



Table of Benefits

**International Healthcare Plans for you and your family
Plans for Hong Kong**

Valid from 1st November 2022



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.

Why choose us

Flexible solutions for every stage of your life

Are you planning to move to another country, on a study programme or business assignment? To support you through this exciting but maybe stressful time, we offer you a combination of international health insurance products and services, to help you embrace your new chapter in life.



Quality cover

Our plans include comprehensive cover for you to access medical care anytime, anywhere*. 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.



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.



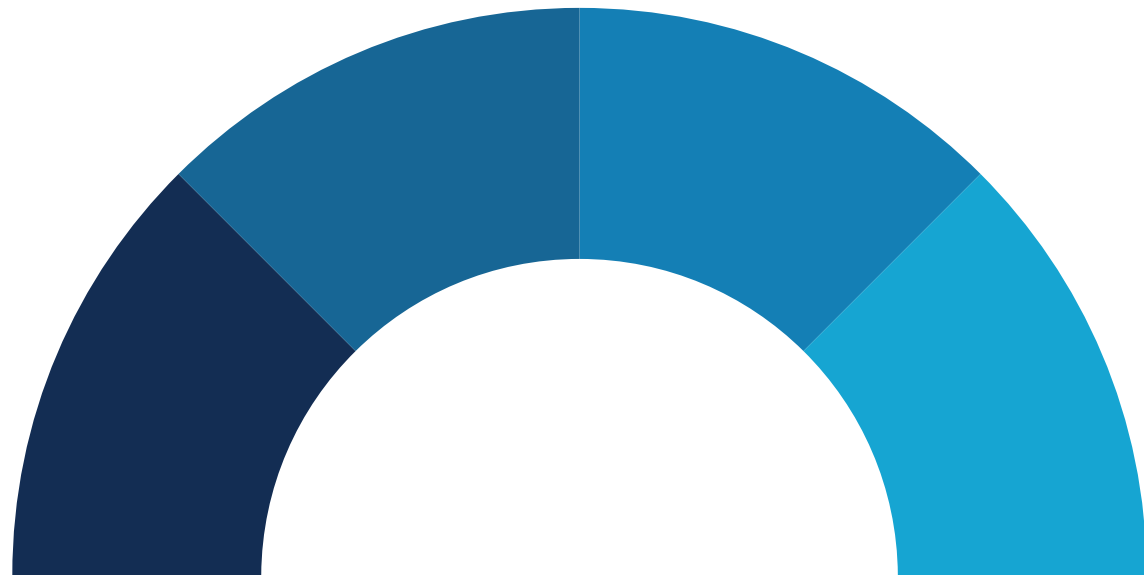
Simplicity

We believe simple is better. Moving abroad is already a challenge on its own – and we're not going to make it more complex. We offer you simple and transparent services, where questions are answered first time, every time.



'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.





Flexibility and value for money

We offer you comprehensive 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.



Family-friendly solutions

If you are taking your family overseas with you, we've got what you need. 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.



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.



We have received the Gold Trusted Customer Service Award for two consecutive years, in 2021 and in 2022, from our independent review provider Feefo.

**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 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.



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 Provider Finder.



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.



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 Allianz 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 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:

www.agcs.allianz.com/global-offices/hong-kong/partnership-allianz-care.html

Key to Table of Benefits

-  Covered in full, up to the maximum plan benefit.
-  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

	Hong Kong Care Pro	Hong Kong Care Plus	Hong Kong Care
Maximum plan benefit	\$5,000,000/ HKD 38,750,000	\$4,000,000/ HKD 31,000,000	\$2,500,000/ HKD 19,375,000
In-patient benefits			
Hospital accommodation	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			
Psychiatry and psychotherapy (in-patient and day-care treatment only)			

	Hong Kong Care Pro	Hong Kong Care Plus	Hong Kong Care
Accommodation costs for one parent staying in hospital with an insured child under 18	✓	✓	✓
Emergency in-patient dental treatment	✓	✓	✓
Other benefits			
Day-care treatment	✓	✓	✓
Kidney dialysis	✓	✓	✓
HIV/AIDS treatment (in patient, day-care and outpatient treatment)	✓	\$10,000/HKD 77,500	\$10,000/HKD 77,500
Out-patient surgery	✓	✓	✓
Nursing at home or in a convalescent home (immediately after or instead of hospitalisation)	\$5,740/HKD 44,770	\$3,375/HKD 26,330	\$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)	\$5,970/HKD 46,570	\$3,375/HKD 26,330	\$2,700/HKD 21,060
Pre-operative 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

