



TABLE OF BENEFITS SMALL GROUP SCHEMES

International Healthcare Plans for China

Valid from 1st April 2020

The following plans are available on a full medical underwriting basis for small group schemes (three to nine employees). For qualifying schemes of ten employees or more, the following plans are available on a medical history disregarded basis (non-underwritten).



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.



Allianz JD

REASONS TO CHOOSE US

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

We offer tailor-made plans for large corporate groups



Widest range of health benefits in the market

One single point of contact for Health, Medical Advisory Service, as well as Health and Protection Services



Our plans are very flexible

Opportunity to transfer cover to an equivalent Allianz Care international healthcare plan, for staff relocating outside China*

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



We'll take care of it

Your staff 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



Driving savings

Effective, proven cost containment and fraud prevention methods



A better quality of life

We designed services to help your staff live a healthier life.



Be well

Access to health and wellbeing benefits



Comprehensive cover

One of the most comprehensive oncology benefits on the market



Digital solutions

MyHealth app - to give you and your staff easy and convenient access to your cover

Closer to you

Making sure your staff have access to the right care.



Global network

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



The right help at the right time

Access to Employee Assistance Programme: Whether it's helping your staff with cross-culture transition, coping with cultural shock or dealing with stress, we offer consultations to help your staff deal with the challenging situations of daily life



Being informed, being safe

Access to Travel Security Services: Employees can talk to a security specialist for any safety concerns associated with a travel destination



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 Employee 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/healthcare/

Core and Out-Patient Plans



Core Plan Benefits	Compass Plus	Compass Prime	Compass Select	Compass Care
Maximum plan benefit in CNY	¥26,000,000	¥15,000,000	¥10,000,000	¥8,000,000
Provider Co-payment with High Cost Providers The co-payment selected is applied across all plans. Please refer to the end of this document for a complete list of High Cost Providers.	0%/20%/30%/100%	0%/20%/30%/100%	0%/20%/30%/100%	0%/20%/30%/100%

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	Private room
Hospital accommodation*	Private room	Private room	Semi-private room	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) (180 days waiting period applies)	✓	¥50,000	¥50,000	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*	✓	✓	✓	✓

Core Plan Benefits	Compass Plus	Compass Prime	Compass Select	Compass Care
Out-patient surgery*	✓	✓	✓	✓
Nursing at home or in a convalescent home* (immediately after or instead of hospitalisation)	✓ max. 100 days	¥21,000	¥21,000	N/A
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)	✓	¥21,000	¥21,000	¥21,000
Local ambulance	✓	✓	✓	¥4,200
Emergency treatment outside area of cover (for trips of a maximum period of six weeks)	✓ max. 42 days	✓ max. 42 days	✓ max. 42 days	✓ max. 42 days
Medical evacuation* <ul style="list-style-type: none"> • 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
Expenses for one person accompanying an evacuated person*	¥25,200	¥25,200	¥25,200	¥25,200
Travel costs of insured family members in the event of an evacuation*	¥16,800 per event	¥16,800 per event	¥16,800 per event	¥16,800 per event
Repatriation of mortal remains*	¥84,000	¥84,000	¥84,000	¥84,000
Travel costs of insured family members in the event of the repatriation of mortal remains*	¥16,800 per event	¥16,800 per event	¥16,800 per event	¥16,800 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 	✓ ¥1,680	✓ ¥1,680	✓ ¥1,680	✓ ¥1,680
Complications of pregnancy* (180 days waiting period applies)	✓	✓	✓	✓
Emergency out-patient treatment	¥6,300	¥6,300	¥6,300	¥6,300
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)	¥6,300	¥6,300	N/A	N/A
Palliative care* (In-patient, day-care and out-patient treatment)	✓	✓	✓	✓
Long term care*	✓ max. 60 days	✓ max. 60 days	✓ max. 60 days	✓ max. 60 days
Congenital conditions*	¥60,000	¥60,000	¥60,000	¥60,000

Core Plan Benefits	Compass Plus	Compass Prime	Compass Select	Compass Care
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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>	✓	✓	✓	✓
  <p>Employee 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, on-line chat and email) • 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 	✓	✓	✓	✓

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.

*** These Employee Assistance Programme Services are made available by Morneau Shepell Limited, subject to your acceptance of our terms and conditions. You understand and agree that Allianz Jingdong General Insurance Company Ltd. Is not responsible or liable for any claim, loss or damage directly or indirectly resulting from your use of the Employee Assistance Programme.

**** The Travel Security Services are made available by WorldAware LTD, subject to your acceptance of our terms and conditions. You understand and agree that Allianz Jingdong General Insurance Company Ltd. Is not responsible or liable for any claim, loss or damage directly or indirectly resulting from your use of the Travel Security Services.

Out-patient Plans and Deductibles

Our Out-patient Plans are sold in conjunction with our Core Plans.



