

FREQUENTLY ASKED QUESTIONS REGARDING MEDICAL PROVIDERS IN CHINA

CAN I CHOOSE A MEDICAL PROVIDER OF MY OWN CHOICE?

Yes, you are free to select the medical provider that you prefer. However, your policy with Allianz Jingdong General Insurance Company gives you the advantage of accessing our direct billing provider network, which covers more than 55 cities in mainland China with 480 hospitals and clinics (of which 90 are public). We can offer direct settlement for treatments at facilities within this medical provider network, i.e. we will pay your eligible treatment costs directly to your medical provider.

Please note that some medical providers are included in our list of High Cost Provider facilities: unless you have selected to have full cover when accessing these High Cost Providers, we will apply a co-payment to the cost of treatment received at their facilities. This co-payment applies in addition to any other co-payment or deductible payable on your policy.

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

Please note that 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 CAN I OBTAIN FULL COVER FOR TREATMENT AT ANY OF THE HIGH COST PROVIDERS?

If you purchased the individual and family plan, and you want to have full cover at the High Cost Provider facilities listed, please let us know in advance of your policy inception/renewal. The 20% co-payment can be removed when you incept/renew your policy 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).


If you are covered as part of a group scheme, and you want to have full cover at the High Cost Provider facilities listed, please contact your group scheme manager. The group plans can be upgraded at renewal to remove the co-payment by paying extra premium.

AM I COVERED IN PUBLIC HOSPITALS?

Yes, and we can arrange direct settlement of your claims costs in some of the top public hospitals across China, with access to excellent specialists and state-of-the-art medical equipment. Many of the public hospitals in China have a "VIP Wing" or "International Wing" which can provide you with access to high quality treatment across a wide range of specialities via an appointment-based service.

We also have numerous agreements in place with public facilities outside of China: to locate an hospital outside of China, you can avail of our Medical Provider Finder (available at: <https://www.allianz360.com/allianzworldwidecare/index.htm>).

If you need assistance in finding a suitable facility, our Helpline will be happy to assist you on:

 400 8866014 (from inside mainland China)
(+ 86) 10 85355624 (from outside mainland China)

WHAT DO I DO IF I NEED TO BE ADMITTED TO HOSPITAL?

For planned hospital admissions, we require a Treatment Guarantee Form to be submitted in advance, so that we can approve your treatment and organise settlement of your eligible costs directly with your medical provider. Please follow the steps below:



Download a Treatment Guarantee Form from our website: <https://www.allianz360.com/allianzworldwidecare/index.htm>



Send the completed form to us at least **five working days before treatment**. You can send it by email, fax or post to the address shown on the form.

If your treatment is taking place within 72 hours, please note that our Helpline can take Treatment Guarantee Form details over the phone.

In the event of an emergency admission to hospital, please get the emergency treatment you need and call us in case you need any advice or support. Please note that either you, your doctor, one of your dependants or a colleague needs to call our Helpline (**within 48 hours** of the emergency) to inform us of the hospitalisation. We can take Treatment Guarantee Form details over the phone when you call us.

AM I COVERED TO BE TAKEN TO THE HOSPITAL BY AMBULANCE?

Yes. Your Core Plan includes a benefit for “Local ambulance” (please check your Table of Benefits to verify if a benefit limit applies to your cover).

HOW CAN I FIND A PROVIDER CLOSE TO ME?

If you need to find a medical provider in your home country or abroad, you can access the Medical Provider directory available from our website:

 www.allianz360.com/allianzworldwidecare/index.htm

The Medical Provider directory is handled by our sister company Allianz Care. This online directory 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. Users can also search under Medical Practitioner categories e.g. Internal Medicine, as well as by specialty e.g. General Surgery, Neurosurgery or Traumatology etc. **You are not restricted to using the providers listed in this directory.**

CAN MY TREATMENT COSTS BE SETTLED DIRECTLY AT ANY MEDICAL PROVIDER?

If you attend any medical provider included in our network, we will settle your eligible costs directly with your provider. You will be required however to pay any ineligible costs, deductible or co-payment amount that may apply to your policy, at the time of treatment. Outside of our medical provider network, wherever possible, we will also endeavour to settle your claims costs directly; however, **for instances where the provider in question is not in a position to accept a direct billing guarantee from us, in such cases, please pay the bill with the medical provider at the time of treatment and claim back the eligible expenses from us.** We will endeavour to process your claim within 48 hours of receipt of the fully completed claim.

WHAT IS A DEDUCTIBLE AND HOW DOES IT WORK?

Deductible is the part of the cost that is payable by you and that we deduct from the amount we will pay. Where Core Plan Deductibles apply, they are payable per person per Insurance Year. Where Out-patient Plan Deductibles apply, they are payable per person per out-patient consultation, unless your Table of Benefits states otherwise. Deductibles may apply to the Core, Out-patient, Health and Wellbeing Plans individually, or to a combination of these plans.

Please refer to your Table of Benefits to confirm if your cover includes deductibles.

WHAT HAPPENS IF I HAVE A DEDUCTIBLE ON MY POLICY AND I RECEIVE OUT-PATIENT TREATMENT AT A PUBLIC HOSPITAL IN CHINA?

If you have selected a deductible on your policy and are treated in a public facility in China, we will not apply the deductible to your claim. We will reimburse your eligible medical costs in full, in accordance with the benefit entitlements on the healthcare plan you selected.

WHAT HAPPENS IF I HAVE A DEDUCTIBLE OR CO-PAYMENT ON MY POLICY AND I RECEIVE OUT-PATIENT TREATMENT AT A PRIVATE HOSPITAL?

If you have selected a deductible on your policy or are receiving treatment that is subject to a co-payment (e.g. dental treatment), **it will be necessary for you to settle the deductible or co-payment amount directly with your medical provider at the time of treatment.** Your medical provider will (where possible) then claim the remaining costs from us on your behalf.

IF YOU WISH TO ASK US ANY MORE QUESTIONS, OUR HELPLINE WILL BE HAPPY TO ASSIST YOU:

24/7 Helpline

 Telephone: From inside mainland China: 4008866014
From outside mainland China: (+ 86) 10 85355624

 Email: Health.ClientServices@allianz.cn

 www.allianz360.com/allianzworldwidecare/index.htm

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.

AWP Health & Life SA, acting through its Irish Branch, is engaged by the insurer for the administration of the insurance policy outside mainland China. AWP Health & Life SA is a limited company governed by the French Insurance Code. Registered in France: No. 401 154 679 RCS Bobigny. Irish Branch registered in the Irish Companies Registration Office, registered No.: 907619, address: 15 Joyce Way, Park West Business Campus, Nangor Road, Dublin 12, Ireland. Allianz Care and Allianz Partners are registered business names of AWP Health & Life SA.