



# INDIVIDUAL AND FAMILY

Healthcare Plans for  
China

# MAKING YOUR LIFE SIMPLER, EASIER AND SAFER

In a world that brings people to be more and more mobile, we ensure that you don't have to worry about access to healthcare, anywhere your busy life takes you. Whether you are moving abroad for business or to enhance your educational background, whether your family moves with you or remains at home, we are there to support.





Over a century  
of insurance  
expertise

Allianz Jingdong General Insurance Company in partnership with Allianz Partners offers a range of international healthcare plans designed for international and local individuals and families in China. Allianz Jingdong General is the insurer and administrator for members based in China and Allianz Care provides members outside China with access to a global provider network.

This partnership combines the local insurance knowledge of Allianz Jingdong General and the vast experience of Allianz Care in providing international health cover for individuals. We offer comprehensive international health insurance managed entirely from within the Allianz family and supported by a market leading quality of service.

Allianz Jingdong General Insurance Company offers a range of insurance services including health, property, liability, engineering, motor and domestic credit insurance, as well as personal accident insurance. Allianz Jingdong General has offices in Shanghai, Beijing and Shenzhen.

Allianz Partners, through its international health division, provides insurance healthcare solutions on a global scale. Its focus is on protecting the health and wellbeing of the clients and their families, through the delivery of innovative services and plans. The product range and support services offered are specifically developed to meet your health insurance needs, ensuring that you feel understood, confident and valued.

With so many local and international health insurance options on the market, beside are just some of the reasons to choose ours:



Follow us on WeChat for lots of great health and wellness articles for you and your family. Via our WeChat profile you can also find information on our International Health solutions, and you can access our medical provider finder.

### Quality product

- Cover is provided, monitored and managed directly by Allianz.
- Exceptional cover for chronic and congenital conditions.
- Generous cover for specialist fees, diagnostic tests, alternative treatment and physiotherapy.
- 100% oncology (cancer) cover.
- Deductibles selected will not apply to out-patient treatment received in public hospitals.
- Same cover level as adults for newborns enrolled under the parents' policy.
- 42 day cover for emergencies in the USA.

### Flexibility

- Modular plan design allowing that cover can be adapted to suit requirements and type of budget.

### Best care

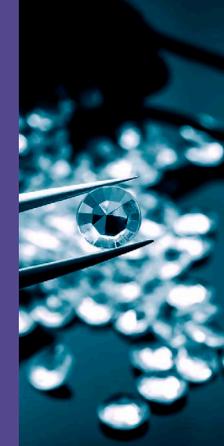
- Freedom to access your medical provider of choice or to use our comprehensive global medical provider network.
- Choice of medical networks to suit your budget

### Simplicity

- Direct settlement for in-patient, out-patient and dental treatment in China.
- Transfer to equivalent Allianz Care International cover without underwriting if relocating outside China, where available.
- Policy documents available in Chinese or English.

### Innovation

- Access to Allianz MyHealth, our innovative mobile app – this includes symptom-checker functionality, claims submission, and much more.
- Sophisticated range of Online Services available.



## COVER FOR PRE-EXISTING AND CHRONIC CONDITIONS

We can provide cover for the vast majority of pre-existing or chronic conditions. On average 75% of applications received are accepted for cover without any additional exclusions and at no additional cost.

Chronic conditions that arise while your membership is in effect are covered, within the limits of your chosen plan(s). No specific restrictions apply to the maintenance or ongoing supervision of such conditions and eligible costs are covered under the benefits outlined in the Table of Benefits.

Wide range of pre-existing conditions covered - in the majority of cases without any additional exclusions and at no additional cost.

Examples of pre-existing/chronic conditions which we may cover ▼

Asthma	Thyroid disorders
Dermatitis	Allergies
Gallstones	GERD
Gastritis	Migraine
Hiatus Hernia	Infectious tropical diseases
Hypercholesterolemia	
Hypertension	
Kidney stones	
Prostatitis	



## HOW TO CREATE YOUR PLAN

We offer you a modular plan design allowing that cover can be adapted to suit your needs, as well as your budget requirements. Our flexible solution provides you with the freedom to choose where you are covered, what is covered and the deductible option that applies. Simply contact us and we will guide you through the options available, helping you make the best choice for your needs.

To help you get started we have outlined below six simple steps that you can follow to choose the cover most suitable for you.

### STEP 1 - SELECT A CORE PLAN

We offer three different Core Plans to choose from, each providing a different level of cover:

<b>Diamond Plus</b>	<b>Diamond Prime</b>	<b>Diamond Care</b>
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Our Core Plans cover a wide range of in-patient and day-care treatments as well as other benefits such as medical evacuation and oncology (both covered at full refund), rehabilitation treatment and palliative care. Please refer to the Benefit Guide and Table of Benefits for details of our Core Plans.

