

Welcome to Allianz

We are delighted to be looking after you. To start, we want to ensure that your transition to your new Allianz policy is as smooth as possible. That's why we're offering you an Allianz plan that is the closest match to the Aetna plan you are on, so your cover remains as consistent as possible. Depending on your plan, you may also find new benefits, so we encourage you to review your Table of Benefits in detail.

In this document, we help you compare your current Aetna plan to your new Allianz plan. The complete overview of your new cover is in your Table of Benefits. All the applicable terms and conditions are detailed in the Individual Benefit Guide, available to download from <https://www.agcs.allianz.com/global-offices/hong-kong/partnership-allianz-care.html>.

If you have any questions about the information in this document, please do not hesitate to contact us. We're here to help.

Your new Allianz plan

Please note that in the tables below, the ✓ symbol means 'Covered in full up to the maximum plan limit'.

If you're currently on an Aetna IHP (International Healthcare Plan) Major Medical plan...

...you will be moving to our **Care Plus** Core Plan.

How your current and new plan compare:

| | Your current Aetna plan | Your new Allianz plan |
|--|---------------------------------|---|
| Maximum Plan Limit | \$1,600,000 | \$4,000,000 |
| In-patient room type | Private room | Private room |
| In-patient and day-care treatment | ✓ | ✓ |
| In-patient psychiatry and psychotherapy | Max. 30 days | ✓ |
| Cancer treatment | ✓ | ✓ |
| Congenital conditions | \$100,000 per medical condition | \$25,000 per Insurance Year |
| Out-patient day-to-day costs | Not covered | Not covered |
| Out-patient scans | ✓ | ✓ |
| Maintenance of chronic conditions | Not covered | Treatment and procedures for these are covered under several plan benefits* |
| Routine health checks | Not covered | Not covered |
| Vaccinations | Not covered | Not covered |
| Out-patient psychiatry and psychotherapy | Not covered | Not covered |

| | | |
|------------------------------------|---|--|
| <i>Complications of pregnancy</i> | Covered in full for pregnancies from natural conception | ✓ |
| <i>Complications of childbirth</i> | Not covered for pregnancies from assisted conception | Not covered |
| <i>Medical evacuation</i> | Covered in full for emergencies only | Covered in full for emergency and non-emergency |
| <i>Dental cover</i> | Covered in full for accidental damage only | Covered in full for emergency in-patient dental treatment only |

*See your Table of Benefits for details of all benefits included

And if you currently have an excess, note that Allianz calls it a 'deductible':

| If you are on this Aetna excess... | ...then you are moving to this Allianz deductible |
|---|--|
| \$1,000 per medical condition | \$1,015 per Insurance Year |
| \$5,000 per medical condition | \$4,050 per Insurance Year |

If you currently have the Extended evacuation cover...

...you will be moving to our **Repatriation** Plan.

If you're currently on an Aetna IHP Foundation plan...








...you will be moving to our **Care Plus** Core Plan and **Active Plus** Out-patient Plan.

How your current and new plan compare:

| | Your current Aetna plan | Your new Allianz plan |
|---|---|---|
| <i>Maximum Plan Limit</i> | \$1,600,000 | \$4,000,000 |
| <i>In-patient room type</i> | Private room | Private room |
| <i>In-patient and day-care treatment</i> | ✓ | ✓ |
| <i>In-patient psychiatry and psychotherapy</i> | Max. 30 days | ✓ |
| <i>Cancer treatment</i> | ✓ | ✓ |
| <i>Congenital conditions</i> | \$100,000 per medical condition | \$25,000 per Insurance Year |
| <i>Out-patient day-to-day costs</i> | ✓ | \$11,780 (limit shared with other benefits) |
| <i>Out-patient scans</i> | ✓ | ✓ |
| <i>Maintenance of chronic conditions</i> | Not covered | Treatment and procedures for these are covered under several plan benefits* |
| <i>Routine health checks</i> | Not covered | \$810 |
| <i>Vaccinations</i> | Not covered | \$400 |
| <i>Out-patient psychiatry and psychotherapy</i> | \$5,000 | 20 visits |
| <i>Complications of pregnancy</i> | Covered in full for pregnancies from natural conception | ✓ |
| <i>Complications of childbirth</i> | Not covered for pregnancies from assisted conception | Not covered |
| <i>Medical evacuation</i> | Covered in full for emergencies only | Covered in full for emergency and non-emergency |
| <i>Dental cover</i> | Covered in full for accidental damage only | Covered in full for emergency in-patient dental treatment only |

