Allianz

Table of Benefits

Care for Hong Kong

International healthcare for you and your family

Valid from 1st November 2026



Flexible solutions for every stage of your life

We believe in providing you with the best cover suited to your needs.

This Table of Benefits provides an overview of the treatments and medical services you are covered for, as listed in this document. Your cover will also include the following member services, included in the cost of your plan.



Support services

Available to you 24/7 (day and night) weekends and holidays included, to offer you support, guidance and reassurance when you need it:

- Our multilingual Helpline
- Expat Assistance Programme
- Travel Security Services



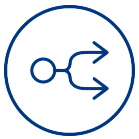
MyHealth Digital Services

From submitting claims, to managing your policy or finding a provider – all in the palm of your hand (paper and admin free!)



TeleHealth Hub

A portal to access medical consultations from the comfort of your home or office.



Second medical opinion

Offering you an independent medical professional/expert advice on your diagnosis and treatment options.



Olive, our health and wellbeing program

Useful tools to motivate and guide you towards a healthier lifestyle.

We're here to help you and your family, providing expert advice, information and assistance, wherever you are in the world. For further information, videos and brochures, please visit our member resources page

FIND OUT MORE

Cover highlights

Oncology cover

Offering comprehensive cancer cover; from treatments and procedures, to personal oncology case management services and tumour genetic profiling for a personalised treatment approach. Available 24/7 to support you from the point of diagnosis and throughout the treatment.

FIND OUT MORE

Reconstructive surgery

Cover for treatment costs to restore natural function or appearance after a disfiguring accident or surgery for cancer (where the treatment for the accident or initial surgery was also covered by this policy).

REQUEST A CALLBACK

We have received the Platinum Trusted Service Award in 2026, from our independent review provider Feefo.



We provide our Care plans in **three different levels**, which offer from essential to premium cover:

Care Base	Care Enhanced	Care Signature

Please see the tables in the following pages for a comparison of the three levels and choose the one that suits you.

Under these cover levels, you will find three modules that cover different types of treatments: Core for in-patient and high-cost treatments, then Out-patient and Dental. You must select the type of Core plan you prefer, then you can add either an Out-patient plan or a Dental plan, or both. You can't buy the Out-patient plan and the Dental plan separately, without a Core plan.

Please note that the type of Core plan you select will determine the type of the other modules, e.g. if you choose the Care Base Core Plan, then you must select the Care Base Out-patient Plan, and so on.

Policy terms and conditions

This Table of Benefits was designed for promotional purposes and offers an overview of the cover we provide under each plan. All limits are per member, per Insurance Year, unless otherwise stated. Cover is subject to product availability and to our policy terms and conditions, as detailed in our Benefit Guide, which is available on our website: commercial.allianz.com/global-offices/hong-kong/partnership-allianz-care.html

Key to Table of Benefits

√	Covered in full, up to the maximum plan limit
X	Not available

Core Plans

	Hong Kong Care Base	Hong Kong Care Enhanced	Hong Kong Care Signature
Maximum plan limit	US$ 1,350,000/ HK$ 10,530,000	US$ 2,700,000/ HK$ 21,060,000	US$ 5,000,000/ HK$ 38,750,000
In-patient benefits			
Hospital accommodation Pre-authorisation required	Semi-private room	Private room	Private room
Intensive care Pre-authorisation required	√	√	√
Prescribed drugs and dressings In-patient and day-care treatment only Pre-authorisation required	√	√	√
Surgical fees, including anaesthesia and theatre charges Pre-authorisation required	√	√	√
Physician and therapist fees In-patient and day-care treatment only Pre-authorisation required	√	√	√
Surgical appliances and materials Pre-authorisation required	√	√	√