#### Benefit Focus: Comprehensive Cancer Cover

With the number of cancer cases worldwide rising<sup>1</sup> the cover we provide is reassuringly comprehensive. Our Oncology benefit, included in all of our Core Plans, provides full cover for specialist fees, diagnostic tests, radiotherapy, chemotherapy and hospital charges related to planning and carrying out treatment for cancer, from the point of diagnosis.

<sup>1</sup> Source: World Health Organization, World Cancer Report, 2020

Please note that deductibles and co-payments may apply. For full policy terms and conditions, please refer to the Benefit guide available to download at: <https://www.allianz360.com/allianzworldwidecare/index.htm> in conjunction with the Table of Benefits.

### STEP 2 – PICK AN OUT-PATIENT PLAN\*

Each of the three Diamond Out-patient Plans offers a different level of reimbursement for your out-patient costs. Benefits covered include medical practitioner fees, prescription drugs, vaccinations, diagnostic tests and physiotherapy.

<b>Diamond Plus</b>	<b>Diamond Prime</b>	<b>Diamond Care</b>
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### STEP 3 – CHOOSE YOUR SUPPLEMENTARY PLANS\*

You can further extend your cover by selecting the following add-on plans:

<b>Health and Wellbeing Plan</b>	<b>Maternity Plan</b>	<b>A Dental Plan</b> (choice of two)
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 \*Certain plans can only be selected in conjunction with other specific plans. Please request a copy of our Table of Benefits for full details.

### STEP 4 – SELECT A CORE PLAN/OUT-PATIENT PLAN/HEALTH AND WELLBEING PLAN DEDUCTIBLE

To reduce your premium, simply select an optional deductible from the list below and read across to find the relevant premium discount. Please note that you can choose either a Core Plan deductible or an Out-patient Plan deductible, or both. Where a core plan deductible is selected, it is payable per person, per Insurance Year. Where an out-patient deductible is selected, it is payable per person, per out-patient consultation<sup>1</sup>. Please note that you do not need to pay the out-patient plan deductibles for treatment received at a public hospital. Also, our premiums are expressed in whole numbers (i.e. without any cents), therefore, percentages may be slightly higher or lower than those stated below.

Optional Core Plan Deductibles	Discount on Core Plan Premium
No deductible	0% premium discount
¥15,000 deductible	20% premium discount
¥30,000 deductible	35% premium discount

Optional Out-patient Plan / Health and Wellbeing Plan Deductibles	Discount on Diamond Plus or Prime Out-patient Plan Premium
No deductible	0% premium discount
¥200 deductible	5% premium discount
¥400 deductible	10% premium discount

Optional Out-patient Plan / Health and Wellbeing Plan Deductibles	Discount on Diamond Care Out-patient Plan Premium <sup>2</sup>
¥400 deductible	5% premium discount

<sup>1</sup> Out-patient plan deductibles apply only to the following:

- Medical practitioner consultation
- Specialist consultation
- Psychiatry and psychotherapy consultation
- Dietician consultation
- Vaccinations consultation
- Health and wellbeing check consultation

<sup>2</sup> Please note that a mandatory out-patient deductible of ¥200 applies to the Diamond Care Out-patient Plan. You can choose to increase it to ¥400 if you wish to obtain a discount.



## STEP 5 – CHOOSE YOUR AREA OF COVER

We offer a choice of three different geographical areas of cover, so you can choose the one that is more applicable to your situation:



Worldwide



Worldwide excluding USA



Greater China, which provides cover for treatment in Mainland China, Hong Kong, Macau and Taiwan

The area of cover is subject to full terms and conditions as stated in the Benefit Guide.

## STEP 6 – CHOOSE YOUR LEVEL OF COVER FOR TREATMENT WITH HIGH COST PROVIDERS

Members can select the medical provider of their choice. However, treatment received at any of the High Cost Providers listed will automatically include a 20% co-payment, which is applied in addition to any other co-payment or deductible payable on your policy.

Should you wish to have full cover at the High Cost Provider facilities listed below, the 20% co-payment can be removed by paying a 30% surcharge on your premium. Please note that it is not possible to remove the 20% co-payment on the Diamond Health and Wellbeing Plan, where this plan has been selected.

