

# Daftar Manfaat

Rencana Pelayanan Kesehatan Internasional  
untuk Anda dan keluarga Anda  
Berlaku sejak 1 November 2022






## Policy terms and conditions

Daftar Manfaat ini memberikan gambaran umum tentang santunan yang kami berikan menurut tiap rencana. Semua nilai uang yang tercantum dalam mata uang Dolar Amerika (\$).

Semua limit dalam Daftar Manfaat adalah per anggota, per Tahun Asuransi (kecuali ditentukan sebaliknya) dan deductible polis yang dipilih berlaku untuk semua manfaat menurut per klaim (diagnosis) per tahun (kecuali dinyatakan secara khusus).

### Yang Utama dari Daftar Manfaat

-  Dijamin seluruhnya, hingga manfaat rencana maksimum.
-  Tidak tersedia.
-  Perawatan dan biaya memerlukan persetujuan sebelumnya melalui pengajuan Treatment Guarantee Form (Formulir Jaminan Perawatan). Perincian proses persetujuan kami sebelumnya bisa ditemukan dalam Benefit Guide (Panduan Manfaat) kami.

## Rencana Inti

	Major Medical	Foundation	Lifestyle	Lifestyle plus
Manfaat rencana maksimum	\$1,600,000	\$1,600,000	\$1,600,000	\$1,600,000
<b>Rawat inap, perawatan sehari, darurat dan diagnostik</b>				
Akomodasi Rumah Sakit	Kamar pribadi	Kamar pribadi	Kamar pribadi	Kamar pribadi
Perawatan Intensif				
Perawatan dengan perawat berpengalaman				
Biaya prosedur operasi dan biaya ruang operasi				
Biaya dokter termasuk biaya ahli bedah, konsultasi, spesialis dan biaya dokter anestesi				
Prosedur diagnostik termasuk tetapi tidak terbatas pada tes patologi, ultrasound scan dan X-ray				
Obat, perban luka, obat-obatan dan peralatan yang ditentukan oleh dokter atau spesialis, termasuk Pengobatan Tradisional Cina				
Alat dan bahan-bahan bedah				
Perawatan sehari				
Bedah rekonstruktif				

	Major Medical	Foundation	Lifestyle	Lifestyle plus
Rehabilitasi (pelayanan rawat inap, perawatan sehari dan rawat jalan; harus dimulai dalam 14 hari pulang setelah perawatan medis akut dan/atau bedah berhenti) (ditanggung hanya jika Anda menjalani rawat inap selama tiga hari berturut-turut untuk kondisi medis yang sama)	120 hari limit per klaim (diagnosis) per tahun	120 hari limit per klaim (diagnosis) per tahun	120 hari limit per klaim (diagnosis) per tahun	120 hari limit per klaim (diagnosis) per tahun
Biaya tambahan	\$1,000 per klaim (diagnosis) per tahun	\$1,000 per klaim (diagnosis) per tahun	\$1,000 per klaim (diagnosis) per tahun	\$1,000 per klaim (diagnosis) per tahun
Perawatan kecelakaan dan darurat di AS (pelayanan rawat inap dan perawatan sehari) (tidak termasuk kondisi yang sudah ada sebelum perjalanan) (deductible tidak berlaku)	✓	✓	✓	✓
Perawatan kecelakaan dan darurat di AS (pelayanan rawat jalan) (tidak termasuk kondisi yang ada sebelum perjalanan) (deductible tidak berlaku)	\$500 per klaim (diagnosis) per tahun, dikenakan deductible \$80 per klaim (diagnosis) per tahun	\$500 per klaim (diagnosis) per tahun, dikenakan deductible \$80 per klaim (diagnosis) per tahun	\$500 per klaim (diagnosis) per tahun, dikenakan deductible \$80 per klaim (diagnosis) per tahun	\$500 per klaim (diagnosis) per tahun, dikenakan deductible \$80 per klaim (diagnosis) per tahun
CT scan dan MRI scan (pelayanan rawat inap dan rawat jalan)	✓	✓	✓	✓
PET scan dan CT-PET scan (pelayanan rawat inap dan rawat jalan)	✓	✓	✓	✓
Transplantasi organ	✓	✓	✓	✓
Perawatan psikiatri rawat inap	Maks. 30 hari	Maks. 30 hari	Maks. 30 hari	Maks. 30 hari
Kerusakan gigi karena kecelakaan (perawatan lanjutan terbatas pada satu kunjungan dalam 30 hari setelah perawatan pertama Anda)	✓	✓	✓	✓
Hospital cash (per malam) (jika menjalani perawatan gratis) (deductible tidak berlaku)	\$125, maks. 20 malam per klaim (diagnosis) per tahun	\$125, maks. 20 malam per klaim (diagnosis) per tahun	\$125, maks. 20 malam per klaim (diagnosis) per tahun	\$125, maks. 20 malam per klaim (diagnosis) per tahun
Akomodasi orang tua	✓	✓	✓	✓
<b>Manajemen penyakit dan kondisi kronis</b>				
Onkologi	✓	✓	✓	✓
Perawatan paliatif	✓	✓	✓	✓
Kondisi kronis (deductible tidak berlaku)	✗	✗	\$15,000	\$15,000