	Hong Kong Care Base	Hong Kong Care Enhanced	Hong Kong Care Signature
Diagnostic tests In-patient and day-care treatment only Pre-authorisation required	√	√	√
Organ transplant In-patient treatment only Pre-authorisation required	√	√	√
Bariatric surgery In-patient, day-care and out-patient treatment **24-month waiting period applies** Pre-authorisation required	X	70% up to US$ 20,250/ HK$ 158,000	80% up to US$ 27,000/ HK$ 210,600
Psychiatry and psychotherapy In-patient and day-care treatment only Pre-authorisation required	√	√	√
Accommodation costs for one parent staying in hospital with an insured child under 18 Pre-authorisation required	√	√	√
Emergency in-patient dental treatment	√	√	√
Other benefits			
Day-care treatment Pre-authorisation required	√	√	√

	Hong Kong Care Base	Hong Kong Care Enhanced	Hong Kong Care Signature
Kidney dialysis In-patient, day-care and out-patient treatment Pre-authorisation required	√	√	√
HIV/AIDS treatment In-patient, day-care and out-patient treatment Pre-authorisation required	√	√	√
Out-patient surgery Pre-authorisation required	√	√	√
Nursing at home or in a convalescent home Immediately after or instead of hospitalisation Pre-authorisation required	US$ 2,025/HK$ 15,800, max 30 days	US$ 3,375/HK$ 26,330, max 60 days	√ max. 90 days
Rehabilitation treatment In-patient, day-care and out-patient treatment; must commence within 14 days of discharge after the acute medical and/or surgical treatment ceases Pre-authorisation required	US$ 4,050/HK$ 31,590, max 30 days	US$ 10,125/HK$ 79,000, max 60 days	√ max. 90 days
Pre-hospitalisation tests Covered when they are needed in the 72 hours before in-patient or day-care treatment	√	√	√
Post-hospitalisation treatment Covered when it is needed in the 90 days following discharge from in-patient or day-care treatment for the same acute medical condition	√	√	√

	Hong Kong Care Base	Hong Kong Care Enhanced	Hong Kong Care Signature
Local ambulance	√	√	√
Emergency treatment outside area of cover For trips of a maximum period of six weeks	US$ 135,000/ HK$ 1,053,000, max. 42 days	US$ 337,500/ HK$ 2,633,000, max. 42 days	√ max. 42 days
Medical evacuation and repatriation	√	√	√
Where necessary treatment is not available locally, we will evacuate the insured person to the nearest appropriate medical centre (or if the insured person's home country is within their area of cover, they can choose to be medically repatriated to their home country). Pre-authorisation required	√	√	√
Where ongoing treatment is required, we will cover hotel accommodation costs. Pre-authorisation required	√	√	√
Evacuation in the event of unavailability of adequately screened blood. Pre-authorisation required	√	√	√
If medical necessity prevents an immediate return trip following discharge from an in-patient episode of care, we will cover hotel accommodation costs. Pre-authorisation required	Max. 7 days	Max. 7 days	Max. 7 days
Travel costs for one person accompanying an evacuated/repatriated person Pre-authorisation required	US$ 2,700/HK$ 21,060	US$ 4,050/HK$ 31,590	US$ 4,050/HK$ 31,590

	Hong Kong Care Base	Hong Kong Care Enhanced	Hong Kong Care Signature
Travel costs of insured family members in the event of an evacuation/ repatriation Pre-authorisation required	X	US$ 2,700/HK$ 21,060 per event	US$ 2,700/HK$ 21,060 per event
Travel costs of insured persons to be with a close relative who is at peril of death or who has died One round trip per insured person per Insurance Year	X	US$ 1,015/HK$ 7,920	US$ 2,025/HK$ 15,800
Repatriation of mortal remains or burial expenses Pre-authorisation required	√	√	√
Travel costs of insured family members in the event of the repatriation of mortal remains Pre-authorisation required	X	US$ 2,700/HK$ 21,060 per event	US$ 2,700/HK$ 21,060 per event
CT and MRI scans In-patient and out-patient treatment	√	√	√
PET and CT-PET scans In-patient and out-patient treatment Pre-authorisation required	√	√	√

