

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.

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

Your new Allianz plan

If you're currently on an Aetna Pioneer 1750 plan...

...you will be moving to our **Care Plus** 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/HKD 13,500,000	\$4,000,000/HKD 31,000,000
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/HKD 38,750	✓
Cancer treatment	✓	✓
Congenital conditions	Not covered	\$25,000/HKD 195,000
Out-patient day-to-day costs	Not covered	Not covered
Out-patient scans	Not covered	✓
Routine health checks	Not covered	Not covered
Vaccinations	\$150/HKD 1,165	\$150/HKD 1,200
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/HKD 15,500)	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/HKD 7,750	\$1,015/HKD 7,920
\$2,000/HKD 15,500	\$2,025/HKD 15,800
\$4,000/HKD 31,000	\$4,050/HKD 31,590
\$8,000/HKD 62,000	\$8,100/HKD 63,180

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

...you will be moving to our **Care Plus** Core Plan and **Active** 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/HKD 19,375,000	\$4,000,000/HKD 31,000,000
<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, up to \$5,000/HKD 38,750	✓
<i>Cancer treatment</i>	✓	✓
<i>Congenital conditions</i>	\$25,000/HKD 195,000 per lifetime	\$25,000/HKD 195,000
<i>Out-patient day-to-day costs</i>	\$5,000/HKD 38,750 (limit shared with other benefits)	\$6,750/HKD 52,650 (limit shared with other benefits)
<i>Out-patient scans</i>	\$5,000/HKD 38,750 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/HKD 1,165	\$150/HKD 1,200
<i>Out-patient psychiatry and psychotherapy</i>	\$1,000/HKD 7,750	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/HKD 15,500)	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/HKD 15,500	10% up to max. \$2,000/HKD 15,500
20% up to max. \$4,000/HKD 31,000	20% up to max. \$4,000/HKD 31,000
30% up to max. \$5,000/HKD 38,750	30% up to max. \$5,000/HKD 38,750




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

...you will be moving to our **Care Pro** 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>	\$4,000,000/HKD 31,000,000	\$5,000,000/HKD 38,750,000
<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/HKD 77,500	✓
<i>Cancer treatment</i>	✓	✓
<i>Congenital conditions</i>	\$50,000/HKD 387,500 per lifetime	\$35,000/HKD 273,000
<i>Out-patient day-to-day costs</i>	\$15,000/HKD 116,250 (limit shared with other benefits)	\$11,780/HKD 91,900 (limit shared with other benefits)
<i>Out-patient scans</i>	\$15,000/HKD 116,250 for 'MRI scans' (limit shared with other benefits) CT and PET scans: covered in full	✓
<i>Routine health checks</i>	\$500/HKD 3,875	\$810/HKD 6,320
<i>Vaccinations</i>	\$250/HKD 2,000	\$400/HKD 3,120
<i>Out-patient psychiatry and psychotherapy</i>	\$2,000/HKD 15,500	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/HKD 15,500)	Covered in full for emergency and non-emergency
<i>Optional dental cover (if currently selected)</i>	\$1,000/HKD 7,750 25% co-insurance	\$1,500/HKD 11,625 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/HKD 15,500		10% up to max. \$2,000/HKD 15,500
20% up to max. \$4,000/HKD 31,000		20% up to max. \$4,000/HKD 31,000
30% up to max. \$5,000/HKD 38,750		30% up to max. \$5,000/HKD 38,750




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

...you will be moving to our **Care Pro** Core Plan, and **Active Pro** 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/HKD 38,750,000	\$5,000,000/HKD 38,750,000
<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/HKD 775,000 per lifetime	\$35,000/HKD 273,000
<i>Out-patient day-to-day costs</i>	✓	\$25,650/HKD 200,100 (limit shared with other benefits)
<i>Out-patient scans</i>	✓	✓
<i>Routine health checks</i>	\$1,000/HKD 7,750	\$1,080/HKD 8,420
<i>Vaccinations</i>	\$250/HKD 2,000	\$1,000/HKD 7,750
<i>Out-patient psychiatry and psychotherapy</i>	\$10,000/HKD 77,500	30 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/HKD 15,500)	Covered in full for emergency and non-emergency
<i>Optional dental cover (if currently selected)</i>	\$1,500/HKD 11,625 25% co-insurance	\$1,500/HKD 11,625 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/HKD 15,500		10% up to max. \$2,000/HKD 15,500
20% up to max. \$4,000/HKD 31,000		20% up to max. \$4,000/HKD 31,000
30% up to max. \$5,000/HKD 38,750		30% up to max. \$5,000/HKD 38,750

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

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

	Your current Aetna plan	Your new Allianz plan
<i>Routine maternity</i>	\$7,500/HKD 58,000	\$6,750/HKD 52,650
<i>Complications of pregnancy and childbirth</i>	\$7,500/HKD 58,000 (from assisted conception) \$15,000/HKD 116,250 (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/HKD 105,300 for 'Complications of childbirth'

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

	Your current Aetna plan	Your new Allianz plan
<i>Routine maternity</i>	\$15,000/HKD 116,250	\$13,500/HKD 105,300
<i>Complications of pregnancy and childbirth</i>	\$15,000/HKD 116,250 (from assisted conception) \$50,000/HKD 387,500 (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/HKD 158,000 for 'Complications of childbirth'

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

	Your current Aetna plan	Your new Allianz plan
<i>Routine maternity</i>	\$20,000/HKD 155,000	\$13,500/HKD 105,300
<i>Complications of pregnancy and childbirth</i>	\$40,000/310,000 (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/HKD 158,000 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/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.*
- 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.

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