



Summit Plans for Hong Kong Table of Benefits

**International Healthcare for small and medium
corporate groups**

Valid from 1st March 2023

Available for corporate groups of three employees or more.



We are Allianz

We've over 50 years' experience in providing international health insurance to individuals, businesses, IGOs and NGOs around the world. We're the expert healthcare partner chosen by companies who want to feel valued and cared for.

Why choose us

Solutions for real needs



Quality employee incentives

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



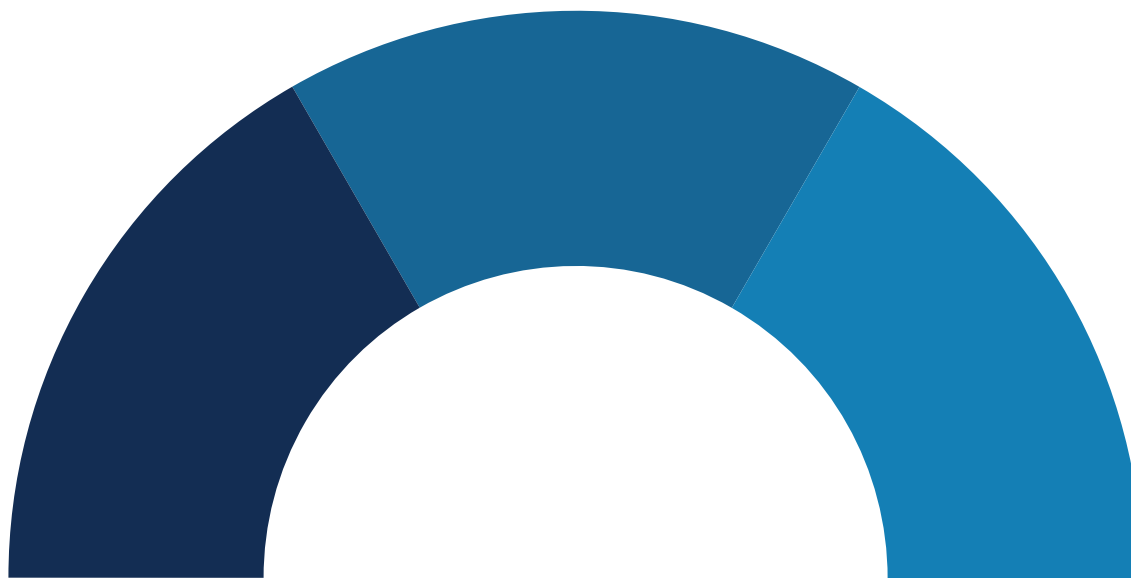
Consistency and reassurance

Cover all your employees, no matter where they are based*. Also, with our extensive global footprint, if your employees move to another country, we can continue to provide cover*.



Value for money

We offer an international network of over 1.3M 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, Maternity Plans and/or our Repatriation Plan. There is a range of deductibles and co-payments you can choose from if you want to control more how much you spend. We also offer you the opportunity to tailor some of your benefit limits, to further tune your cover, both within the main plan and the optional plans: talk to us to find out more.



'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.



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 Hospital Finder.

**Terms and conditions and regulatory restrictions apply.*

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.



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 doctor 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 new second medical opinion service, we offer your employees an expert and independent point of contact 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 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.

Olive is available with all our plans, but you also have the option to upgrade to Olive+, a more comprehensive and proactive health programme that includes things like wellness seminars, on-site screenings, data analytics and much more.





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

- We offer one of the most comprehensive oncology benefits on the market:
 - **Cover for the costs** of most treatments and procedures required for cancer cases, and
 - **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.
- We cover most mental health conditions that are most often diagnosed nowadays, e.g. eating disorders, obsessive-compulsive disorders, autism spectrum disorders, etc.

Policy terms and conditions

This Table of Benefits was designed for informational purpose 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.

Key to Table of Benefits


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

Summit Plans

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




	Hong Kong Summit 1750	Hong Kong Summit 2500	Hong Kong Summit 4000	Hong Kong Summit 5000
Maximum plan benefit	\$1,750,000/ HKD 13,500,000	\$2,500,000/ HKD 19,375,000	\$4,000,000/ HKD 31,000,000	\$5,000,000/ HKD 38,750,000
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 • Vaccinations 	No deductible or \$1,000/HKD 7,750 or \$2,000/HKD 15,500 or \$4,000/HKD 31,000			
Co-payment options Co-payments apply to all treatments 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 (out-patient treatment) • Vaccinations • Health and wellbeing checks • Cancer screening A separate co-payment may apply to dental, optical and maternity benefits (where included).		0% or 10% up to max. \$2,000/HKD 15,500 or 20% up to max. \$4,000/HKD 31,000 or 30% up to max. \$5,000/HKD 38,750	0% or 10% up to max. \$2,000/HKD 15,500 or 20% up to max. \$4,000/HKD 31,000 or 30% up to max. \$5,000/HKD 38,750	0% or 10% up to max. \$2,000/HKD 15,500 or 20% up to max. \$4,000/HKD 31,000 or 30% up to max. \$5,000/HKD 38,750