	Major Medical	Foundation	Lifestyle	Lifestyle plus
Kelainan bawaan (perawatan kelainan bawaan yang terjadi setelah santunan anggota dimulai dengan kami, atau yang terjadi pada anak baru lahir tanggungan pada tahun sebelum santunan dimulai)	\$100,000 per klaim (diagnosis) per tahun	\$100,000 per klaim (diagnosis) per tahun	\$100,000 per klaim (diagnosis) per tahun	\$100,000 per klaim (diagnosis) per tahun
Perawatan HIV/AIDS (pelayanan rawat inap, perawatan sehari dan rawat jalan)	\$10,000	\$10,000	\$10,000	\$10,000
Terapi penggantian hormon (terbatas pada 18 bulan seumur hidup)	⊗	⊙	⊙	⊙
<b>Manfaat rencana inti lain</b>				
Pelayanan rawat jalan termasuk perawatan fisioterapi dan alternatif, sebelum rawat inap dan hingga 60 hari setelah rawat inap (perawatan alternatif terbatas pada 10 sesi secara keseluruhan per klaim (diagnosis) per tahun)	\$1,700 per klaim (diagnosis) per tahun	Santunan tersedia di bawah Rencana Rawat Jalan	Santunan tersedia di bawah Rencana Rawat Jalan	Santunan tersedia di bawah Rencana Rawat Jalan
Bedah rawat jalan	⊙	⊙	⊙	⊙
Home nursing (Perawatan di rumah)	30 hari per klaim (diagnosis) per tahun	30 hari per klaim (diagnosis) per tahun	182 hari per klaim (diagnosis) per tahun	182 hari per klaim (diagnosis) per tahun
Komplikasi kehamilan dan persalinan (tidak termasuk komplikasi karena pembuahan berbantuan medis)	⊙	⊙	⊙	⊙
Perawatan bayi baru lahir (pelayanan rawat inap)	Maks. 90 hari, hingga \$100,000	Maks. 90 hari, hingga \$100,000	Maks. 90 hari, hingga \$100,000	Maks. 90 hari, hingga \$100,000
Akomodasi bayi baru lahir	⊙	⊙	⊙	⊙
<b>Evakuasi dan transportasi</b>				
Transportasi darurat	⊙	⊙	⊙	⊙
Biaya evakuasi dan perjalanan tambahan	⊙	⊙	⊙	⊙
Biaya untuk satu orang yang mendampingi orang yang dipindahkan/dievakuasi	⊙	⊙	⊙	⊙
Biaya akomodasi untuk satu orang yang mendampingi orang yang direpatriasi (per hari)	\$150, maks. \$5,000 per kejadian	\$150, maks. \$5,000 per kejadian	\$150, maks. \$5,000 per kejadian	\$150, maks. \$5,000 per kejadian
Jenazah	\$8,500 seumur hidup	\$8,500 seumur hidup	\$8,500 seumur hidup	\$8,500 seumur hidup

