

Welcome

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/singapore/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 Pioneer 1750 plan...

...you will be moving to our **Singapore Classic Individual** Core Plan and **Active Base** Out-patient Plan.

How your current and new plan compare:

	Your current Aetna plan	Your new Allianz plan
Maximum Plan Limit	\$1,750,000/SGD 2,250,000	\$2,250,000/SGD 2,925,000
In-patient room type	Private room	Private room
In-patient and day-care treatment	✓	✓
In-patient psychiatry and psychotherapy	Max. 30 days, up to \$5,000/SGD 6,250	✓
Cancer treatment	✓	✓
Congenital conditions	Not covered	\$15,000/SGD 19,500 per Insurance Year
Out-patient day-to-day costs	Not covered	Not covered
Out-patient scans	Not covered	✓
Routine health checks	Not covered	Not covered
Vaccinations	\$150/SGD 180	\$150/SGD 195
Out-patient psychiatry and psychotherapy	Not covered	Not covered
Medical evacuation	Covered in full for emergencies only (unless you tailored your plan by selecting a non-emergency medical evacuation benefit covered up to \$2,000/SGD 2,500)	Covered in full for emergency and non-emergency
Optional dental cover	Not included	Not 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/SGD 1,250	→	\$1,015/SGD 1,320
\$2,000/SGD 2,500	→	\$2,025/SGD 2,600
\$4,000/SGD 5,000	→	\$4,050/SGD 5,300
\$8,000/SGD 10,000	→	\$8,100/SGD 10,550

If you're currently on an Aetna Pioneer 2500 plan...

...you will be moving to our **Singapore Classic Individual** Core Plan and **Crystal** Out-patient Plan.

How your current and new plan compare:

	Your current Aetna plan	Your new Allianz plan
<i>Maximum Plan Limit</i>	\$2,500,000/SGD 3,150,000	\$2,250,000/SGD 2,925,000
<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, up to \$5,000/SGD 6,250	✓
<i>Cancer treatment</i>	✓	✓
<i>Congenital conditions</i>	\$25,000/SGD 31,250 per lifetime	\$15,000/SGD 19,500 per Insurance Year
<i>Out-patient day-to-day costs</i>	\$5,000/SGD 6,250 (limit shared with other benefits)	\$6,480/SGD 8,450 (limit shared with other benefits, of which \$1,350/SGD 1,800 for 'Medical practitioner fees' and 'Prescription drugs')
<i>Out-patient scans</i>	\$5,000/SGD 6,250 for 'MRI scans' (limit shared with other benefits) CT and PET scans: covered in full	✓
<i>Routine health checks</i>	Not covered	Not covered
<i>Vaccinations</i>	\$150/SGD 180	\$150/SGD 195
<i>Out-patient psychiatry and psychotherapy</i>	\$1,000/SGD 1,250	Not covered
<i>Medical evacuation</i>	Covered in full for emergencies only (unless you tailored your plan by selecting a non-emergency medical evacuation benefit covered up to \$2,000/SGD 2,500)	Covered in full for emergency and non-emergency
<i>Optional dental cover</i>	Not included	Not included

And if you currently have an out-patient co-insurance, note that Allianz calls it a 'co-payment':

If you are on this Aetna Out-patient co-insurance...	→	...then you are moving to this Allianz out-patient co-payment
10% up to max. \$2,000/SGD 2,500	→	10% up to max. \$2,000/SGD 2,605
20% up to max. \$4,000/SGD 5,000	→	20% up to max. \$4,000/SGD 5,200
30% up to max. \$5,000/SGD 6,250	→	30% up to max. \$5,000/SGD 6,500

If you're currently on an Aetna Pioneer 2500+ plan...

...you will be moving to our **Singapore Classic Individual Core Plan** and **Crystal Out-patient Plan**.