	Hong Kong Summit 1750	Hong Kong Summit 2500	Hong Kong Summit 4000	Hong Kong Summit 5000
Core Plan benefits				
Hospital accommodation	Private room	Private room	Private room	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	✓	✓	✓	✓
Psychiatry and psychotherapy (in-patient and day-care treatment only)	Max. 30 days, up to \$5,000/HKD 38,750	Max. 30 days, up to \$5,000/HKD 38,750	Max. 30 days, up to \$10,000/HKD 77,500	✓
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)	✓	✓	✓	✓
PET and CT-PET scans (in-patient and day-care treatment)	✓	✓	✓	✓
Emergency in-patient dental treatment	✓	✓	✓	✓
Day-care treatment	✓	✓	✓	✓
Kidney dialysis	✓	✓	✓	✓
Out-patient surgery	✓	✓	✓	✓

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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) (cover for treatment and services in Belarus, Cuba, Iran, North Korea and Russia is always excluded)	\$13,500/HKD 105,300, max. 42 days	\$13,500/HKD 105,300, 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. 7 days	Max. 7 days	Max. 7 days	Max. 7 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.			
Expenses for one person accompanying an evacuated person	✔	✔	✔	✔
Travel costs of insured family members in the event of an evacuation	✘	\$2,700/HKD 21,060 per event	\$2,700/HKD 21,060 per event	\$2,700/HKD 21,060 per event
Repatriation of mortal remains or burial expenses	✔	✔	✔	✔
Travel costs of insured family members in the event of the repatriation of mortal remains	✘	\$2,700/HKD 21,060 per event	\$2,700/HKD 21,060 per event	\$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	✘	✘	✔	✔

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Oncology (in-patient, day-care and out-patient treatment)	☑	☑	☑	☑
• Purchase of a wig, prosthetic bra or other external prosthetic device for cosmetic purposes	\$270/HKD 2,105	\$270/HKD 2,105	\$675/HKD 5,265	\$675/HKD 5,265
Preventative surgery (in-patient, day-care and out-patient treatment)	☒	☒	\$40,500/HKD 315,900	\$40,500/HKD 315,900
In-patient cash benefit (per night) (where treatment has been received free of charge)	\$125/HKD 980, max. 20 nights	\$125/HKD 980, max. 20 nights	\$125/HKD 980, max. 20 nights	\$125/HKD 980, max. 20 nights
Congenital conditions (in-patient and day-care treatment)	☒	\$25,000/HKD 195,000, per lifetime	\$50,000/HKD 387,500, per lifetime	\$100,000/HKD 775,000, 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 (where these benefit amounts are reached, any additional costs may be reimbursed within the terms of any separate Dental Plan)	☒	\$500/HKD 3,875	\$750/HKD 6,000	\$1,500/HKD 11,625
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
HIV/AIDs treatment (in-patient, day-care and out-patient treatment)	☒	\$5,000/HKD 38,750	\$10,000/HKD 77,500	\$15,000/HKD 116,250
Accidental death (insured members aged 18 to 70)	☒	☒	☒	\$13,500/HKD 105,300
Additional Core Plan services				
Employee Assistance Programme** offers access to a range of 24/7 multilingual support services as follows:				
• Confidential, professional counselling (in-person, phone, video and chat)	☑	☑	☑	☑
• 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 (not a free phone number)	☑	☑	☑	☑
• Country intelligence and security advice				
• Daily security news updates and travel safety alerts				

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<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"> HealthSteps 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>	✓	✓	✓	✓
Out-patient Plan benefits				
<p>Pre-hospitalisation tests (covered when they are needed in the 72 hours before in-patient or day-care treatment)</p>	\$1,000/HKD 7,750			
Video consultation services**	✗			
Medical practitioner fees	✗			
Prescribed drugs and dressings	✗			
Specialist fees	✗	\$5,000/HKD 38,750	\$15,000/HKD 116,250	✓
Diagnostic tests	✗			
MRI scans	✗			
Emergency out-patient treatment	✗			
PET scans	✗	✓	✓	✓
CT scans	✗	✓	✓	✓