	Major Medical	Foundation	Lifestyle	Lifestyle plus
<b>Layanan Rencana Inti Tambahan</b>				
Employee Assistance Programme** menawarkan akses ke beberapa layanan dukungan multilingual 24/7 berikut: <ul style="list-style-type: none"> <li>Konseling bersifat rahasia, profesional (langsung, telepon, video dan chat)</li> <li>Layanan dukungan hukum dan keuangan</li> <li>Dukungan peristiwa kritis</li> <li>Akses situs web wellness</li> </ul>	✓	✓	✓	✓
Travel Security Services** menawarkan akses 24/7 ke informasi keamanan pribadi dan saran untuk semua pertanyaan keamanan perjalanan Anda. Layanan ini mencakup: <ul style="list-style-type: none"> <li>Hotline Bantuan Keamanan Darurat (bukan nomor telepon gratis)</li> <li>Saran Inteligensi dan keamanan negara</li> <li>Pembaruan berita keamanan dan peringatan keselamatan perjalanan harian</li> </ul>	✓	✓	✓	✓
Layanan Digital MyHealth <ul style="list-style-type: none"> <li>Mengelola santunan Anda secara online melalui aplikasi atau portal kami kapan saja, di mana saja</li> <li>Mengajukan dan mengikuti kemajuan klaim</li> <li>Mengakses dokumen polis, layanan kesehatan, informasi pembayaran Anda dan banyak lagi</li> </ul>	✓	✓	✓	✓
Olive** Program dukungan Kesehatan dan Wellness kami mencakup di antaranya: <ul style="list-style-type: none"> <li>Aplikasi kebugaran HealthSteps</li> <li>Akses ke sumber daya wellness</li> </ul>	✓	✓	✓	✓
Layanan Opini Medis Kedua** Memberi akses ke bantuan ahli tentang pilihan perawatan terbaik yang tersedia, jika Anda didiagnosis dengan penyakit parah atau direkomendasi menjalani operasi	✓	✓	✓	✓

## Rencana rawat jalan

	Major Medical	Foundation	Lifestyle	Lifestyle plus
Layanan konsultasi video**	✗	✓	✓	✓
Biaya dokter	✗	✓	✓	✓
Biaya spesialis	✗	✓	✓	✓
Tes diagnostik	✗	✓	✓	✓



	Major Medical	Foundation	Lifestyle	Lifestyle plus
Obat dan perban luka	✗	✓	✓	✓
Fisioterapi yang ditentukan (diperlukan rujukan dari dokter) (untuk permulaan terbatas pada 10 sesi per kondisi)	✗	✓	✓	✓
Perawatan alternatif diberikan oleh ahli chiropractic, ahli osteopati, homeopat, podiatris dan ahli akupunktur (diperlukan rujukan dari dokter)	✗	Maks. 10 kunjungan per klaim (diagnosis) per tahun	Maks. 10 kunjungan per klaim (diagnosis) per tahun	Maks. 10 kunjungan per klaim (diagnosis) per tahun
Pelayanan psikiatri rawat jalan (diperlukan rujukan dari dokter)	✗	\$5,000	\$5,000	\$5,000
Pengobatan Tradisional Cina atau ayurveda	✗	\$30 per kunjungan, maks. 10 kunjungan	\$30 per kunjungan, maks. 10 kunjungan	\$30 per kunjungan, maks. 10 kunjungan

## Maternity Plan

	Major Medical	Foundation	Lifestyle	Lifestyle plus
Kehamilan rutin (deductible tidak berlaku)				
Komplikasi kehamilan karena reproduksi berbantuan medis (deductible tidak berlaku)	✗	✗	✗	\$10,000 per kehamilan, dikenakan pengembalian dana 80%
Sunat untuk bayi laki-laki baru lahir (deductible tidak berlaku)				

## Dental Plan

	Major Medical	Foundation	Lifestyle	Lifestyle plus
Manfaat rencana maksimum	✗	✗	✗	\$1,500
Perawatan gigi rutin (deductible tidak berlaku)	✗	✗	✗	Pengembalian dana 75%, hingga \$700
Perawatan restorasi gigi besar (deductible tidak berlaku)	✗	✗	✗	Pengembalian dana 75%

## Repatriation Plan

	Major Medical	Foundation	Lifestyle	Lifestyle plus
Tambahan evakuasi: biaya evakuasi anggota dalam hal perawatan darurat tidak tersedia dari tempat kejadian, ke fasilitas medis yang sesuai dan terdekat, negara tempat tinggal, negara asal atau negara pilihan anggota (hanya rawat inap atau perawatan sehari)				
Jika kebutuhan medis menghalangi perjalanan pulang langsung setelah pulang dari pelayanan rawat inap, kami akan menanggung biaya akomodasi hotel	Opsional	Opsional	☑	☑
Biaya untuk satu orang yang mendampingi anggota				

## Opsi deductible (berlaku per klain (diagnosis) per tahun)

	Major Medical	Foundation	Lifestyle	Lifestyle plus
Standar	Nol	\$100	\$100	\$100
Opsi	\$1,000 atau \$5,000	Nol, \$50, \$250, \$500, \$1,000, \$2,000 atau \$5000	Nol, \$50 atau \$250	Nol, \$50 atau \$250