*See your Table of Benefits for details of all benefits included

And if you currently have an excess, note that Allianz calls it a 'deductible':

| If you are on this Aetna excess... | ... | ...then you are moving to this Allianz deductible |
|--|---|---|
| \$100 per medical condition (standard) |  | No deductible |
| \$50 per medical condition |  | No deductible |
| \$250 per medical condition |  | No deductible |
| \$500 per medical condition |  | No deductible |
| \$1,000 per medical condition |  | \$1,015 per Insurance Year |
| \$2,000 per medical condition |  | \$2,025 per Insurance Year |
| \$5,000 per medical condition |  | \$4,050 per Insurance Year |

If you currently have the Extended evacuation cover...

...you will be moving to our **Repatriation Plan**.

If you're currently on an Aetna IHP Lifestyle plan...




...you will be moving to our **Care Plus Core Plan, Active Plus Out-patient Plan and Repatriation Plan**.

How your current and new plan compare:

| | Your current Aetna plan | Your new Allianz plan |
|---|---|---|
| <i>Maximum Plan Limit</i> | \$1,600,000 | \$4,000,000 |
| <i>In-patient room type</i> | Private room | Private room |
| <i>In-patient and day-care treatment</i> | ✓ | ✓ |
| <i>In-patient psychiatry and psychotherapy</i> | Max. 30 days | ✓ |
| <i>Cancer treatment</i> | ✓ | ✓ |
| <i>Congenital conditions</i> | \$100,000 per medical condition | \$25,000 per Insurance Year |
| <i>Out-patient day-to-day costs</i> | ✓ | \$11,780 (limit shared with other benefits) |
| <i>Out-patient scans</i> | ✓ | ✓ |
| <i>Maintenance of chronic conditions</i> | \$15,000 | Treatment and procedures for these are covered under several plan benefits* |
| <i>Routine health checks</i> | Not covered | \$810 |
| <i>Vaccinations</i> | Not covered | \$400 |
| <i>Out-patient psychiatry and psychotherapy</i> | \$5,000 | 20 visits |
| <i>Complications of pregnancy</i> | Covered in full for pregnancies from natural conception | ✓ |
| <i>Complications of childbirth</i> | Not covered for pregnancies from assisted conception | Not covered |
| <i>Medical evacuation</i> | Covered in full for emergencies only | Covered in full for emergency and non-emergency |
| <i>Dental cover</i> | Covered in full for accidental damage only | Covered in full for emergency in-patient dental treatment only |

*See your Table of Benefits for details of all benefits included

And if you currently have an excess, note that Allianz calls it a 'deductible':

| If you are on this Aetna excess... | ... | ...then you are moving to this Allianz deductible |
|--|---|---|
| \$100 per medical condition (standard) |  | No deductible |
| \$50 per medical condition |  | No deductible |
| \$250 per medical condition |  | No deductible |

If you currently have the Extended evacuation cover...

...you will be moving to our **Repatriation Plan**.

If you're currently on an Aetna IHP Lifestyle Plus plan...

...you will be moving to our **Care Plus Core Plan, Active Plus Out-patient Plan, Bloom Maternity Plan, Smile Dental Plan and Repatriation Plan**.

How your current and new plan compare:

| | Your current Aetna plan | Your new Allianz plan |
|---|--|--|
| <i>Maximum Plan Limit</i> | \$1,600,000 | \$4,000,000 |
| <i>In-patient room type</i> | Private room | Private room |
| <i>In-patient and day-care treatment</i> | ✓ | ✓ |
| <i>In-patient psychiatry and psychotherapy</i> | Max. 30 days | ✓ |
| <i>Cancer treatment</i> | ✓ | ✓ |
| <i>Congenital conditions</i> | \$100,000 per medical condition | \$25,000 per Insurance Year |
| <i>Out-patient day-to-day costs</i> | ✓ | \$11,780 (limit shared with other benefits) |
| <i>Out-patient scans</i> | ✓ | ✓ |
| <i>Maintenance of chronic conditions</i> | \$15,000 | Treatment and procedures for these are covered under several plan benefits* |
| <i>Routine health checks</i> | Not covered | \$810 |
| <i>Vaccinations</i> | Not covered | \$400 |
| <i>Out-patient psychiatry and psychotherapy</i> | \$5,000 | 20 visits |
| <i>Routine maternity</i> | \$10,000 per pregnancy, subject to 20% co-insurance | \$6,750 per pregnancy No co-payment applies |
| <i>Complications of pregnancy</i> | Covered in full for pregnancies from natural conception | ✓ |
| <i>Complications of childbirth</i> | \$10,000 per pregnancy, for pregnancies from assisted conception, subject to 20% co-insurance | \$13,500 per pregnancy |
| <i>Medical evacuation</i> | Covered in full for emergencies only | Covered in full for emergency and non-emergency |
| <i>Dental cover</i> | Covered in full for accidental damage \$1,500 25% co-insurance (further limit of \$700 applies to routine dental treatment) | Covered in full for emergency in-patient dental treatment \$1,500 20% co-payment 50% co-payment for 'Dental prosthesis' and 'Orthodontic treatment' |

