



# Table of Benefits

**International Healthcare for you and your family**  
**Plans for Hong Kong**  
Valid from 1st November 2023



# Flexible solutions for every stage of your life

We believe in providing you with the best cover suited to your needs.

This Table of Benefits provides an overview of the treatments and services you are covered for, as listed under each plan below. In addition, you can also enjoy a range of additional services available to you anytime, anywhere!



## 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



## MyHealth Digital Services

From submitting claims, to managing your policy or finding a provider – all in the palm of your hand (paper and admin free!)



## TeleHealth Hub

A portal 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.



## Olive, our health and wellbeing program

Useful tools to motivate and guide you towards a healthier lifestyle.

## Cover highlights

### Oncology Cover

Offering you one of the most comprehensive covers in the market. From the costs of most treatments and procedures required for cancer cases, to personal oncology case management services. Available 24/7 to support you from the point of diagnosis and throughout the treatment.

[www.allianzcare.com/oncology](http://www.allianzcare.com/oncology)

You can also read more about the services embedded in our insurance plans here:

[www.allianzcare.com/healthservices](http://www.allianzcare.com/healthservices)



# 4.8/5


Independent Service Rating based on verified reviews

## Policy terms and conditions

This Table of Benefits was designed for informational 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:


[commercial.allianz.com/global-offices/hong-kong/partnership-allianz-care.html](https://commercial.allianz.com/global-offices/hong-kong/partnership-allianz-care.html)

### Key to Table of Benefits

- ✓ Covered in full, up to the maximum plan limit.
- ✗ Not available.
-  Waiting Period applies
- 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.

## Core Plans

	Hong Kong Care Pro	Hong Kong Care Plus	Hong Kong Care
Maximum plan limit	US\$ 5,000,000/ HKD 38,750,000	US\$ 4,000,000/ HKD 31,000,000	US\$ 2,500,000/ HKD 19,375,000
<b>In-patient benefits</b>			
Hospital accommodation ●	Private room	Private room	Semi-private room
Intensive care ●	✓	✓	✓
Prescribed drugs and materials 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 ●	✓	✓	✓

		Hong Kong Care Pro	Hong Kong Care Plus	Hong Kong Care
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		✓	✓	✓
<b>Other benefits</b>				
Day-care treatment	●	✓	✓	✓
Kidney dialysis In-patient, day-care and out-patient treatment	●	✓	✓	✓
HIV/AIDS treatment In-patient, day-care and out-patient treatment	●  48 months	✓	US\$ 10,000 / HKD 77,500	US\$ 10,000 / HKD 77,500
Out-patient surgery	●	✓	✓	✓
Nursing at home or in a convalescent home Immediately after or instead of hospitalisation	●	US\$ 5,740 / HKD 44,770	US\$ 3,375 / HKD 26,330	US\$ 2,025 / HKD 15,800
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 / HKD 46,570	US\$ 3,375 / HKD 26,330	US\$ 2,700 / HKD 21,060
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		✓	✓	✓
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



		Hong Kong Care Pro	Hong Kong Care Plus	Hong Kong Care
Expenses for one person accompanying an evacuated person	●	US\$ 4,050 / HKD 31,590	US\$ 3,375 / HKD 26,330	US\$ 2,700 / HKD 21,060
Travel costs of insured family members in the event of an evacuation	●	US\$ 2,700 / HKD 21,060 per event	US\$ 2,025 / HKD 15,800 per event	US\$ 1,350 / HKD 10,530 per event
Repatriation of mortal remains	●	US\$ 13,500 / HKD 105,300	US\$ 13,500 / HKD 105,300	US\$ 13,500 / HKD 105,300
Travel costs of insured family members in the event of the repatriation of mortal remains	●	US\$ 2,700 / HKD 21,060 per event	US\$ 2,700 / HKD 21,060 per event	US\$ 2,700 / HKD 21,060 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	●	✓	✓	✓
Purchase of a wig, prosthetic bra or other external prosthetic device for cosmetic purposes		US\$ 675 / HKD 5,265	US\$ 270 / HKD 2,105	US\$ 270 / HKD 2,105
Congenital conditions In-patient, day-care and out-patient treatment		US\$ 35,000 / HKD 273,000	US\$ 25,000 / HKD 195,000	US\$ 15,000 / HKD 116,250
Preventive surgery In-patient and out-patient treatment	●	US\$ 40,500 / HKD 315,900	✗	✗
Complications of pregnancy In-patient and out-patient treatment	●	✓	✓	✗
Laser eye treatment		US\$ 1,350 / HKD 10,530	✗	✗
In-patient cash benefit (per night) Where treatment has been received free of charge		US\$ 205 / HKD 1,600, max. 25 nights	US\$ 205 / HKD 1,600, max. 25 nights	US\$ 205 / HKD 1,600, 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		US\$ 1,015 / HKD 7,920	US\$ 1,015 / HKD 7,920	US\$ 1,015 / HKD 7,920
Emergency out-patient dental treatment Can also be reimbursed within the terms of any separate Dental Plan		US\$ 1,015 / HKD 7,920	US\$ 400 / HKD 3,120	✗
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



