



International Healthcare Plans for Singapore

Valid from 1st May 2019

## INDIVIDUAL POLICIES

# Table of Benefits

## REASONS TO CHOOSE US

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

Comprehensive global medical provider network

Expatriate Assistance Programme to help you addressing a variety of life challenges



Flexible modular plan design means cover can be adapted to suit a range of different budgets

Travel Security Services to proactively manage security threats for yourself and your family

24/7 multilingual Helpline and Emergency Assistance services

Opportunity to transfer cover to an equivalent Allianz Care's international healthcare plan without underwriting if relocating outside Singapore, where available

## POLICY TERMS AND CONDITIONS

This Table of Benefits provides an overview of the cover we provide under each plan. Cover is subject to our policy terms and conditions, as detailed in our Individual Benefit Guide. Details of our Treatment Guarantee process can also be found in this guide, which is 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 PLAN

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.

	Private room	Private room	Private room	Semi-private room
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

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

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
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"> <li>Where necessary treatment is not available locally, we will evacuate the insured person to the nearest appropriate medical centre*</li> <li>Where ongoing treatment is required, we will cover hotel accommodation costs*</li> <li>Evacuation in the event of unavailability of adequately screened blood*</li> <li>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)*</li> </ul>	✓	✓	✓	✓
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

Core Plan Benefits	Singapore Premier Individual	Singapore Club Individual	Singapore Classic Individual	Singapore Essential Individual
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	\$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	N/A
Congenital conditions*	\$35,000/SGD45,500	\$25,000/SGD32,500	\$15,000/SGD19,500	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
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 Benefits

Expat Assistance Programme** offers access to a range of 24/7 multilingual support services as follows:	✓	✓	✓	✓
• Confidential professional counselling (in-person, phone, video, on-line chat and email)				
• Legal and financial support services				
• Critical incident support				
• Wellness website access				
Travel Security Services*** offers 24/7 access to personal security information and advice for all your travel safety queries. This includes:	✓	✓	✓	✓
• Emergency Security Assistance Hotline				
• Country intelligence and security advice				
• Daily security news and travel safety alerts				

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

\* require pre-approval

\*\* The Expat Assistance Programme Services are made available by Morneau Shepell Limited subject to your acceptance of our terms and conditions. You understand and agree that AWP Health & Life SA – Irish Branch and/or AWP Health & Life Services Limited are not responsible or liable for any claim, loss or damage directly or indirectly resulting from your use of the Expat Assistance Programme Services.

\*\*\* The Travel Security Services are made available by WorldAware LTD subject to your acceptance of our terms and conditions. You understand and agree that AWP Health & Life SA – Irish Branch and/or AWP Health & Life Services Limited are not responsible or liable for any claim, loss or damage directly or indirectly resulting from your use of the Travel Security Services.

## 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 in your cover	Discount if a Maternity Plan is included in your cover
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

OPTIONAL

The following Out-patient Plans 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	\$17,215/SGD22,400	\$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
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
Chronic medical conditions (out-patient treatment)	Covered within the specific benefits of your Out-patient plan	Covered within the specific benefits of your Out-patient plan	Covered within the specific benefits of your Out-patient plan	Covered within the specific benefits of your Out-patient plan
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: <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 earlier where a family history exists)</li> <li>Prostate screening (yearly for men aged 50+, or earlier 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, up to a maximum of 15 visits per lifetime)</li> <li>BRCA1 and BRCA2 genetic test (where a direct family history exists; Gold Individual Plan only)</li> </ul>	\$1,080/SGD1,420	\$810/SGD1,060	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

## 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

OPTIONAL

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

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 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

OPTIONAL

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"> <li>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*</li> <li>Where ongoing treatment is required, we will cover hotel accommodation costs*</li> <li>Repatriation in the event of unavailability of adequately screened blood*</li> <li>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)*</li> </ul>	✓
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:



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

## MYHEALTH APP

Our pioneering MyHealth app\* has been developed to give you easy and convenient access to your cover, no matter where you are.

Access the following features from your mobile device:



### My contacts:

Access our 24/7 multilingual Helpline and local emergency numbers.



### My policy:

Access your policy documents and your Membership Card on the go.



### My claims:

Submit your claims in 3 simple steps and view your claims history.



### Symptom checker:

For a quick and easy evaluation of your symptoms.



### Find a hospital:

Locate medical providers nearby and get GPS directions.

**Other Services:** look up the local equivalent names of brand name drugs and translate common ailments into one of 17 languages.

All personal data within the MyHealth app is encrypted for data protection, plus most features are accessible even when offline.

For more information, please visit:  
[www.allianzworldwidecare.com/myhealth](http://www.allianzworldwidecare.com/myhealth)

\* Please note that the mobile app is a service offered via our sister company Allianz Care.



# Talk to us, we love to help!

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

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