\*\* Layanan tertentu yang mungkin dimasukkan dalam rencana Anda diberikan oleh penyedia pihak ketiga, seperti Expat Assistance Programme (Program Bantuan Ekspat), layanan Travel Security, aplikasi HealthSteps, layanan Second Medical Opinion (Opini Medis Kedua) dan layanan obat online. Jika termasuk dalam rencana Anda, layanan-layanan ini akan tercantum dalam Daftar Manfaat Anda. Layanan-Layanan ini tersedia untuk Anda sesuai dengan persetujuan Anda atas syarat dan ketentuan polis Anda dan syarat dan ketentuan pihak ketiga. Layanan-layanan ini disesuaikan dengan pembatasan wilayah. Aplikasi HealthSteps tidak memberikan saran medis atau kesehatan dan sumber daya wellness yang terdapat dalam Olive hanya bersifat informasi. Aplikasi HealthSteps dan sumber daya wellness yang terdapat dalam Olive bukan sebagai pengganti saran profesional (medis, fisik atau psikologi). Dan juga bukan pengganti diagnosis, perawatan, penilaian atau pelayanan yang Anda perlukan dari dokter Anda. Anda memahami dan menyetujui bahwa penanggung, perusahaan reasuransi dan administrator tidak bertanggung jawab atau menanggung klaim, kehilangan atau kerusakan, baik secara langsung atau tidak langsung sebagai akibat dari penggunaan Anda atas layanan pihak ketiga ini.

## Wilayah cakupan



Di seluruh dunia



Di seluruh dunia tidak termasuk AS

# Hubungi kami, kami dengan senang hati membantu!

Jika Anda mempunyai pertanyaan, silakan menghubungi kami:

## Helpline

 Telepon: +60 3 92127820

 Email: [asia.helpline@allianz.com](mailto:asia.helpline@allianz.com)





# Table of Benefits

International Healthcare Plan for you and your family

Valid from 1st November 2022






## Policy terms and conditions

This Table of Benefits offers an overview of the cover we provide under each plan. All monetary figures shown are in US Dollars (\$).

All limits in the Table of Benefits are per member, per Insurance Year (unless otherwise specified) and the selected policy deductible applies to all benefits on a per claim (diagnosis) per year basis (unless specifically stated).

### Key to Table of Benefits

-  Covered in full, up to the maximum plan benefit.
-  Not available.
-  Treatments and costs require pre-approval through submission of a Treatment Guarantee Form. Details of our pre-approval process can be found in our Benefit Guide.

## Core Plan

	Major Medical	Foundation	Lifestyle	Lifestyle plus
Maximum plan benefit	\$1,600,000	\$1,600,000	\$1,600,000	\$1,600,000
<b>In-patient, day-care, emergency and diagnostics</b>				
Hospital accommodation	Private room	Private room	Private room	Private room
Intensive care	✓	✓	✓	✓
Nursing by a qualified nurse	✓	✓	✓	✓
Surgical procedure fees and operating theatre fees	✓	✓	✓	✓
Medical practitioner fees including surgeon, consultations, specialist and anaesthetist fees	✓	✓	✓	✓
Diagnostic procedures including but not limited to pathology tests, ultrasound scans and X-rays	✓	✓	✓	✓
Drugs, dressings, medicines and appliances prescribed by a medical practitioner or specialist, including Traditional Chinese Medicine	✓	✓	✓	✓
Surgical appliances and materials	✓	✓	✓	✓
Day-care treatment	✓	✓	✓	✓
Reconstructive surgery	✓	✓	✓	✓