### High Cost Provider list\*:

- All locations of United Family Hospitals and Clinics
- All locations of Parkway Health Clinics, including the Gleneagles Medical and Surgical Centre, including Shenton Clinics
- Raffles Medical Beijing, Tianjin, Tianjin TEDA, Nanjing, Nanjing Jiangning, Dalian, Chongqing Shenzhen, Ho Chi Minh City, Vung Tau, Hanoi, Phnom Penh, and Singapore Clinic
- Shanghai East International Medical Centre
- Beijing International Medical Center (IMC)
- Shanghai New York Dental Clinic
- Hong Kong Adventist Hospital
- Hong Kong Matilda International Hospital
- Hong Kong Sanatorium & Hospital
- Hong Kong Baptist Hospital

\* The above list is subject to change. The latest list of high cost providers can be found on our website: <https://www.allianz360.com/allianzworldwidecare/index.htm>



## HOW TO ACCESS COVER

With our cover, you will not need to invest a lot of time in the administration when requiring access to healthcare. We have a very straightforward process in place that will allow you to concentrate only on getting better.

### Cashless access to treatment

We have direct settlement arrangements in place with medical providers across China and through Allianz Care's global medical provider network. This allows you to access treatment on a cashless basis, as the costs will be paid directly by us to your medical provider.

### Direct settlement for in-patient, out-patient and dental costs

To access direct settlement, for all in-patient treatment and certain out-patient treatments, you/your medical provider will need to send us a completed Treatment Guarantee Form in advance for the pre-authorization of treatment. Following pre-approval by Allianz Jingdong General, you have peace of mind in knowing that cover for the required treatment or costs is guaranteed\*.

For all other out-patient and dental treatments, payment of your eligible claims will be arranged on a direct settlement basis between us and your medical provider, where possible. Upon presentation of your Membership Card your medical provider will be able to bill us directly\*.

*\* Any patient contributions that apply (such as the plan deductible) will need to be settled with your medical provider at the time of treatment. Detailed information and Terms and Conditions related to the Treatment Guarantee process are outlined in our Benefit Guide – please contact us or check our website on <https://www.allianz360.com/allianzworldwidecare/index.htm> if you wish to consult it.*

### Reimbursement for out-patient and dental costs

For out-patient treatment (e.g. doctors' visits or dental treatments) where your provider informs you that a direct settlement agreement is not in place, you will need to settle the bill at the time of treatment and simply claim back the eligible medical expenses from us, whether incurred inside or outside of China.

You can claim back your eligible costs via our innovative Allianz MyHealth mobile app: simply fill in the details of your claim on your mobile device, take and attach a picture of your invoices and you are done.

As an alternative to the Allianz MyHealth app, you can complete a Claim Form. Completed Claim Forms can be emailed or posted to us, along with any supporting documentation.

We do not require the original FaPiao for total claims less than CNY 3,000. If the total claim amount is more than CNY10,000, please attach a copy of the patient's ID document.



## Swift 48 hour claims process

*We can process a claim and issue payment instructions to your bank within 48 hours, when all of the required information has been provided.*



## OUR ALLIANZ MYHEALTH APP

Available for Apple and Android smartphones and tablet, our intuitive Allianz MyHealth app has been designed to give you easy and convenient access to your cover, no matter where you are. With Allianz MyHealth app you can access the following features from your mobile device:



### My claims

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



### My contacts

Access our 24/7 Helpline and local emergency numbers. Our Helpline can provide service in both English and Chinese.



### Symptom checker

For a quick and easy evaluation of your symptoms.



### My policy

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



### Pharmacy aid

Enter the brand name of your medicine, then select it to view its active ingredients.



### Translate

Translate common ailments into one of 17 languages.

