



ALLIANZ MEDICAL PROTECT

SUMMARY OF BENEFITS

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Company's Registration No:
T11FC0131K

WE'LL TAKE CARE OF YOUR MEDICAL EXPENSES SO THAT YOU DON'T HAVE TO

Allianz Medical Protect provides comprehensive protection to ease your financial burden from medical costs

WHY ALLIANZ MEDICAL PROTECT?



Comprehensive Coverage

for Hospitalisation, General Practitioner (GP) and Specialist (SP).



High Limit per Disability

of up to \$150,000 for your peace of mind while you focus on recovery.



Flexibility to suit your needs

with multiple options of deductibles to reduce your premium.



Virtual Doctor Consultation¹

24 hours a day on demand from the comfort of your home.



Protection for the whole family

including infants (from the age of 30 days) and children.



Medication Delivery²

to your doorstep within 3 hours at no additional cost or charge.

Allianz Medical Protect Benefits Table

Plan Name	Gold	Platinum
Maximum Limits per Disability for Sections A, B and C	\$150,000	\$150,000
Ward Class	Standard 1-bedded public hospital	Standard 1-bedded private hospital
Pro-ration Factor	50% for private hospital	N/A
Benefits	Benefits Limits (SGD)	
(A) Hospitalisation Benefits		
Daily Room and Board	As charged Max. 120 days	As charged Max. 120 days
Daily Intensive Care Unit		
Surgical Fees	As charged	As charged
Anaesthetist Fees		
Operating Theatre Charges		
Hospital Miscellaneous Services		
In-hospital Physician or Specialist Visit	As charged Max. 2 visits per day; 120 days per period of insurance	As charged Max. 2 visits per day; 120 days per period of insurance
Pre-hospitalisation Diagnostic Tests	As charged Payable if it leads to hospitalisation or day surgery within 90 days	As charged Payable if it leads to hospitalisation or day surgery within 90 days
Pre-hospitalisation Consultation		
Post-hospitalisation Treatment	As charged Non-physiotherapy treatment: Max. 90 days after discharge or completion of day surgery Physiotherapy treatment: Max. 60 days after discharge or completion of day surgery; Max. 10 treatments per period of insurance	As charged Non-physiotherapy treatment: Max. 90 days after discharge or completion of day surgery Physiotherapy treatment: Max. 60 days after discharge or completion of day surgery; Max. 10 treatments per period of insurance
Home Nursing following Hospital Discharge	As charged Max. 26 weeks per period of insurance	As charged Max. 26 weeks per period of insurance
(B) Supplementary Benefits		
Local Ambulance Services	As charged	As charged

Companion Bed	As charged	As charged
Emergency Accident Outpatient Treatment	As charged Max. 30 days from the date of accident	As charged Max. 30 days from the date of accident
Emergency Accident Dental Treatment		
(C) Cancer & Kidney Major Outpatient Treatment Benefits		
Outpatient Cancer Treatment	As charged	As charged
Outpatient Kidney Dialysis Treatment	As charged	As charged

Allianz Medical Protect Outpatient Riders (Optional)

Plan Name	Classic	Elite
Maximum amount per Period of Insurance for Sections D and E	\$7,500	\$15,000
Outpatient Benefits	Benefits Limits (SGD)	
(D) General Practitioner (GP) Benefits		
Panel GP	As charged \$5 co-payment per visit	As charged
Polyclinics	As charged	As charged
Non-panel GP	\$35 per visit, \$5 co-payment per visit	\$35 per visit
Traditional Chinese Medicine (TCM)	As charged	As charged
Accident & Emergency (A&E) Department	\$80 per visit	\$80 per visit
(E) Specialist Care Benefits		
Panel Specialist	With referral letter: \$50 co-payment per visit Without referral letter: \$200 per visit \$50 or 10% co-payment*	With referral letter: As charged Without referral letter: \$200 per visit
Non-panel Specialist	With referral letter: \$50 or 15% co-payment* Without referral letter: \$200 per visit \$50 or 15% co-payment*	With referral letter: As charged Without referral letter: \$200 per visit

*Whichever is higher



HOW ALLIANZ MEDICAL PROTECT WORKS?

Case Illustration 1

Mark, aged 40, purchased the Allianz Medical Protect Platinum Plan (\$30,000 deductible) and added the Elite Rider for an annual premium of \$1,553.64.

