



# TABLE OF BENEFITS INDIVIDUAL POLICIES

International Healthcare Plans for China

Valid from 1<sup>st</sup> April 2020



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**Allianz**JD

# FLEXIBLE SOLUTIONS FOR EVERY STAGE OF YOUR LIFE

## A culture of care

We're proud of the personal touch, empathy and determination we bring to global healthcare.



### We have a plan for you

Simple modular plans with the ability to combine multiple plans



### Protecting you and your family

Ability to accept a wide range of pre-existing conditions



### Keeping it simple

Opportunity to transfer cover to an equivalent Allianz Care international healthcare plan without underwriting if relocating outside China\*

\* Subject to the availability of matching plan in the country you are moving to.



## We'll take care of it

You will have access to quality healthcare through our 'always on' support. We find solutions. We make it happen.



### A human approach to service

24/7 multilingual Helpline and Emergency Assistance services



### Simple direct billing service

We'll settle the medical bill directly with the provider for most in-patient treatments



### Quick and efficient

Fully completed medical claims processed within 48 hours



## A better quality of life

We designed services to help you live a longer and healthier life.



### Be well

Access to health and wellbeing benefits



### Comprehensive cover

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



### Digital solutions

MyHealth App - to give you easy and convenient access to your cover

## Closer to you

Making sure you have access to the right care.



### By your side

Hassle free services at your fingertip, such as hospital appointment booking, hospital representative and more



### The right help at the right time

Access to Medical Advisory Services: Whether it's talking to a doctor without leaving home, seeking expert second opinion, or recommendation on centres of excellence overseas, we offer consultations to help you make the most appropriate medical decisions when you need it



### Global network

Large network of over 900K - and growing  
- quality medical providers



## Policy terms and conditions

This Table of Benefits provides an outline of the cover we provide under each plan. All limits are per member, per Insurance Year, unless otherwise stated. Cover is subject to our policy terms and conditions, as detailed in our Individual Benefit Guide, which is issued to members upon policy inception. Details of our pre-authorization process can also be found in this guide, which is available on our website [https://www.jdallianz.com/en/products/individual\\_family/individualhealthcare/](https://www.jdallianz.com/en/products/individual_family/individualhealthcare/)

### Core Plans



Core Plan Benefits	Diamond Plus	Diamond Prime	Diamond Care
Maximum plan benefit in CNY	¥18,900,000	¥9,450,000	¥4,200,000

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

### In-patient benefits

	Private room	Private room	Semi-private room
Hospital accommodation*			
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*	✓	✓	¥84,000
Psychiatry and psychotherapy* (in-patient and day-care treatment only) (180 days waiting period applies)	✓	¥65,000	N/A
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*	✓	✓	✓
Out-patient surgery*	✓	✓	✓
Nursing at home or in a convalescent home* (immediately after or instead of hospitalisation)	¥35,000	¥25,000	N/A

Core Plan Benefits	Diamond Plus	Diamond Prime	Diamond Care
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)	¥35,000	¥20,000	¥10,000
Local ambulance	✓	✓	¥2,000
Emergency treatment outside area of cover (for trips of a maximum period of six weeks)	✓ max. 42 days	✓ max. 42 days	N/A
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*</li> </ul>	✓  ✓  ✓  Max. 7 days	✓  ✓  ✓  Max. 7 days	✓  ✓  ✓  Max. 7 days
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 the nearest appropriate medical centre. This 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*</li> </ul>	✓  ✓  ✓  Max. 7 days	✓  ✓  ✓  Max. 7 days	N/A  N/A  N/A  N/A
Expenses for one person accompanying an evacuated person*	¥25,000	¥25,000	¥25,000
Expenses for one person accompanying a repatriated person*	¥25,000	¥25,000	N/A
Travel costs of insured family members in the event of an evacuation*	¥17,000 per event	¥17,000 per event	¥17,000 per event
Travel costs of insured family members in the event of a repatriation*	¥17,000 per event	¥17,000 per event	N/A
Repatriation of mortal remains*	¥85,000	¥85,000	N/A
Travel costs of insured family members in the event of the repatriation of mortal remains*	¥17,000 per event	¥17,000 per event	N/A
Travel costs of insured members to be with a family member who is at peril of death or who has died	¥12,500	¥12,500	N/A
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"> <li>Purchase of a wig, prosthetic bra or other external prosthetic device for cosmetic purposes</li> </ul>	✓  ¥1,680	✓  ¥1,680	✓  ¥1,680
Complications of pregnancy* (in-patient and out-patient treatment) (180 days waiting period applies)	✓	✓	N/A
In-patient cash benefit (per night) (where treatment has been received free of charge)	¥1,000, max. 25 nights	¥1,000, max. 25 nights	¥500, 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)	¥6,500	¥5,500	N/A

Core Plan Benefits	Diamond Plus	Diamond Prime	Diamond Care
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)	¥6,500	N/A	N/A
Palliative care*	✓	✓	¥50,000
Long term care*	✓ max. 60 days	✓ max. 60 days	¥50,000, max. 60 days
Congenital conditions*	¥500,000	¥400,000	¥200,000

### Additional Core Plan Services

  <p>Talk-to-a-Doctor** offers access to senior licensed doctors in Asia for non-emergency health issues.</p>	✓	✓	✓
  <p>Expert Medical Opinion** offers access to multi-disciplinary specialists from all over the world to facilitate your medical decision-making and best course of treatment.</p>	✓	✓	✓
  <p>Overseas Treatment Recommendation** offers expert advice on finding the right doctor and hospital when you require overseas treatment.</p>	✓	✓	✓

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

\* Require pre-approval.