	Major Medical	Foundation	Lifestyle	Lifestyle plus
Rehabilitation (in-patient, day-care and out-patient treatment; must commence within 14 days of discharge after the acute medical and/or surgical treatment ceases) (covered only if you've received in-patient treatment for three or more consecutive days for the same medical condition)	120 day limit per claim (diagnosis) per year	120 day limit per claim (diagnosis) per year	120 day limit per claim (diagnosis) per year	120 day limit per claim (diagnosis) per year
Ancillary charges	\$1,000 per claim (diagnosis) per year	\$1,000 per claim (diagnosis) per year	\$1,000 per claim (diagnosis) per year	\$1,000 per claim (diagnosis) per year
Accident and emergency treatment in the U.S. (in-patient and day-care treatment) (excludes conditions that existed prior to travel) (deductibles don't apply)	✓	✓	✓	✓
Accident and emergency treatment in the U.S. (out-patient treatment) (excludes conditions that existed prior to travel) (deductibles don't apply)	\$500 per claim (diagnosis) per year, subject to \$80 deductible per claim (diagnosis) per year	\$500 per claim (diagnosis) per year, subject to \$80 deductible per claim (diagnosis) per year	\$500 per claim (diagnosis) per year, subject to \$80 deductible per claim (diagnosis) per year	\$500 per claim (diagnosis) per year, subject to \$80 deductible per claim (diagnosis) per year
CT and MRI scans (in-patient and out-patient treatment)	✓	✓	✓	✓
PET and CT-PET scans (in-patient and out-patient treatment)	✓	✓	✓	✓
Organ transplant	✓	✓	✓	✓
In-patient psychiatric treatment	Max. 30 days	Max. 30 days	Max. 30 days	Max. 30 days
Accidental damage to teeth (follow-up treatment is limited to one visit within 30 days following your initial treatment)	✓	✓	✓	✓
Hospital cash (per night) (where treatment has been received free of charge) (deductibles don't apply)	\$125, max. 20 nights per claim (diagnosis) per year	\$125, max. 20 nights per claim (diagnosis) per year	\$125, max. 20 nights per claim (diagnosis) per year	\$125, max. 20 nights per claim (diagnosis) per year
Parental accommodation	✓	✓	✓	✓
<b>Disease and chronic condition management</b>				
Oncology	✓	✓	✓	✓
Palliative care	✓	✓	✓	✓
Chronic conditions (deductibles don't apply)	✗	✗	\$15,000	\$15,000

	Major Medical	Foundation	Lifestyle	Lifestyle plus
Congenital anomalies (treatment of congenital anomalies that manifest after the member's cover commences with us, or that manifest in a dependant child born in the year prior to cover commencing)	\$100,000 per claim (diagnosis) per year	\$100,000 per claim (diagnosis) per year	\$100,000 per claim (diagnosis) per year	\$100,000 per claim (diagnosis) per year
HIV/AIDS treatment (in-patient, day-care and out-patient treatment)	\$10,000	\$10,000	\$10,000	\$10,000
Hormone replacement therapy (limited to 18 months per lifetime)	⊗	⊙	⊙	⊙
<b>Other core plan benefits</b>				
Out-patient care including physiotherapy and alternative treatment, prior to hospitalisation and up to 60 days immediately following hospitalisation (alternative treatment limited to 10 sessions in aggregate per claim (diagnosis) per year)	\$1,700 per claim (diagnosis) per year	Cover available under Out-patient Plan	Cover available under Out-patient Plan	Cover available under Out-patient Plan
Out-patient surgery	⊙	⊙	⊙	⊙
Home nursing	30 days per claim (diagnosis) per year	30 days per claim (diagnosis) per year	182 days per claim (diagnosis) per year	182 days per claim (diagnosis) per year
Complications of pregnancy and childbirth (excludes complications arising from medically assisted conception)	⊙	⊙	⊙	⊙
Newborn treatment (in-patient treatment)	Max. 90 days, up to \$100,000	Max. 90 days, up to \$100,000	Max. 90 days, up to \$100,000	Max. 90 days, up to \$100,000
Newborn accommodation	⊙	⊙	⊙	⊙
<b>Evacuation and transportation</b>				
Emergency transportation	⊙	⊙	⊙	⊙
Evacuation and additional travel expense	⊙	⊙	⊙	⊙
Expenses for one person accompanying an evacuated person	⊙	⊙	⊙	⊙
Accommodation costs for a person accompanying a repatriated person (per day)	\$150, max. \$5,000 per event	\$150, max. \$5,000 per event	\$150, max. \$5,000 per event	\$150, max. \$5,000 per event
Mortal remains	\$8,500 per lifetime	\$8,500 per lifetime	\$8,500 per lifetime	\$8,500 per lifetime