	Hong Kong Care Pro	Hong Kong Care Plus	Hong Kong Care
Accidental death Insured members aged 18 to 70	US\$ 13,500 / HKD 105,300	✗	✗
<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 referral 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>Digital Health App**</b> Reimbursement for one digital health app of your choice for the prevention, detection and management of a disease or condition.	US\$ 70 / HKD 540	US\$ 70 / HKD 540	US\$ 70 / HKD 540
<b>MyHealth Digital Services</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 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.



<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/HKD 4,760 deductible	5% premium discount	2.5% premium discount
US\$ 1,015/HKD 7,920 deductible	10% premium discount	5% premium discount
US\$ 2,025/HKD 15,800 deductible	20% premium discount	10% premium discount
US\$ 4,050/HKD 31,590 deductible	35% premium discount	17.5% premium discount
US\$ 8,100/HKD 63,180 deductible	50% premium discount	25% premium discount
US\$ 13,500/HKD 105,300 deductible	60% premium discount	30% premium discount

## Out-patient Plans

The following Outpatient Plans are optional and cover your day to day medical expenses. You can purchase the Active Pro and Active Plus Plan only with the Care Pro or Care Plus Core Plan. The Active Plan can be purchased with any Core Plan. They can't be bought separately.

	Hong Kong Active Pro	Hong Kong Active Plus	Hong Kong Active
Maximum plan limit	US\$ 25,650 / HKD 200,100	US\$ 11,780 / HKD 91,900	US\$ 6,750 / HKD 52,650
<b>Out-patient Plan benefits</b>			
Video consultation services**	✓	✓	✓
Medical practitioner fees	✓	✓	✓
Prescribed drugs and dressings	✓	✓	✓
Specialist fees	✓	✓	✓
Diagnostic tests	✓	✓	✓
Vaccinations	US\$ 1,000 / HKD 7,750	US\$ 400 / HKD 3,120	US\$ 150 / HKD 1,200
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	✓	US\$ 1,520 / HKD 11,860	US\$ 405 / HKD 3,160
Prescribed physiotherapy Initially limited to 12 sessions per condition; limit also applies to prescribed and non-prescribed physiotherapy sessions, where combined	✓	US\$ 1,520 / HKD 11,860	US\$ 675 / HKD 5,265
- Non-prescribed physiotherapy	5 visits	5 visits	5 visits
Prescribed speech therapy and occupational therapy	✓	US\$ 1,520 / HKD 11,860	US\$ 675 / HKD 5,265