\*\* The Talk-to-a-Doctor, Expert Medical Opinion, and Overseas Treatment Recommendation Services are made available by Advance Medical Healthcare Management Consulting (Shanghai) Co. Ltd, ("Advance Medical"), subject to your acceptance of our terms and conditions. You understand and agree that Allianz Jingdong General Insurance Company Ltd. and Advance Medical are not responsible or liable for any claim, loss or damage directly or indirectly resulting from your use of the Talk-to-a-Doctor, Expert Medical Opinion, and Overseas Treatment Recommendation Services.

## Out-patient Plans

The following Out-patient Plans can be purchased with our Core Plans. They cannot be bought separately. Please note that the Diamond Plus Out-patient Plan can only be purchased with the Diamond Plus Core Plan.



Out-patient Plan Benefits	Diamond Plus	Diamond Prime	Diamond Care
Maximum plan benefit in CNY	No limit	¥75,000	¥45,000
Medical practitioner fees and prescription drugs (prescription drugs are those which legally can only be purchased when you have a doctor's prescription)	✓	✓	✓
Specialist fees	✓	✓	¥10,000

Out-patient Plan Benefits	Diamond Plus	Diamond Prime	Diamond Care
Diagnostic tests	✓	✓	¥10,000
Vaccinations	¥10,000	¥4,000	¥1,000
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)	✓	¥11,000	¥8,000
Prescribed physiotherapy (initially limited to 12 sessions per condition; limit also applies to prescribed and non-prescribed physiotherapy sessions, where combined)	✓	¥11,000	¥8,000
Non-prescribed physiotherapy	5 visits	5 visits	5 visits
Prescribed speech therapy, oculomotor therapy and occupational therapy*	✓	¥11,000	¥5,000
Psychiatry and psychotherapy (180 days waiting period applies)	30 visits	20 visits	N/A
Prescribed medical aids	✓	¥21,000	N/A
Prescribed glasses and contact lenses including eye examination	¥2,000	¥1,500	N/A
Dietician fees	4 visits	N/A	N/A

## Health and Wellbeing Plans

The following Health and Wellbeing Plan can be purchased with any of the Core Plans. It cannot be bought separately.



Health and Wellbeing Plan Benefits	Diamond
<p>Health and wellbeing checks including screening for the early detection of illness or disease</p> <p>Checks are limited to:</p> <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, four visits per insurance year for children under 2 years of age, two visits per insurance year for children aged 2 to 6 years).</li> <li>• BRCA1 and BRCA2 genetic test (where a direct family history exists)</li> </ul>	¥6,000

## Maternity Plans

The Diamond Plus Maternity Plan can only be purchased with the Diamond Plus Core Plan. Please note that an Out-patient Plan must be selected in conjunction with the 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	Diamond Plus Maternity Plan
Routine maternity* (In-patient and out-patient treatment) (180 days waiting period applies)	¥63,000 per pregnancy
Complications of childbirth* (In-patient treatment) (180 days waiting period applies)	¥126,000 per pregnancy

## Dental Plans

Diamond Plus Dental Plan can only be purchased if both the Diamond Plus Core Plan and Diamond Plus Out-patient Plan have been selected. Diamond Prime Dental Plan can be purchased with any of the Core Plans. Neither Dental Plan can be bought separately.



Dental and Optical Plan Benefits	Diamond Plus	Diamond Prime
Maximum plan benefit in CNY	No limit	¥15,000
Dental treatment	100% refund	80% refund
Dental surgery	100% refund	80% refund
Periodontics	80% refund	80% refund
Orthodontic treatment and dental prostheses (180 days waiting period applies)	65% refund, up to ¥45,000	50% refund

## Deductibles



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.

## Area of cover

Allianz Jingdong General Insurance Company Ltd. offers a choice of three options in relation to geographical cover:



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. The chosen area of cover will be specified in the Insurance Certificate.

## High Cost Providers



Members can select the medical provider of their choice. However, please be aware that treatment received at the below listed providers (High Cost Hospital/Clinics) will automatically include a 20% co-payment, which applies in addition to any other co-payment or deductible that applies to your policy. Should you wish to have unrestricted access to High Cost Providers, 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, if selected).

### High Cost Hospital / Clinic list<sup>3</sup>:

- 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

<sup>3</sup> The above list is subject to change. The latest list of high cost providers can be found on our website: [https://www.jdallianz.com/en/products/individual\\_family/individualhealthcare/](https://www.jdallianz.com/en/products/individual_family/individualhealthcare/)

## “Allianz MyHealth” app

The pioneering “Allianz 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 to 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 a claim in 3 simple steps and view your claims history.



### Symptom checker:

For a quick and easy evaluation of your symptoms.

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

“Allianz MyHealth” app is administered via our sister company, Allianz Care. All personal data within the “Allianz MyHealth” app is encrypted for data protection, plus most features are accessible even when offline.

For more information, please visit: <https://www.allianzcare.com/en/support/member-resources/my-health-app.html>



## Talk to us, we love to help!

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



### Helpline

From inside mainland China: 400 8866014

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