
Medical practitioner fees	⊗			✓
Prescribed drugs and dressings	⊗	MYR 22,500 / US\$ 5,000 or ask us for other options available	MYR 67,500 / US\$ 15,000 or ask us for other options available	or ask us for other options available
Specialist fees	⊗			
Diagnostic tests	⊗			
MRI scans	⊗			
Emergency out-patient treatment	⊗			
PET scans and CT-PET scans	⊗	✓	✓	✓
CT scans	⊗	✓	✓	✓
Post-hospitalisation physiotherapy Covered when required in the 90 days following in-patient or day-care discharge	MYR 3,375 / US\$ 750			
Prescribed physiotherapy Referral from doctor required After every 12 sessions, your doctor or therapist needs to provide a progress report and a treatment plan for your condition	⊗			✓
Prescribed speech therapy and occupational therapy	⊗	MYR 6,750 / US\$ 1,500	MYR 9,000 / US\$ 2,000	
Chiropractic treatment, osteopathy and podiatry After every 4 sessions, your therapist needs to provide a progress report and a treatment plan for your condition	⊗			MYR 18,000 / US\$ 4,000, max. 30 sessions
Homeopathy, Chinese herbal medicine, Tui na, cupping, bone setting, acupuncture and ayurvedic treatment After every 4 sessions, your therapist needs to provide a progress report and a treatment plan for your condition	⊗	MYR 1,350 / US\$ 300	MYR 3,375 / US\$ 750	MYR 6,750 / US\$ 1,500, max 15 sessions
Fertility treatment 12 months waiting period 	⊗	⊗	⊗	MYR 72,900 / US\$ 16,200, per lifetime

	Malaysia Summit 1750	Malaysia Summit 2500	Malaysia Summit 4000	Malaysia Summit 5000
Psychiatry and psychotherapy Referral from doctor required for psychotherapy and initially limited to 10 sessions per condition	⊗	MYR 4,500 / US\$ 1,000	MYR 9,000 / US\$ 2,000	MYR 45,000 / US\$ 10,000
Developmental delay	⊗	⊗	⊗	MYR 22,500 / US\$ 5,000
Prescribed medical aids	MYR 4,500 / US\$ 1,000	MYR 4,500 / US\$ 1,000	MYR 4,500 / US\$ 1,000	MYR 9,000 / US\$ 2,000
Prescribed vitamins, minerals and supplements	⊗	⊗  Upgrade available – you can add this benefit to your plan	⊗  Upgrade available – you can add this benefit to your plan	⊗  Upgrade available – you can add this benefit to your plan
Hormone replacement therapy	⊗	⊗	✔	✔
Dietician fees	⊗	⊗	⊗	4 visits
Wellness Plan benefits				
Vaccinations	MYR 675 / US\$ 150	MYR 675 / US\$ 150	MYR 1,125 / US\$ 250  or ask us for other options available	MYR 1,125 / US\$ 250  or ask us for other options available
Health and wellbeing checks including screening for the early detection of illness or disease	⊗  Upgrade available – you can add this benefit to your plan	⊗  Upgrade available – you can add this benefit to your plan	MYR 2,250 / US\$ 500  or ask us for other options available	MYR 4,500 / US\$ 1,000  or ask us for other options available
Cancer screening	⊗	⊗	⊗	⊗
Annual hearing examination	⊗	⊗	⊗	⊗
Annual eye examination	⊗	⊗	⊗	MYR 1,125 / US\$ 250








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Maternity Plan benefits				
Co-payment	⊗	10%	10%	10%
Routine maternity In-patient and out-patient treatment 12 months waiting period 	⊗	⊗  Upgrade available – you can add this benefit to your plan	⊗  Upgrade available – you can add this benefit to your plan	⊗  Upgrade available – you can add this benefit to your plan
Complications of pregnancy and childbirth 12 months waiting period 	⊗	MYR 67,500 / US\$ 15,000 per pregnancy	MYR 67,500 / US\$ 15,000 per pregnancy	MYR 225,000 / US\$ 50,000 per pregnancy
Elective circumcision for newborn males	⊗	MYR 2,250 / US\$ 500	MYR 2,250 / US\$ 500	MYR 2,250 / US\$ 500




Our optional plans

The following plans are optional. You can select them to extend the cover of your Summit Plan, but you can't buy them separately. Optional plans are subject to the maximum plan limit on your Summit plan.

Dental Plans




Please note that we offer various co-payment options for the Dental Plans: contact us to explore what's available to you. We also offer you the opportunity to tailor some of your benefit limits. To further tune your cover, talk to us about the options available.