How your current and new plan compare:

	Your current Aetna plan	Your new Allianz plan
<i>Maximum Plan Limit</i>	\$2,500,000/SGD 3,150,000	\$2,250,000/SGD 2,925,000
<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, up to \$5,000/SGD 6,250	✓
<i>Cancer treatment</i>	✓	✓
<i>Congenital conditions</i>	\$25,000/SGD 31,250 per lifetime	\$15,000/SGD 19,500 per Insurance Year
<i>Out-patient day-to-day costs</i>	\$5,000/SGD 6,250 (limit shared with other benefits)	\$6,480/SGD 8,450 (limit shared with other benefits, of which \$1,350/SGD 1,800 for 'Medical practitioner fees' and 'Prescription drugs')
<i>Out-patient scans</i>	\$5,000/SGD 6,250 for 'MRI scans' (limit shared with other benefits) CT and PET scans: covered in full	✓
<i>Routine health checks</i>	\$500/SGD 625	Not covered
<i>Vaccinations</i>	\$250/SGD 325	\$150/SGD 195
<i>Out-patient psychiatry and psychotherapy</i>	\$1,000/SGD 1,250	Not covered
<i>Medical evacuation</i>	Covered in full for emergencies only (unless you tailored your plan by selecting a non-emergency medical evacuation benefit covered up to \$2,000/SGD 2,500	Covered in full for emergency and non-emergency
<i>Optional dental cover</i>	\$1,000/SGD 1,250 25% co-insurance	\$1,000/SGD 1,300 20% co-payment 50% co-payment for 'Dental prostheses' and 'Orthodontic treatment'

And if you currently have an out-patient co-insurance, note that Allianz calls it a 'co-payment':

If you are on this Aetna Out-patient co-insurance...	...then you are moving to this Allianz out-patient co-payment
10% up to max. \$2,000/SGD 2,500	10% up to max. \$2,000/SGD 2,605
20% up to max. \$4,000/SGD 5,000	20% up to max. \$4,000/SGD 5,200
30% up to max. \$5,000/SGD 6,250	30% up to max. \$5,000/SGD 6,500

If you're currently on an Aetna Pioneer 4000 plan...

...you will be moving to our **Singapore Club Individual** Core Plan and **Silver** Out-patient Plan.

How your current and new plan compare:

	Your current Aetna plan	Your new Allianz plan
<i>Maximum Plan Limit</i>	\$4,000,000/SGD 5,000,000	\$4,000,000/SGD 5,200,000
<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, up to \$10,000/SGD 12,500	✓
<i>Cancer treatment</i>	✓	✓
<i>Congenital conditions</i>	\$50,000/SGD 62,500 per lifetime	\$25,000/SGD 32,500 per Insurance Year
<i>Out-patient day-to-day costs</i>	\$15,000/SGD 18,750 (limit shared with other benefits)	✓
<i>Out-patient scans</i>	\$15,000/SGD 18,750 for 'MRI scans' (limit shared with other benefits) CT and PET scans: covered in full	✓
<i>Routine health checks</i>	\$500/SGD 625	\$810/SGD 1,060
<i>Vaccinations</i>	\$250/SGD 325	\$500/SGD 650
<i>Out-patient psychiatry and psychotherapy</i>	\$2,000/SGD 2,500	20 visits
<i>Medical evacuation</i>	Covered in full for emergencies only (unless you tailored your plan by selecting a non-emergency medical evacuation benefit covered up to \$2,000/SGD 2,500)	Covered in full for emergency and non-emergency
<i>Optional dental cover (if currently selected)</i>	\$1,000/SGD 1,250 25% co-insurance	\$1,000/SGD 1,300 20% co-payment 50% co-payment for 'Dental prostheses' and 'Orthodontic treatment'

And if you currently have an out-patient co-insurance, note that Allianz calls it a 'co-payment':

If you are on this Aetna out-patient co-insurance...	...then you are moving to this Allianz out-patient co-payment
10% up to max. \$2,000/SGD 2,500	10% up to max. \$2,000/SGD 2,605
20% up to max. \$4,000/SGD 5,000	20% up to max. \$4,000/SGD 5,200
30% up to max. \$5,000/SGD 6,250	30% up to max. \$5,000/SGD 6,500

If you're currently on an Aetna Pioneer 5000 or 5000+ plan...

...you will be moving to our **Singapore Premier Individual Core Plan** and **Silver Out-patient Plan**.