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Post-hospitalisation physiotherapy (covered when required in the 90 days following in-patient or day-care discharge)	\$750/HKD 6,000			
Prescribed physiotherapy (referral from doctor required) (initially limited to 12 sessions per condition)	⊗	\$1,500/HKD 11,625	\$2,000/HKD 15,500	⊙
Prescribed speech therapy and occupational therapy	⊗			
Chiropractic treatment, osteopathy and podiatry (max. 12 sessions per condition for chiropractic treatment and max. 12 sessions per condition for osteopathic treatment, subject to the benefit limit)	⊗			\$4,000/HKD 31,000
Homeopathy, Chinese herbal medicine, Tui na massage, cupping, bone setting, acupuncture and ayurvedic treatment	⊗	\$300/HKD 2,325	\$750/HKD 6,000	\$1,500/HKD 11,625
Infertility treatment  18 months	⊗	⊗	⊗	\$16,200/HKD 126,400, per lifetime
Psychiatry and psychotherapy (Referral from doctor required for psychotherapy and initially limited to 10 sessions per condition)	⊗	\$1,000/HKD 7,750	\$2,000/HKD 15,500	\$10,000/HKD 77,500
Prescribed medical aids	\$1,000/HKD 7,750	\$1,000/HKD 7,750	\$1,000/HKD 7,750	\$2,000/HKD 15,500
Hormone replacement therapy	⊗	⊗	\$500/HKD 3,875	\$500/HKD 3,875
Dietician fees	⊗	⊗	⊗	4 visits
Wellness Plan benefits				
Vaccinations	\$150/HKD 1,200	\$150/HKD 1,200	\$250/HKD 1,950	\$250/HKD 1,950
Health and wellbeing checks including screening for the early detection of illness or disease	⊗	⊗		
Cancer screening	 Upgrade available – you can add this benefit to your plan	 Upgrade available – you can add this benefit to your plan	\$500/HKD 3,875	\$1,000/HKD 7,750
Annual hearing examination	⊗	⊗	⊗	
Annual eye examination	⊗	⊗	⊗	\$250/HKD 1,950

Our optional plans

The following plans are optional. You can select them to extend the cover of your Summit Plan, but you cannot buy them separately.




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 for the options available.

		Hong Kong Summit 1750	Hong Kong Summit 2500	Hong Kong Summit 4000	Hong Kong Summit 5000
Dental Plan benefits					
Dental treatment	 6 months		\$750/HKD 6,000	\$1,000/HKD 7,750	\$1,500/HKD 11,625
Dental surgery	 6 months		 Ask us for other options available	 Ask us for other options available	 Ask us for other options available
Periodontics	 6 months				
Dental prostheses	 6 months				\$500/HKD 3,875
Orthodontic treatment		 Ask us for other options available			 Ask us for other options available
Dental implants					







Optical Plans

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

	Hong Kong Summit 1750	Hong Kong Summit 2500	Hong Kong Summit 4000	Hong Kong Summit 5000
Optical Plan benefits				
Prescribed glasses and contact lenses including eye examination	⊗	80% refund, up to \$250/HKD 1,950  Ask us for other options available	80% refund, up to \$250/HKD 1,950  Ask us for other options available	80% refund, up to \$500/HKD 3,875  Ask us for other options available
Laser eye treatment	⊗	⊗	\$675/HKD 5,265	\$1,350/HKD 10,530

Maternity Plans

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

	Hong Kong Summit 1750	Hong Kong Summit 2500	Hong Kong Summit 4000	Hong Kong Summit 5000
Co-payment	⊗	10%	10%	10%
Maternity Plan benefits				
Routine maternity (in-patient and out-patient treatment) 	⊗	\$5,000/HKD 38,750 per pregnancy  Ask us for other options available	\$10,000/HKD 77,500 per pregnancy  Ask us for other options available	  Ask us for other options available
Complications of pregnancy and childbirth 	⊗	\$15,000/HKD 116,250 per pregnancy	\$15,000/HKD 116,250 per pregnancy	\$50,000/HKD 387,500 per pregnancy
Elective circumcision for newborn males	⊗	\$500/HKD 3,875	\$500/HKD 3,875	\$500/HKD 3,875

Repatriation Plan

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 	✓
<ul style="list-style-type: none"> Where ongoing treatment is required, we will cover hotel accommodation costs 	✓
<ul style="list-style-type: none"> Repatriation in the event of unavailability of adequately screened blood 	✓
<ul style="list-style-type: none"> 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/HKD 31,590
Travel costs of insured family members in the event of a repatriation	\$2,700/HKD 21,060 per event

** 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 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 two options in relation to geographical cover. The area of cover can be tailored for large group schemes.



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



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

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

*cover in Belarus, Cuba, Iran, North Korea and Russia is always excluded irrespective of any tailoring for groups or otherwise.

Talk to us, we love to help!

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



Helpline

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