



International Healthcare Plans for Singapore

Valid from 1st May 2022

Table of Benefits Individual Policies

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.

2021 ★★★★★ feefo
Gold Trusted Service Award

We have received the Gold Trusted Customer Service Award in 2021 from our independent review provider Feefo.

Why choose us



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.



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.



Simplicity

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



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.



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.



'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.



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.



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



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.



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



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.


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

Key to Table of Benefits

 Covered in full, up to the maximum plan benefit.

 Cover is not available.































 Waiting period applies.

* Treatments/costs require pre-approval through submission of a Treatment Guarantee Form. Details of our Treatment Guarantee process can also be found in our Benefit Guide.

Core Plans

| Core Plan benefits | Singapore Premier Individual | Singapore Club Individual | Singapore Classic Individual |
|------------------------------|------------------------------|---------------------------|------------------------------|
| Maximum plan benefit USD(\$) | \$5,000,000 | \$4,000,000 | \$2,250,000 |
| Maximum plan benefit SGD | SGD6,500,000 | SGD5,200,000 | SGD2,925,000 |

In-patient benefits

| | Private room | Private room | Private room |
|---|---|---|---|
| Hospital accommodation* | | | |
| 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* |  |  |  |
| Psychiatry and psychotherapy* (in-patient and day-care treatment only) |  |  |  |
| Accommodation costs for one parent staying in hospital with an insured child under 18* |  |  |  |
| Emergency in-patient dental treatment |  |  |  |






Other benefits

| | | | |
|---|---|---|---|
| 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) |  |  |  |

| Core Plan benefits | Singapore Premier Individual | Singapore Club Individual | Singapore Classic Individual |
|--|--------------------------------|---------------------------------------|---------------------------------------|
| Day-care treatment* | ☑ | ☑ | ☑ |
| Kidney dialysis* | ☑ | ☑ | ☑ |
| HIV/AIDS treatment* (in-patient, day-care and out-patient treatment) | ☑ | \$10,000/SGD13,000 per insurance year | \$10,000/SGD13,000 per insurance year |
| 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 |
| 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 |
| 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* <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 |
| Expenses for one person accompanying an evacuated person* | \$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 |
| Repatriation of mortal remains* | \$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 |
| 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 | ☑ \$270/SGD350 | ☑ \$270/SGD350 |
| Congenital conditions* | \$35,000/ SGD45,500 | \$25,000/ SGD32,500 | \$15,000/ SGD19,500 |
| Preventative surgery* (in-patient and out-patient treatment) | \$40,500/SGD53,000 | \$27,000/SGD35,100 | ☒ |
| Complications of pregnancy* (in-patient and out-patient treatment) | ☑ | ☑ | ☑ |
| Laser eye treatment | \$1,350/SGD1,800 | \$675/SGD880 | ☒ |
| 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 |
| 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 |

| Core Plan benefits | Singapore Premier Individual | Singapore Club Individual | Singapore Classic Individual |
|--|--------------------------------|--------------------------------|--------------------------------|
| 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 | ⊗ |
| Palliative care* | ☑ | ☑ | ☑ |
| Long term care* | ☑ max. 90 days per lifetime | ☑ max. 90 days per lifetime | ☑ max. 90 days per lifetime |

Additional Core Plan Services

| | | | |
|---|---|---|---|
|  <p>Employee 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 and chat) Legal and financial support services Critical incident support Wellness website access | ☑ | ☑ | ☑ |
|  <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 (not a free phone number) Country intelligence and security advice Daily security news 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** Our Health & Wellness support program includes, for example:</p> <ul style="list-style-type: none"> HealthSteps fitness app Access to wellness resources | ☑ | ☑ | ☑ |
|  <p>Second Medical Opinion Service** Offers access to expert help and the best treatment options available if you have been diagnosed with a serious illness or had surgery recommended</p> | ☑ | ☑ | ☑ |



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.

| 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 are optional and cover your day to day medical expenses. They 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 |
|--|---------------------------------|---------------------------------|-----------------------------|
| Maximum plan benefit | No limit | No limit | \$11,475/SGD15,000 |
| Medical practitioner fees | ☑ | ☑ | \$1,350/SGD1,800 |
| Prescription drugs (Prescription drugs are those which legally can only be purchased when you have a doctor's prescription) | | | |
| Video consultation services** | | | |
| Specialist fees | ☑ | ☑ | ☑ |
| Diagnostic tests | ☑ | ☑ | ☑ |
| Vaccinations | \$1,000/SGD1,300 | \$500/SGD650 | \$400/SGD520 |
| 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 |
| 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 |
| - Non-prescribed physiotherapy | 5 visits | 5 visits | 5 visits |
| Prescribed speech therapy and occupational therapy* | ✓ | ✓ | \$1,520/SGD2,000 |
| Health and wellbeing checks including screening for the early detection of illness or disease. Checks are limited to: <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) Annual 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+) | \$1,080/SGD1,420 | \$810/SGD1,060 | ⊗ |
| • Well child test for children up to the age of six years | 15 visits | 15 visits | ⊗ |
| • BRCA1 and BRCA2 genetic test (where a direct family history exists, Gold Individual Plan only) | | ⊗ | ⊗ |
| Infertility treatment  | \$16,200/SGD21,060 per lifetime | \$16,200/SGD21,060 per lifetime | ⊗ |
| Psychiatry and psychotherapy (Referral from doctor required for psychotherapy)  | 30 visits | 20 visits | ⊗ |
| Prescribed medical aids | ☑ | \$3,375/SGD4,400 | ⊗ |
| Prescribed glasses and contact lenses including eye examination | \$270/SGD350 | \$245/SGD320 | ⊗ |
| Dietician fees | 4 visits | ⊗ | ⊗ |
| Over-the-counter drugs (must be prescribed by a physician) | \$70/SGD100 | ⊗ | ⊗ |

| Out-patient Plan Benefits | Singapore Gold Individual | Singapore Silver Individual | Singapore Bronze Individual |
|---|---|---|-----------------------------|
| Child hearing exam (for members up to and including 16 years of age) | Up to \$70/SGD100 | Up to \$70/SGD100 | ⊗ |
| Child home nursing Following in-patient treatment of 5 days or more (up to and including 16 years of age) | Up to \$135/ SGD175 per day, max 7 days | Up to \$135/ SGD175 per day, max 7 days | ⊗ |
| Child speech and language therapy For the treatment of dyslexia and dyspraxia (up to and including 16 years of age) | \$135/SGD175 | \$135/SGD175 | ⊗ |
| First aid course for parents who have a child insured as a dependant | Up to \$70/SGD100 | Up to \$70/SGD100 | ⊗ |

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 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, Max. \$2,000/SGD2,605 | 12% premium discount |
| 20% co-payment, Max \$4,000/SGD5,200 | 24% premium discount |
| 30% co-payment, Max \$5,000/SGD6,500 | 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**.

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

**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 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.


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.

| Dental Plan Benefits | Singapore Dental 1 | Singapore Dental 2 |
|---|--------------------|--------------------|
| Maximum plan benefit | No limit | \$2,770/SGD3,600 |
| Dental treatment | 100% refund | 80% refund |
| Dental surgery | 100% refund | 80% refund |
| Periodontics | 80% refund | 80% refund |
| Orthodontic treatment  10 months | 65% refund | 50% refund |
| Dental prostheses  10 months | | |

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 |

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 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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