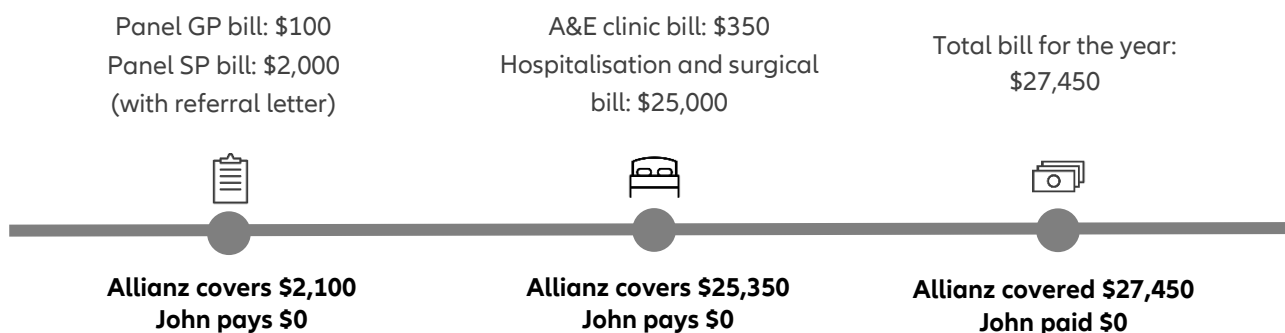
After experiencing persistent cough and shortness of breath, Mark went for a checkup with a panel GP and was referred to see a lung specialist. He was diagnosed with lung cancer, underwent surgery and was hospitalised in a private hospital (standard 1-bedded) for 10 days.



Case Illustration 2

John purchased Allianz Medical Protect Platinum Plan (\$0 deductible) and added the Elite Rider for his son, Ethan, aged 7, for an annual premium of \$3,017.40.

Ethan was diagnosed with severe eczema and visited a skin specialist for treatments. In the same year, Ethan was admitted into the A&E clinic at a private hospital after experiencing severe pain in his lower right abdomen. He was diagnosed with acute appendicitis, underwent surgery and was hospitalised in a private hospital (standard 1-bedded) for 3 days.



WHO CAN PURCHASE ALLIANZ MEDICAL PROTECT?

The Insured Person must be:

- Holding a valid Singapore identification document such as a Singapore NRIC, Employment Pass, Work Permit, Long Term Visit Pass, Student Pass, Dependent's Pass or other recognised work pass entitling the holder thereof to enter and remain in Singapore.
- Between 30 days and 65 years old (both ages inclusive) to purchase the Allianz Medical Protect Plans and up to 75 years old for renewals. For Outpatient Riders, renewals will be up to 70 years old.

Medical Protect Plan - Annual Premium Table (in SGD inclusive of GST)

Age Bands	Zero Deductible		\$15,000 Deductible		\$30,000 Deductible		\$50,000 Deductible	
	Gold	Platinum	Gold	Platinum	Gold	Platinum	Gold	Platinum
0 - 5	3,620.88	4,558.20	706.20	885.96	449.40	577.80	321.00	398.04
6 - 17	1,566.48	1,938.84	308.16	372.36	205.44	256.80	128.40	179.76
18 - 25	1,682.04	2,092.92	321.00	398.04	205.44	256.80	154.08	179.76
26 - 30	1,682.04	2,092.92	321.00	398.04	205.44	256.80	154.08	179.76
31 - 35	2,041.56	2,542.32	398.04	475.08	256.80	321.00	179.76	231.12
36 - 40	2,041.56	2,542.32	398.04	475.08	256.80	321.00	179.76	231.12
41 - 45	2,670.72	3,351.24	526.44	654.84	321.00	423.72	231.12	308.16
46 - 50	3,351.24	4,173.00	654.84	808.92	423.72	526.44	308.16	346.68
51 - 55	4,327.08	5,418.48	834.60	1,052.88	552.12	680.52	372.36	475.08
56 - 60	5,688.12	7,126.20	1,104.24	1,386.72	706.20	885.96	500.76	629.16
61 - 65	6,741.00	8,435.88	1,309.68	1,630.68	860.28	1,052.88	577.80	731.88
66 - 70*	8,936.64	11,183.64	1,733.40	2,169.96	1,129.92	1,412.40	783.24	975.84
71 - 75*	12,262.20	15,305.28	2,362.56	2,940.36	1,540.80	1,913.16	1,052.88	1,335.36

Outpatient Riders Plan - Annual Premium Table (in SGD inclusive of GST)

Age Bands	Outpatient Classic	Outpatient Elite
0 - 5	1,438.08	1,630.68
6 - 17	937.32	1,078.56
18 - 25	975.84	1,104.24
26 - 30	975.84	1,104.24
31 - 35	1,078.56	1,232.64
36 - 40	1,078.56	1,232.64
41 - 45	1,232.64	1,412.40
46 - 50	1,386.72	1,592.16
51 - 55	1,566.48	1,784.76
56 - 60	1,810.44	2,067.24
61 - 65	1,964.52	2,247.00
66 - 70*	2,259.84	2,568.00