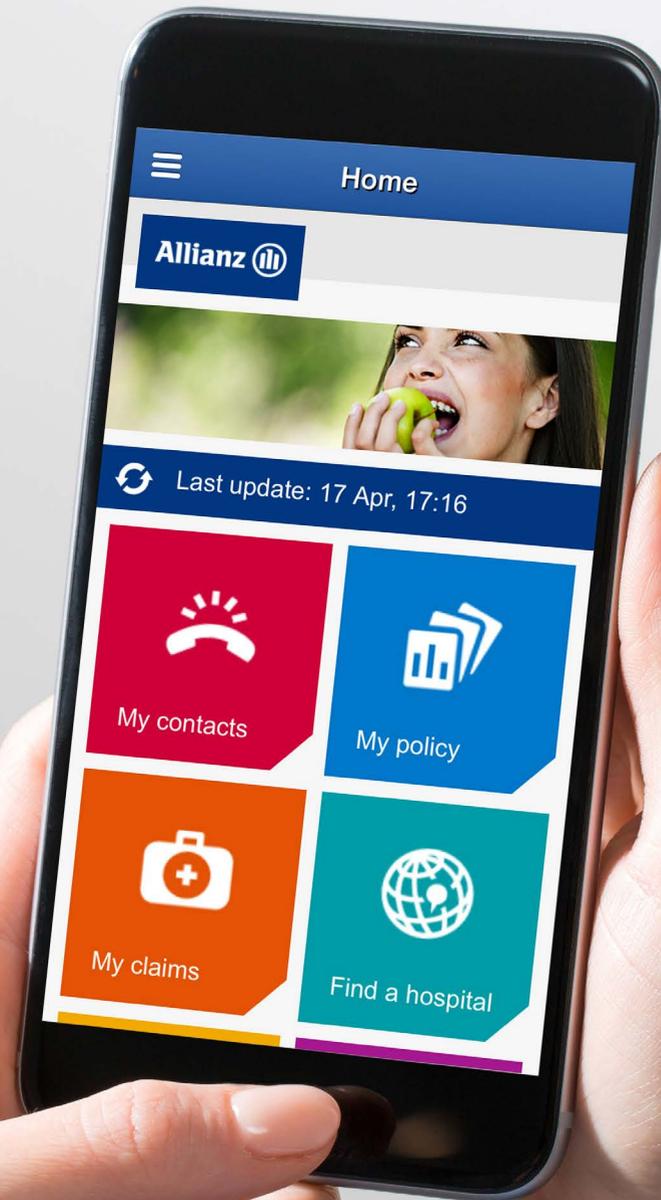
Allianz MyHealth app is available in English only at the moment.

Want to find out more? Please check the website pages below:

<https://www.allianz360.com/allianzworldwidecare/index.htm>



Please note that you can download the app from the Apple App Store by simply searching for "Allianz MyHealth" app and following the on-screen instructions. If you have an Android device, please follow the instructions provided on <https://www.allianzcare.com/en/support/member-resources/my-health-app/china.html>



## GLOBAL AND LOCAL MEMBER SUPPORT SERVICES

We believe in making a difference by providing you with the superior level of service that you deserve, anytime, anywhere! Opposite are just some of the services we can offer to you ►



### 24/7 availability

Our Helpline is available 24 hours a day, 7 days a week to handle any questions about your cover or if you need assistance in case of an emergency.

Our local support team based in Shanghai and Beijing provides advice and support services. These services include client services, claims services, medical support, case management and Medical Provider Services.



### Self-service administration via our Online Services

Log-in to access our range of Online Services from the comfort of your home or wherever you are. Via your easy-to-use, personal and secure account, you will be able to:

- Download policy documents (in English or Chinese) and your personal Membership Card.
- View your Table of Benefits and check how much remains payable under each benefit.
- Check the status of your medical claims, and more.



### Medical evacuation and repatriation services

Locally assisted medical evacuation and repatriation services, using the most suitable local partner to provide fast, convenient and safe transport to a medical facility.



### Medical Provider Network and web-based services

Our members have access to an extensive medical provider network in China including providers in remote areas, plus access to Allianz Partners global provider network outside China.

You can access our member web-based services at: <https://www.allianz360.com/allianzworldwidecare/index.htm> where you can search for medical providers and download forms.

Please be aware that you are not restricted to using the medical providers listed on our website. The medical provider directory, managed by our sister company Allianz Partners, allows you to search for hospitals, clinics, doctors and specialists on a country by country basis, with the ability to narrow down the search to specific regions and cities. You can also search under medical practitioner categories e.g. internal medicine, as well as on specialism, e.g. general surgery, neurosurgery or traumatology.



## HOW TO APPLY

To learn more about your health insurance options, receive a quote, or apply for cover with Allianz Partners, simply contact us and we will advise you on the best options to suit your requirements.

If you wish to apply for one of our international healthcare plans, we will provide you with an Application Form to complete. You may include your spouse/partner and/or children on your application.

Completed Application Forms are sent directly to our Underwriting Team. All applications are subject to underwriting, i.e. we will evaluate the status of your health (as well as the health of your dependents, if applicable), as declared by you on the Application Form. We will then contact you with our acceptance terms and confirm the premium applicable to your policy.

As soon as your application is accepted and your premium is paid, we will place you (and any dependents) on cover. All applications are subject to our general terms and conditions.



*On average 75% of applications received are accepted for cover without any additional exclusions and at no additional cost.*

## FREQUENTLY ASKED QUESTIONS

### Q. Who is eligible to apply?

A. We will consider eligible applicants for cover up to the day before their 76th birthday.

### Q. Can I cover my family members under my policy?

A. Yes. The persons eligible to be covered under your policy are your spouse/partner together with any children under the age of 18, or under the age of 24, if in full-time education.