*See your Table of Benefits for details of all benefits included

And if you currently have an excess, note that Allianz calls it a 'deductible':

| If you are on this Aetna excess... | ...then you are moving to this Allianz deductible |
|---|--|
| \$100 per medical condition (standard) | No deductible |
| \$50 per medical condition | No deductible |
| \$250 per medical condition | No deductible |

If you currently have the Extended evacuation cover...

...you will be moving to our **Repatriation Plan**.

Main differences in policy terms and conditions

- **Prescription drugs:** If your new Allianz policy includes an Out-patient plan, you will be covered for 'prescription drugs' on an out-patient basis. We will only cover those drugs that need a prescription by a doctor in order to be dispensed by the pharmacy. Currently on your Aetna policy, it is possible to claim for drugs that are available both over-the-counter and on prescription, as long as your doctor prescribed the drug.
- **New-born care for babies born from assisted conception:** Your current Aetna policy excludes in-patient treatment for acute medical conditions that begin before the baby is 30 days old, if the pregnancy was achieved by assisted conception. In your new Allianz policy, you will not find this restriction, however there will be a limit for in-patient treatment that takes place in the first three months following birth, if the baby is born by surrogacy or is a multiple birth baby born as a result of medically assisted reproduction. This limit is \$40,500/HKD 315,900 per child* and applies before any other benefit in your plan. Out-patient treatment is paid under the terms of the out-patient plan (if included).

**Please note that this limit also applies to babies that are adopted or fostered.*

Accessing treatment

The process regarding accessing treatment will be slightly different under your new Allianz policy. You will find a complete description in the Benefit Guide – please find below a short summary for your convenience:

- Some benefits included in your new Allianz policy will be indicated in the Table of Benefits as subject to **pre-approval**. These benefits are usually in-patient treatments or high cost treatments. For these benefits, you will need to send us a Treatment Guarantee Form in advance: this will help us assess each case, organise everything with the hospital before your arrival and make direct payment of the hospital bill easier, where possible.

If pre-approval via Treatment Guarantee Form is not obtained, the following will apply:

- If the treatment received is subsequently proven to be medically unnecessary, we reserve the right to decline the claim.
- If the treatment is subsequently proven to be medically necessary, we will pay 80% of in-patient benefits and 50% of other benefits.

In case of **emergency treatments**, you can simply access the treatment you require and inform us within 48 hours of any hospital admission. We can take Treatment Guarantee Form details over the phone at that point.

For any other benefit that is not indicated in the Table of Benefits as subject to pre-approval, you can simply pay the medical provider upfront and then claim the eligible costs via our MyHealth digital services (available as portal and mobile app).

- **Claiming deadline:** Your cover under Allianz offers an extended claims submission timeline whereby we will accept claims for processing up to six months after the end of the Insurance Year they refer to, as opposed to six months after the treatment date as applicable under your Aetna policy.
- **Medical provider network.** The list of medical providers that facilitate direct settlement with us may differ from your experience with Aetna. We are expanding our provider network as we endeavour to make sure that access to key medical providers is available.

Contact us, we love to help!

If you need any assistance in understanding our cover with us, you'll find the contact details on your policy documents. Call us anytime, we will be happy to help.

The insurer is Allianz Global Corporate & Specialty SE (incorporated in the Federal Republic of Germany with limited liabilities), Hong Kong Branch, address: Suites 403-11, 4/F, 12 Tai Koo Wan Road, Tai Koo Shing Island East Hong Kong, Hong Kong. Company Registration No. F18771.

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