	Major Medical	Foundation	Lifestyle	Lifestyle plus
<b>Additional Core Plan services</b>				
<p>Employee Assistance Programme** offers access to a range of 24/7 multilingual support services as follows:</p> <ul style="list-style-type: none"> <li>Confidential, professional counselling (in-person, phone, video and chat)</li> <li>Legal and financial support services</li> <li>Critical incident support</li> <li>Wellness website access</li> </ul>	✓	✓	✓	✓
<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"> <li>Emergency Security Assistance Hotline (not a free phone number)</li> <li>Country intelligence and security advice</li> <li>Daily security news updates and travel safety alerts</li> </ul>	✓	✓	✓	✓
<p>MyHealth Digital Services</p> <ul style="list-style-type: none"> <li>Manage your cover online with our app or portal anytime, anywhere</li> <li>Submit and track progress of claims</li> <li>Access your policy documents, health services, payment details and more</li> </ul>	✓	✓	✓	✓
<p>Olive** Our Health &amp; Wellness support program includes, for example:</p> <ul style="list-style-type: none"> <li>HealthSteps fitness app</li> <li>Access to wellness resources</li> </ul>	✓	✓	✓	✓
<p>Second Medical Opinion Service** Offers access to expert help on the best treatment options available, if you have been diagnosed with a serious illness or had surgery recommended</p>	✓	✓	✓	✓

## Out-patient Plan

	Major Medical	Foundation	Lifestyle	Lifestyle plus
Video consultation services**	✗	✓	✓	✓
Medical practitioner fees	✗	✓	✓	✓
Specialist fees	✗	✓	✓	✓
Diagnostic tests	✗	✓	✓	✓
Drugs and dressings	✗	✓	✓	✓



	Major Medical	Foundation	Lifestyle	Lifestyle plus
Prescribed physiotherapy (referral from doctor required) (initially limited to 10 sessions per condition)	✗	✓	✓	✓
Alternative treatment administered by chiropractors, osteopaths, homeopaths, podiatrists and acupuncturists (referral from doctor required)	✗	Max. 10 visits per claim (diagnosis) per year	Max. 10 visits per claim (diagnosis) per year	Max. 10 visits per claim (diagnosis) per year
Out-patient psychiatric treatment (referral from doctor required)	✗	\$5,000	\$5,000	\$5,000
Traditional Chinese or ayurvedic medicine	✗	\$30 per visit, max. 10 visits	\$30 per visit, max. 10 visits	\$30 per visit, max. 10 visits

## Maternity Plan

	Major Medical	Foundation	Lifestyle	Lifestyle plus
Routine pregnancy (deductibles don't apply)				
Complications of pregnancy following medically assisted reproduction (deductibles don't apply)	✗	✗	✗	\$10,000 per pregnancy, subject to 80% refund
Circumcision for newborn males (deductibles don't apply)				

## Dental Plan

	Major Medical	Foundation	Lifestyle	Lifestyle plus
Maximum plan benefit	✗	✗	✗	\$1,500
Routine dental treatment (deductibles don't apply)	✗	✗	✗	75% refund, up to \$700
Major restorative dental treatment (deductibles don't apply)	✗	✗	✗	75% refund

## Repatriation Plan

	Major Medical	Foundation	Lifestyle	Lifestyle plus
Extended evacuation: evacuation costs of the member in the event emergency treatment is not readily available at the place of incident, to the nearest appropriate medical facility, country of residence, country of nationality or country of the member's choice <i>(in-patient or day-care treatment only)</i>	Optional	Optional	☑	☑
If medical necessity prevents an immediate return trip following discharge from an in-patient episode of care, we will cover hotel accommodation costs				
Expenses for one person accompanying the member				

## Deductible options (applicable per claim (diagnosis) per year)

	Major Medical	Foundation	Lifestyle	Lifestyle plus
Standard	Nil	\$100	\$100	\$100
Options	\$1,000 or \$5,000	Nil, \$50, \$250, \$500, \$1,000, \$2,000 or \$5000	Nil, \$50 or \$250	Nil, \$50 or \$250

\*\* Certain services which may be included in your plan are provided by third party providers, such as the Expat Assistance Programme, Travel Security services, HealthSteps app, Second Medical Opinion and tele-medicine services. If included in your plan, these services will show in your Table of Benefits. These services are made available to you subject to your acceptance of the terms and conditions of your policy and the terms and conditions of the third parties. These services may be subject to geographical restrictions. The HealthSteps app does not provide medical or health advice and the wellness resources contained within Olive are for informational purposes only. The HealthSteps app and the wellness resources contained within Olive shouldn't be regarded as a substitute for professional advice (medical, physical or psychological). They are also not a substitute for the diagnosis, treatment, assessment or care that you may need from your own doctor. You understand and agree that the insurer, its reinsurers and administrators are not responsible or liable for any claim, loss or damage, directly or indirectly resulting from your use of any of these third party services.

## Area of cover



Worldwide




Worldwide excluding USA



# Talk to us, we love to help!

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

## Helpline

 Telephone: +60 3 92127820

 Email: [asia.help@allianz.com](mailto:asia.help@allianz.com)