### Q. Will my plan cover any medical conditions that I had prior to the start of my policy?

A. We will consider an applicant's pre-existing medical conditions on a case by case basis during the underwriting process. All applicants are required to complete an Application Form and answer the questions in the Health Declaration section on the basis of your own and your dependents' (if applicable) complete medical history. If you are in any doubt as to whether a fact is material or relevant to the application, then it should be disclosed. If you are not sure whether something is material, you are obliged to inform us.

### Q. What is a deductible and how is it applied?

A. A deductible is part of the medical costs payable by you which is deducted from the reimbursable sum. Where a deductible is included as part of your policy, it will be applied to each person covered on the policy. Please note that you can choose either a Core Plan deductible or an Out-patient Plan deductible, or both. Where a core plan deductible is selected, it is payable per person, per Insurance Year. Where an out-patient deductible is selected, it is payable per person, per out-patient consultation. Please note that you do not need to pay the out-patient plan deductibles for treatment received at a public hospital (including VIP or international wings).

### Q. Can I choose the currency in which my premium is paid and what payment methods are available?

A. Premiums are paid in CNY via bank transfer. You can choose to pay your premium annually, half-yearly or quarterly. Payments are subject to the following administration surcharges: 0% for annual payment, 3% for half-yearly payments and 4% for quarterly payments.

### Q. What happens if I move province/country or return to my home country?

A. You will need to contact us as soon as possible if you change your province/country of residence as it may impact your cover or premium, even if you are moving home or to a country within your existing area of cover. If you move to a country outside of your current geographical area of cover, your existing cover will not be valid and therefore it is very important that you discuss this with us as early as possible. Please note that cover in some countries is subject to local health insurance restrictions, particularly for residents of that country. It is your responsibility to ensure that your healthcare cover is legally appropriate. If you are in any doubt, please seek independent legal advice as we may no longer be able to provide you with cover. The cover provided by Allianz Jingdong General is not a substitute for local compulsory health insurance.

### Q. What happens if I am outside of my selected area of cover and I need a treatment?

A. If you choose Diamond Plus or Diamond Prime Core plans, your policy will offer you cover for the emergency treatments outside your area of cover. This means that you will be covered for the medical emergencies occurring during business or holiday trips outside your area of cover. Full details are available in our Benefit Guide.

### Q. Which hospitals can I go to?

A. You can search for medical providers via the Hospital, Doctor and Health Practitioner Finder on our website: <https://www.allianz360.com/allianzworldwidecare/index.htm>  
However, you are not restricted to using the medical providers listed. This medical provider directory is managed by our sister company Allianz Partners. Please note that Treatment Guarantee is required prior to in-patient treatment, as well as certain other treatments as specified in your Table of Benefits. We will, where possible, try to arrange the direct settlement of your in-patient, out-patient and dental medical expenses with your medical provider.

### Q. Can I cancel my cover?

A. You have the right to cancel this policy at any time by giving us 14 days written notice before the intended cancellation date. We will refund premiums on a pro-rata basis in the currency in which the premiums were paid provided that no claims have been made. If you have made any claim during the insurance year, there will be no premium refund.

## FOR FURTHER DETAILS, PLEASE CONTACT US:



### Telephone:

From inside mainland China: 4008866014

From outside mainland China: (+ 86) 10 85355624



### Email:

health.sales@allianz.cn



### For Shanghai:

Allianz Jingdong General Insurance Company Ltd.  
Shanghai Branch, Unit 1408, 14F Shanghai Tower,  
No.501 Middle Yincheng Road, Pudong New Area,  
Shanghai 200120, People's Republic of China

### For Beijing:

Allianz Jingdong General Insurance Company Ltd.  
Beijing Branch, 16F & 17F, Tower 3, Han' s Plaza,  
No.2 South Ronghua Road, BDA,  
Beijing 100176, People's Republic of China



### Alternatively, please visit:

<https://www.allianz360.com/allianzworldwidecare/index.htm>

### We care about your personal data

For more information please see our privacy policy:

[www.allianz.cn/en/legal\\_notes/Private\\_Policy.jsp](http://www.allianz.cn/en/legal_notes/Private_Policy.jsp)

Allianz Jingdong General Insurance Company Ltd. is the insurer and the inside mainland China administrator of this policy. The company is registered in China and regulated by the China Banking and Insurance Regulatory Commission. Registered Office: Unit 01-05, 11 & 12, 34th floor, Main Tower, Guangzhou International Finance Center, 5 Zhujiang Xilu, Tianhe District, Guangzhou, Guangdong, P.R. China. Registered No.: 914400005517258765.

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