	Malaysia Summit 1750	Malaysia Summit 2500	Malaysia Summit 4000	Malaysia Summit 5000
Dental Plan benefits				
Dental treatment 6 months waiting period 	⊗	MYR 3,375 / US\$ 750  or ask us for other options available	MYR 4,500 / US\$ 1,000  or ask us for other options available	MYR 6,750 / US\$1,500  or ask us for other options available
Dental surgery 6 months waiting period 				
Periodontics 6 months waiting period 				
Dental prostheses 6 months waiting period 				

	Malaysia Summit 1750	Malaysia Summit 2500	Malaysia Summit 4000	Malaysia Summit 5000
Orthodontic treatment Please contact us and submit the details we will require before starting treatment, so we can verify if you are covered.	⊗	⊗	MYR 2,250 / US\$ 500  or ask us for other options available	MYR 4,500 / US\$ 1,000  or ask us for other options available
Dental implants	⊗	⊗	⊗	MYR 2,250 / US\$ 500  or ask us for other options available

Optical Plans

We offer you the opportunity to tailor some of your benefit limits. To further tune your cover, talk to us about the options available.

	Malaysia Summit 1750	Malaysia Summit 2500	Malaysia Summit 4000	Malaysia Summit 5000
Optical Plan benefits				
Prescribed glasses and contact lenses including eye examination	⊗	80% refund, up to MYR 1,125 / US\$ 250  or ask us for other options available	80% refund, up to MYR 1,125 / US\$ 250  or ask us for other options available	80% refund, up to MYR 2,250 / US\$ 500  or ask us for other options available
Laser eye treatment	⊗	⊗	MYR 3,038 / US\$ 675	MYR 6,075 / US\$ 1,350

Repatriation Plan

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. 14 days
Travel costs for one person accompanying a repatriated person	MYR 18,225 / US\$ 4,050
Travel costs of insured family members in the event of a repatriation	MYR 12,150 / US\$ 2,700 per event

** Certain services that may be included in your plan are provided by third party providers, such as the Employee Assistance Programme, Travel Security services, fitness 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 fitness app does not provide medical or health advice and the wellness resources contained within Olive are for informational purposes only. The fitness 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 range of options for geographical cover, which can be customised to suit the needs of large group schemes.



Worldwide



Worldwide
excluding USA



Southeast Asia Select
(Brunei, Cambodia, Indonesia,
Laos, Malaysia, Myanmar,
Philippines, Thailand and
Vietnam only)

The areas of cover are subject to our terms and conditions.

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 in-patient and day-care treatments and service covered under the Core Plan (and Maternity Plan, if you select one), when you receive them at the medical providers listed. The selection of the 'Standard' option will also lower your premium.

Singapore

- Mount Elizabeth Hospital
- Mount Elizabeth Novena Hospital
- Gleneagles Hospital
- Farrer Park Hospital
- Parkway East Hospital

Hong Kong

- Hong Kong Sanatorium & Hospital
- Hong Kong Adventist Hospital - Stubbs Road
- Gleneagles Hong Kong Hospital
- Matilda International Hospital

Thailand

- Bumrungrad International Hospital, Bangkok
- Bangkok Hospital

China

- All locations of United Family Hospitals and Clinics, except all Shanghai United Family Hospitals and Clinics
- All locations of Parkway Health Clinics, including the Gleneagles Medical and Surgical Centre and Shenton Clinics
- Raffles Medical in Beijing, Tianjin, Nanjing, Chongqing

Indonesia

- All locations of Pondok Indah Hospitals
- All locations of Siloam Hospitals
- Rumah Sakit Umum Siloam Lippo Village
- Rumah Sakit Umum Syubbanul Wathon
- BIMC Nusa Dua
- BIMC Kuta

Malaysia

- Prince Court Medical Centre
- Pantai Hospital Kuala Lumpur
- KPJ Ampang Puteri

Philippines

- Asian Hospital and Medical Center
- St. Luke's Medical Center - Quezon City
- St. Luke's Medical Center - Global City

Vietnam

- FV Hospital
- Family Medical Practice District 1 – Ho Chi Minh City

Talk to us, we love to help!

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



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Sales and general queries:



Tel: 1 300 22 5542



Email: customer.service@allianz.com.my



www.allianz.com.my/international-healthcare-for-malaysia

The Insurer is Allianz Life Insurance Malaysia Berhad with its registered address at Level 29, Menara Allianz Sentral, 203, Jalan Tun Sambanthan, Kuala Lumpur Sentral, 50470 Kuala Lumpur, Malaysia. Company No. 198301008983 (104248-X).

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