	Hong Kong Care Base	Hong Kong Care Enhanced	Hong Kong Care Signature
Oncology In-patient, day-care and out-patient treatment Pre-authorisation required	√	√	√
Purchase of a wig, prosthetic bra or other external prosthetic device for cosmetic purposes	US$ 270/HK$ 2,105	US$ 270/HK$ 2,105	US$ 675/HK$ 5,265
Congenital conditions In-patient, day-care and out-patient treatment Pre-authorisation required	US$ 20,250/ HK$ 158,000	US$ 33,750/ HK$ 263,300	US$ 54,000/ HK$ 421,200
Preventive surgery In-patient and out-patient treatment Pre-authorisation required	X	US$ 20,250/ HK$ 158,000	US$ 40,500/ HK$ 315,900
Routine maternity In-patient and out-patient treatment **12-month waiting period applies** Pre-authorisation required	X	US$ 6,750/ HK$ 52,650 per pregnancy	US$ 13,500/ HK$ 105,300 per pregnancy
Complications of childbirth In-patient treatment **12-month waiting period applies** Pre-authorisation required	X	US$ 13,500/ HK$ 105,300 per pregnancy	US$ 20,250/ HK$ 158,000 per pregnancy

	Hong Kong Care Base	Hong Kong Care Enhanced	Hong Kong Care Signature
Complications of pregnancy In-patient and out-patient treatment **12-month waiting period applies** Pre-authorisation required	X	√	√
Laser eye treatment	X	X	US$ 1,350/HK$ 10,530
In-patient cash benefit at public hospitals Per night	US$ 205/HK$ 1,600, max. 25 nights	US$ 205/HK$ 1,600, max. 25 nights	US$ 205/HK$ 1,600, max. 25 nights
Emergency out-patient treatment Where these benefit amounts are reached, any additional costs may be reimbursed within the terms of any separate Out-patient Plan	US$ 338/HK$ 2,635	US$ 1,015/HK$ 7,920	US$ 2,025/HK$ 15,800
Emergency out-patient dental treatment Can also be reimbursed within the terms of any separate Dental Plan	X	US$ 400/HK$ 3,120	US$ 1,015/HK$ 7,920
Palliative care In-patient, day-care and out-patient treatment Pre-authorisation required	√	√	√
Long term care In-patient, day-care and out-patient treatment Pre-authorisation required	Max. 90 days per lifetime	Max. 90 days per lifetime	Max. 90 days per lifetime

	Hong Kong Care Base	Hong Kong Care Enhanced	Hong Kong Care Signature
Additional Core Plan services			
Expat Assistance Programme** Offers access to a range of 24/7 multilingual support services as follows: • Confidential and professional counselling up to five sessions per issue, per calendar year (in-person, phone and video) • Legal and financial referral services • Wellness website access	√	√	√
Travel Security Services** Offers 24/7 access to personal security information and advice for all your travel safety queries. This includes: • Emergency Security Assistance Hotline (not a free phone number) • Country intelligence and security advice • Daily security news and travel safety alerts	√	√	√
Olive** Our Health & Wellness support program includes, for example: • Fitness app • Access to wellness resources	√	√	√
Digital Health App** Reimbursement for one digital health app of your choice for the prevention, detection and management of a disease or condition.	US$ 70/HK$ 540	US$ 70/HK$ 540	US$ 70/HK$ 540

	Hong Kong Care Base	Hong Kong Care Enhanced	Hong Kong Care Signature
MyHealth Digital Services • Manage your cover online with our app or portal anytime, anywhere • Submit and track progress of claims • Access your policy documents, health services, payment details and more	√	√	√
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	√	√	√

Core Plan Deductibles

To reduce your Core Plan premium, simply select an optional deductible from the list below and read across to find the relevant premium discount. You can choose a Core Plan deductible AND/OR an Out-patient Plan co-payment (appearing further in this document, under the Out-patient Plan table). Where a deductible is selected, it is payable per person, per Insurance Year. Also, our premiums are expressed in whole numbers (i.e. without any cents or pence etc.), therefore, percentages may be slightly higher or lower than those stated below.