How your current and new plan compares:

	Your current Aetna plan	Your new Allianz plan
<i>Maximum Plan Limit</i>	\$5,000,000/SGD 6,250,000	\$5,000,000/SGD 6,500,000
<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/SGD 125,000 per lifetime	\$35,000/SGD 45,500 per Insurance Year
<i>Out-patient day-to-day costs</i>	✓	✓
<i>Out-patient scans</i>	✓	✓
<i>Routine health checks</i>	\$1,000/SGD 1,250	\$810/SGD 1,060
<i>Vaccinations</i>	\$250/SGD 325	\$500/SGD 650
<i>Out-patient psychiatry and psychotherapy</i>	\$10,000/SGD 12,500	20 visits
<i>Medical evacuation</i>	Covered in full for emergencies only (unless you tailored your plan by selecting a non-emergency medical evacuation benefit covered up to \$2,000/SGD 2,500)	Covered in full for emergency and non-emergency
<i>Optional dental cover (if currently selected)</i>	\$1,500/\$1,875 25% co-insurance	\$2,770/SGD 3,600 20% co-payment 50% co-payment for 'Dental prostheses' and 'Orthodontic treatment'

And if you currently have an out-patient co-insurance, note that Allianz calls it a 'co-payment':

If you are on this Aetna out-patient co-insurance...	...then you are moving to this Allianz out-patient co-payment
10% up to max. \$2,000/SGD 2,500	10% up to max. \$2,000/SGD 2,605
20% up to max. \$4,000/SGD 5,000	20% up to max. \$4,000/SGD 5,200
30% up to max. \$5,000/SGD 6,250	30% up to max. \$5,000/SGD 6,500

If you currently have an Aetna Maternity Plan....

...you will be moving to our **Singapore Club Maternity Plan** if your Aetna plan is **Maternity 75**:

	Your current Aetna plan	Your new Allianz plan
<i>Routine maternity</i>	\$7,500/SGD 9,500	\$6,750/SGD 8,800
<i>Complications of pregnancy and childbirth</i>	\$7,500/SGD 9,500 (from assisted conception) \$15,000/SGD 18,750 (from natural conception)	Covered in full for 'Complications of pregnancy'. (The Core Plan's maximum plan limit applies as shown on the Table of Benefits) \$13,500/SGD 17,550 for 'Complications of childbirth'

...you will be moving to our **Singapore Premier Maternity Plan** if your Aetna plan is **Maternity 150**:

	Your current Aetna plan	Your new Allianz plan
<i>Routine maternity</i>	\$15,000/SGD 18,750	\$10,125/SGD 13,200
<i>Complications of pregnancy and childbirth</i>	\$15,000/SGD 18,750 (from assisted conception) \$50,000/SGD 62,500 (from natural conception)	Covered in full for 'Complications of pregnancy'. (The Core Plan's maximum plan limit applies as shown on the Table of Benefits) \$20,250/SGD 26,350 for 'Complications of childbirth'

...you will be moving to our **Singapore Premier Maternity Plan** if your Aetna plan is **Maternity 200**:

	Your current Aetna plan	Your new Allianz plan
<i>Routine maternity</i>	\$20,000/SGD 25,000	\$10,125/SGD 13,200
<i>Complications of pregnancy and childbirth</i>	\$40,000/SGD 50,000 (from assisted conception) Covered in full (from natural conception)	Covered in full for 'Complications of pregnancy'. (The Core Plan's maximum plan limit applies as shown on the Table of Benefits) \$20,250/SGD 26,350 for 'Complications of childbirth'

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 eight 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 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.*

- The benefit '**Out-patient tests and diagnostic procedures for communicable diseases**' on Aetna's 2500, 4000 and 5000 Pioneer plans provides cover for diagnostic tests when you did not have signs or symptoms. This cover does not exist as a standalone benefit in your new Allianz plan but cover for asymptomatic diagnostic tests is available under the 'Diagnostic tests' benefit, provided there is medical necessity, or where needed following country-specific health guidance. Diagnostic testing required for travel or recreational purposes is not covered.

Add-on plans

Personal Accident and Travel: If your policy includes a Personal Accident and/or Travel add-on plan, we will no longer be able to offer you this cover therefore we will reflect this in your quoted premium.

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 Singapore Branch, address 79 Robinson Road, #09-01 Singapore 068897. Company Registration No. T11FC0131K.

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