*For renewal only

Medical Protect Plan - Monthly Premium Table (in SGD inclusive of GST)

Age Bands	Zero Deductible		\$15,000 Deductible		\$30,000 Deductible		\$50,000 Deductible	
	Gold	Platinum	Gold	Platinum	Gold	Platinum	Gold	Platinum
0 - 5	301.74	379.85	58.85	73.83	37.45	48.15	26.75	33.17
6 - 17	130.54	161.57	25.68	31.03	17.12	21.40	10.70	14.98
18 - 25	140.17	174.41	26.75	33.17	17.12	21.40	12.84	14.98
26 - 30	140.17	174.41	26.75	33.17	17.12	21.40	12.84	14.98
31 - 35	170.13	211.86	33.17	39.59	21.40	26.75	14.98	19.26
36 - 40	170.13	211.86	33.17	39.59	21.40	26.75	14.98	19.26
41 - 45	222.56	279.27	43.87	54.57	26.75	35.31	19.26	25.68
46 - 50	279.27	347.75	54.57	67.41	35.31	43.87	25.68	28.89
51 - 55	360.59	451.54	69.55	87.74	46.01	56.71	31.03	39.59
56 - 60	474.01	593.85	92.02	115.56	58.85	73.83	41.73	52.43
61 - 65	561.75	702.99	109.14	135.89	71.69	87.74	48.15	60.99
66 - 70*	744.72	931.97	144.45	180.83	94.16	117.70	65.27	81.32
71 - 75*	1,021.85	1,275.44	196.88	245.03	128.40	159.43	87.74	111.28

Outpatient Riders Plan - Monthly Premium Table (in SGD inclusive of GST)

Age Bands	Outpatient Classic	Outpatient Elite
0 - 5	119.84	135.89
6 - 17	78.11	89.88
18 - 25	81.32	92.02
26 - 30	81.32	92.02
31 - 35	89.88	102.72
36 - 40	89.88	102.72
41 - 45	102.72	117.70
46 - 50	115.56	132.68
51 - 55	130.54	148.73
56 - 60	150.87	172.27
61 - 65	163.71	187.25
66 - 70*	188.32	214.00

*For renewal only

HOW TO REACH US?



1800 222 1818 (Local)
+65 6222 1919 (Overseas)



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Singapore 018961



General Enquiries: customerservice@allianz.com.sg
(Mondays to Fridays except for Public Holidays, 9am to 5pm)

Important Notes

Terms defined herein shall bear the same definitions as prescribed in the Policy Wording

1. Service is applicable when you purchase the optional outpatient rider (Classic or Elite).
2. Service is applicable when you purchase the optional outpatient rider (Classic or Elite). Medicine delivery service is available within 3 hours between 8am to 11pm, Mondays to Sundays including Public Holidays.
3. Pre-existing medical conditions are not covered by this plan. Allianz strongly recommend that you read the full list of exclusions and all terms and conditions when you receive your policy contract.
4. This is an annual renewable policy subject to the terms and conditions and payment of premium.
5. Premiums payable for this coverage may change when the Insured Person reaches the next age band at policy renewal.
6. Premium rates are not guaranteed and may be increased or varied by Allianz:
 - a. when a material change in risk occurs or
 - b. when there is a general rate increase affecting all policyholders reflecting Allianz's actual or anticipated results in this class of business.
7. Allianz reserves the right to alter the Policy terms during any Period of Insurance as Allianz reasonably considers appropriate or if the Policy or Allianz is affected by a change in legislation or taxation, or any judicial decision. Allianz will give the Policyholder 30 days' written notice of any such alteration.
8. The Policyholder/Insured Person has the duty to disclose fully and faithfully the facts he/she knows or ought to know. Non-disclosure of important or accurate information could lead to the policy being voided and your claim declined.
9. This is only product information provided by Allianz. You may wish to seek advice from a qualified advisor before making a commitment to purchase the policy. In the event that you choose not to seek advice from a qualified advisor, you should consider whether the policy in question is suitable for you. Buying health insurance products that are not suitable to you may impact your ability to finance your future healthcare needs. You can find the full terms and conditions and policy wording at <https://www.agcs.allianz.com/global-offices/singapore/partnership-bancassurance.html>
10. Allianz Medical Protect is underwritten by Allianz Global Corporate & Specialty SE Singapore Branch (Allianz). This Policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your Policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact Allianz or visit the GIA or SDIC websites (www.gia.org.sg or www.sdic.org.sg).