 48 months

	Hong Kong Care Pro	Hong Kong Care Plus	Hong Kong Care
Expenses for one person accompanying an evacuated person	\$4,050/HKD 31,590	\$3,375/HKD 26,330	\$2,700/HKD 21,060
Travel costs of insured family members in the event of an evacuation	\$2,700/HKD 21,060 per event	\$2,025/HKD 15,800 per event	\$1,350/HKD 10,530 per event
Repatriation of mortal remains	\$13,500/HKD 105,300	\$13,500/HKD 105,300	\$13,500/HKD 105,300
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
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 	\$675/HKD 5,265	\$270/HKD 2,105	\$270/HKD 2,105
Congenital conditions	\$35,000/HKD 273,000	\$25,000/HKD 195,000	\$15,000/HKD 116,250
Preventative surgery (in-patient and out-patient treatment)	\$40,500/HKD 315,900	✗	✗
Complications of pregnancy (in-patient and out-patient treatment)  10 months	✓	✓	✗
Laser eye treatment	\$1,350/HKD 10,530	✗	✗
In-patient cash benefit (per night) (where treatment has been received free of charge)	\$205/HKD 1,600, max. 25 nights	\$205/HKD 1,600, max. 25 nights	\$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)	\$1,015/HKD 7,920	\$1,015/HKD 7,920	\$1,015/HKD 7,920
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/HKD 7,920	✗	✗
Palliative care	✓	✓	✓
Long term care	Max. 90 days per lifetime	Max. 90 days per lifetime	Max. 90 days per lifetime
Accidental death (insured members aged 18 to 70)	\$13,500/HKD 105,300	✗	✗

	Hong Kong Care Pro	Hong Kong Care Plus	Hong Kong Care
<p>Additional Core Plan services</p>			
<p>Expat 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 updates and travel safety alerts 	✓	✓	✓
<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>Digital Health App** Reimbursement for one digital health app of your choice for the prevention, detection and management of a disease or condition.</p>	\$70/HKD 540	\$70/HKD 540	\$70/HKD 540
<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>Second Medical Opinion Service** 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>	✓	✓	✓

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 on your policy	Discount if a Maternity Plan is included on your policy
No deductible	0% premium discount	0% premium discount
\$610/HKD 4,760 deductible	5% premium discount	2.5% premium discount
\$1,015/HKD 7,920 deductible	10% premium discount	5% premium discount
\$2,025/HKD 15,800 deductible	20% premium discount	10% premium discount
\$4,050/HKD 31,590 deductible	35% premium discount	17.5% premium discount
\$8,100/HKD 63,180 deductible	50% premium discount	25% premium discount
\$13,500/HKD 105,300 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. The Active Pro and Active Plus Plan can only be purchased 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 benefit	\$25,650/HKD 200,100	\$11,780/HKD 91,900	\$6,750/HKD 52,650
Out-patient Plan benefits			
Video consultation services**	✓	✓	✓
Medical practitioner fees	✓	✓	✓
Prescription drugs (Prescription drugs are those which legally can only be purchased when you have a doctor's prescription)	✓	✓	✓

		Hong Kong Active Pro	Hong Kong Active Plus	Hong Kong Active
Specialist fees		✓	✓	✓
Diagnostic tests		✓	✓	✓
Vaccinations		\$1,000/HKD 7,750	\$400/HKD 3,120	\$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)		✓	\$1,520/HKD 11,860	\$405/HKD 3,160
Prescribed physiotherapy (initially limited to 12 sessions per condition)		✓	\$1,520/HKD 11,860	\$675/HKD 5,265
Non-prescribed physiotherapy		5 visits	5 visits	5 visits
Prescribed speech therapy and occupational therapy		✓	\$1,520/HKD 11,860	\$675/HKD 5,265
Health and wellbeing checks including screening for the early detection of illness or disease Checks are limited to:		\$1,080/HKD 8,420	\$810/HKD 6,320	
<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) Bone densitometry (every five years for women aged 50+) Cancer screening: checks are limited to: <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 BRCA1 and BRCA2 genetic test (where a direct family history exists) Well child test (for children up to the age of six years) 		15 visits	15 visits	✗
Infertility treatment	 18 months	80% refund up to \$16,200/HKD 126,400 per lifetime	✗	✗
Psychiatry and psychotherapy (Referral from doctor required for psychotherapy)	 18 months	30 visits	20 visits	✗
Prescribed medical aids		✓	\$1,350/HKD 10,530	✗
Prescribed glasses and contact lenses including eye examination		\$245/HKD 1,910	✗	✗

	Hong Kong Active Pro	Hong Kong Active Plus	Hong Kong Active
Dietician fees	4 visits	⊗	⊗
Prescribed drugs (must be prescribed by a physician, although a prescription is not legally required for purchase)	\$70/HKD 540	⊗	⊗
Child hearing exam (for members aged 16 or younger)	Up to \$70/HKD 540	Up to \$70/HKD 540	⊗
Child home nursing (following in-patient treatment of 5 days or more) (for members aged 16 or younger)	Up to \$135/HKD 1,055	Up to \$135/HKD 1,055	⊗
Child speech and language therapy (for the treatment of dyslexia and dyspraxia) (for members aged 16 or younger)	Up to \$135/HKD 1,055	Up to \$135/HKD 1,055	⊗
First-aid course (for parents who have a child insured as a dependant)	Up to \$70/HKD 540	Up to \$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. \$2,000/HKD 15,500	12% premium discount
20%, Max. \$4,000/HKD 31,000	24% premium discount
30%, Max. \$5,000/HKD 38,750	35% premium discount



Maternity Plans

One of the following Maternity Plans can be purchased 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.

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

Dental Plans

The below Dental Plans are optional. Smile Plus can only be purchased 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 benefit		No limit	\$1,500/HKD 11,625
Dental Plan benefits			
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 \$6,750/HKD 52,650	50% refund
Dental prostheses	 10 months		

Repatriation Plan

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

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
Travel costs of insured members to be with a family member who is at peril of death or who has died	\$2,025/HKD 15,800

** 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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www.agcs.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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