		Hong Kong Active Pro	Hong Kong Active Plus	Hong Kong Active
<b>Health and wellbeing checks including screening for the early detection of illness or disease</b> Checks are limited to: <ul style="list-style-type: none"> <li>Physical examination</li> <li>Chest x-ray</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>Bone densitometry (every five years for women aged 50+)</li> <li>Cancer screening: Checks are limited to               <ul style="list-style-type: none"> <li>Annual gynaecological exam</li> <li>Mammogram (every two years for women aged 45+, or earlier where a family history exists)</li> <li>Annual 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> <li>BRCA1 and BRCA2 genetic test (where a direct family history exists)</li> </ul> </li> <li>Well child test (for children up to the age of six years)</li> </ul>		US\$ 1,080 / HKD 8,420	US\$ 810/ HKD 6,320	×
		15 visits	15 visits	
<b>Infertility treatment</b>	 18 months	80% refund up to US\$ 16,200 / HKD 126,400 per lifetime	×	×
<b>Psychiatry and psychotherapy</b> Referral from doctor required for psychotherapy	 18 months	30 visits	20 visits	×
<b>Prescribed medical aids</b>		✓	US\$ 1,350 / HKD10,530	×
<b>Prescribed glasses and contact lenses including eye examination</b>		US\$ 245 / HKD 1,910	×	×
<b>Dietician fees</b>		4 visits	×	×
<b>Child hearing exam</b> For members aged 16 or younger		Up to US\$ 70 / HKD 540	Up to US\$ 70 / HKD 540	×
<b>Child home nursing</b> Following in-patient treatment of 5 days or more For members aged 16 or younger		Up to US\$ 135 / HKD 1,055	Up to US\$ 135 / HKD 1,055	×
<b>Child speech and language therapy</b> For the treatment of dyslexia and dyspraxia For members aged 16 or younger		Up to US\$ 135 / HKD 1,055	Up to US\$ 135 / HKD 1,055	×
<b>First-aid course</b> For parents who have a child insured as a dependant		Up to US\$ 70 / HKD 540	Up to US\$ 70 / HKD 540	×



## 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 a Core Plan deductible OR an Out-patient Plan co-payment 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 cent), therefore, percentages may be slightly higher or lower than those stated below.

Co-payment	Discount
No co-payment	0% premium discount
10%, Max. US\$ 2,000/HKD 15,500	12% premium discount
20%, Max. US\$ 4,000/HKD 31,000	24% premium discount
30%, Max. US\$ 5,000/HKD 38,750	35% premium discount

## Maternity Plans

You can purchase one of the following Maternity Plans with the Care Pro or Care Plus Plans. The Maternity Plans are not available with the Care Plan, and they can't be bought separately. 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.

		Bloom Plus	Bloom
<b>Maternity Plan benefits</b>			
Routine maternity In-patient and out-patient treatment	 10 months	US\$ 13,500 / HKD 105,300 per pregnancy	US\$ 6,750 / HKD 52,650 per pregnancy
Complications of childbirth In-patient treatment	 10 months	US\$ 20,250 / HKD 158,000 per pregnancy	US\$ 13,500 / HKD 105,300 per pregnancy

## Dental Plans






The below Dental Plans are optional. You can purchase Smile Plus only with our Care Pro Core Plan. Smile can be purchased with the Care Plus or Care Core Plan. Our Dental Plans can't be bought separately.

	Smile Plus	Smile
Maximum plan limit	No limit	US\$ 1,500 / HKD 11,625
<b>Dental Plan benefits</b>		
Dental treatment	100% refund	80% refund
Dental surgery	100% refund	80% refund
Periodontics	100% refund	80% refund
Orthodontic treatment  10 months	65% refund, up to US\$ 6,750 / HKD 52,650	50% refund
Dental prostheses  10 months		50% refund

## Repatriation Plan

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

### 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 / HKD 31,590
Travel costs of insured family members in the event of a repatriation	●	US\$ 2,700 / HKD 21,060 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 / HKD 15,800

\*\* 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 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.

## Area of cover

We offer a choice of two different geographical areas of cover:



Worldwide excluding Belarus, Cuba, Iran, North Korea, and Russia



Worldwide excluding Belarus, Cuba, Iran, North Korea, Russia and USA

The cost of your cover will vary depending on which region of cover you choose. The areas of cover are subject to our terms and conditions.

# Talk to us, we love to help!

If you have any queries, please get in touch.

## Helpline



Telephone: +852 3077 5486

Toll free numbers [www.allianzcare.com/toll-free-numbers](http://www.allianzcare.com/toll-free-numbers)



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[commercial.allianz.com/global-offices/hong-kong/partnership-allianz-care.html](http://commercial.allianz.com/global-offices/hong-kong/partnership-allianz-care.html)

The insurer is Allianz Global Corporate & Specialty SE (incorporated in the Federal Republic of Germany with limited liabilities), Hong Kong Branch, address Suites 403-11, 4/F, 12 Tai Koo Wan Road, Tai Koo Shing Island East Hong Kong, Hong Kong. Company Registration No. F18771.

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