Out-patient Plan Benefits	Compass Plus	Compass Prime	Compass Select	Compass Care
Maximum plan benefit for out-patient treatments	No limit	No limit	¥50,000	N/A
Medication <ul style="list-style-type: none"> • Prescription drugs Prescription drugs are those which legally can only be purchased when you have a doctor's prescription • Prescribed drugs Must be prescribed by a physician, although a prescription is not legally required for purchase 	✓	✓	✓	N/A
Medical practitioner fees and specialist fees	✓	✓	✓	N/A
Diagnostic tests	✓	✓	✓	N/A
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)	✓	¥20,000	¥9,450	N/A
Prescribed physiotherapy (initially limited to 12 sessions per condition)	✓	¥20,000	¥9,450	N/A
Prescribed speech therapy, oculomotor therapy and occupational therapy*	✓	¥9,450	¥9,450	N/A
Psychiatry and psychotherapy (180 days waiting period applies)	30 visits	20 visits	N/A	N/A
Prescribed medical aids	✓	¥21,000	N/A	N/A

Deductibles applicable to the Out-patient Plan Benefits

To reduce your premium, simply select an Out-patient Plan deductible from the list below and read across to find the relevant discount. Our premiums are expressed in whole numbers (i.e. without any cents), therefore, percentages may be slightly higher or lower than those stated below. Please note that you do not need to pay the out-patient plan deductibles for treatment received at a public hospital. Where a deductible is selected, it is payable per person, per out-patient consultation¹.

Optional Out-patient Plan Deductibles	Discount on Out-patient Plan Premium
No deductible	0% premium discount
¥200 deductible	5% premium discount
¥400 deductible	10% premium discount

¹ Deductibles apply only to the following:

- Medical practitioner and specialist consultation
- Psychiatry and psychotherapy consultation

Health and Wellbeing Plans

The following Health and Wellbeing Plans are optional. They can be purchased with any of the integrated Core Plan and Out-patient Plan. They cannot be bought separately.



Health and Wellbeing Plan Benefits	Compass Health and Wellbeing Plan A (Only available for Compass Plus and Compass Prime)	Compass Health and Wellbeing Plan B (Only available for Compass Plus, Compass Prime and Compass Select)
Maximum plan benefit	¥10,000	¥5,000
Health and wellbeing checks including screening for the early detection of illness or disease Checks are limited to: <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) Cancer screening <ul style="list-style-type: none"> Annual pap smear Mammogram (every two years for women aged 45+, or earlier where a family history exists) Prostate screening (yearly for men aged 50+, or earlier 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 Bone densitometry (every five years for women aged 50+) 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). BRCA1 and BRCA2 genetic test (where a direct family history exists) 	<p>✓</p> <p>N/A</p>	
Vaccination (for adults and children aged one year or older)	✓	✓

Maternity Plans

The following Maternity Plans are optional. They can be purchased with any of the integrated Core Plan and Out-patient Plan. They cannot be bought separately.



Maternity Plan Benefits	Compass Maternity Plan A (Only available for Compass Plus and Compass Prime)	Compass Maternity Plan B (Only available for Compass Plus, Compass Prime and Compass Select)
Routine maternity* (In-patient and out-patient treatment) (180 days waiting period applies)	¥60,000 per pregnancy	¥40,000 per pregnancy
Complications of childbirth* (In-patient treatment) (180 days waiting period applies)	¥120,000 per pregnancy	¥80,000 per pregnancy
Infant vaccination (for infants under 12 months old)	¥4,000	¥2,000

Dental and Optical Plans

The following Dental and Optical Plans are optional. They can be purchased with any of the integrated Core Plan and Out-patient Plan. They cannot be bought separately.



Dental and Optical Plan Benefits	Compass Dental and Optical Plan A	Compass Dental and Optical Plan B
Maximum plan benefit	¥10,000	¥5,000
Preventive dental treatment (preventative dental treatment refers to a check-up, x-rays, scaling and polishing)	✓ twice per policy year	✓ once per policy year
Dental treatment	80% refund	80% refund
Dental surgery	80% refund	80% refund
Periodontics	80% refund	80% refund
Orthodontic treatment and dental prostheses (180 days waiting period applies)	50% refund	50% refund
Prescribed glasses and contact lenses including eye examination	¥1,500	N/A

Compass Repatriation Plan

The following Repatriation Plan is optional. It can be purchased with any of the integrated Core Plan and Out-patient Plan. It cannot 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* • Where ongoing treatment is required, we will cover hotel accommodation costs* • Repatriation 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
Expenses for one person accompanying a repatriated person*	¥25,200
Travel costs of insured family members in the event of a repatriation*	¥16,800 per event
Travel costs of insured members to be with a family member who is at peril of death or who has died	¥12,600

Area of cover

Allianz Jingdong General Insurance Company Ltd. offers a choice of four 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



Mainland China

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 Providers) will be subjected to a selected co-payment, which applies in addition to any other co-payment that applies to your policy.

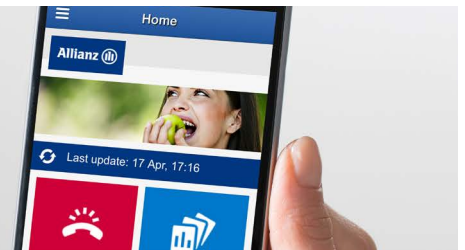
High Cost Hospital / Clinic list¹:

- 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

¹ 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/healthcare/

“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” 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**

From outside mainland China: **(+ 86) 10 85355624**



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Beijing 100176,
People's Republic of China



https://www.jdallianz.com/en/products/individual_family/healthcare/

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. 14400005517258765.

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.