Optional Core Plan Deductibles	Premium discount
No deductible	0%
US$ 1,000/HK$ 7,750	10%
US$ 4,000/HK$ 31,000	20%
US$ 8,000/HK$ 62,400	30%
US$ 15,000/HK$ 116,250	40%

Out-patient Plans

You can select an Out-patient Plan together with the corresponding Core Plan. You cannot buy it separately.

	Hong Kong Care Base	Hong Kong Care Enhanced	Hong Kong Care Signature
Maximum plan limit	US$ 6,750/ HK$ 52,650	US$ 11,780/ HK$ 91,900	No limit
Out-patient Plan benefits			
Video consultation services** Accessed via our TeleHealth Hub	√	√	√
Medical practitioner fees	√	√	√
Prescribed drugs and dressings	√	√	√
Specialist fees	√	√	√
Diagnostic tests	√	√	√

	Hong Kong Care Base	Hong Kong Care Enhanced	Hong Kong Care Signature
Vaccinations	US$ 150/HK$ 1,200	US$ 400/HK$ 3,120	US$ 700/HK$ 5,460
Chiropractic treatment osteopathy, homeopathy, Chinese herbal medicine, acupuncture (including cupping and moxibustion) and podiatry	US$ 405/HK$ 3,160	US$ 1,520/HK$ 11,860	√
Prescribed physiotherapy Referral from doctor required After every 12 visits, your doctor or therapist needs to provide a progress report and a treatment plan for your condition	US$ 675/HK$ 5,265	US$ 1,520/HK$ 11,860	√
Prescribed speech therapy and occupational therapy Pre-authorisation required	US$ 675/HK$ 5,265	US$ 1,520/HK$ 11,860	√

	Hong Kong Care Base	Hong Kong Care Enhanced	Hong Kong Care Signature

Health and wellbeing checks including screening for the early detection of illness or disease
Checks are limited to:
• Physical examination
• Chest X-ray
• Blood tests (full blood count, biochemistry, lipid profile, thyroid function test, liver function test, kidney function test)
• Cardiovascular examination (physical examination, electrocardiogram, blood pressure)
• Neurological examination (physical examination)
• Bone densitometry (every five years for women aged 50+)
• Cancer screening
Checks are limited to:
  • Annual gynaecological exam
  • Mammogram (every two years for women aged 45+, or younger where a family history exists)
  • Annual prostate screening (yearly for men aged 50+, or younger where a family history exists)
  • Colonoscopy (every five years for members aged 50+, or 40+ where a family history exists)
  • Annual faecal occult blood test
  • BRCA1 and BRCA2 genetic test (where a direct family history exists)
• Well child test (for children up to the age of six years)
	US$ 200/HK$ 1,560
	X
		US$ 810/HK$ 6,320
		15 visits
			US$ 1,080/HK$ 8,420
			15 visits

Fertility treatment **12-month waiting period applies**	X	X	US$ 9,450/ HK$ 73,710 per year
Psychiatry and psychotherapy Referral from doctor required for psychotherapy	5 visits	15 visits	30 visits

	Hong Kong Care Base	Hong Kong Care Enhanced	Hong Kong Care Signature
Prescribed medical aids	US$ 675/HK$ 5,265	US$ 2,025/HK$ 15,800	√
Prescribed glasses and contact lenses including eye examination	X	X	US$ 245/HK$ 1,910
Dietician fees	X	2 visits	4 visits
Hormone replacement therapy	US$ 540/HK$ 4,210	US$ 1,015/HK$ 7,920	US$ 1,620/HK$ 12,640

Out-patient Plan co-payments

To reduce your Out-patient Plan premium, simply select an optional co-payment from the list below and read across to find the relevant premium discount. You can choose an Out-patient Plan co-payment AND/OR a Core Plan deductible. Also, our premiums are expressed in whole numbers (i.e. without any cent), therefore, percentages may be slightly higher or lower than those stated below.

Optional Out-patient Plan co-payment	Premium discount
No co-payment	0%
10%	12.5%
20%	25%
30%	36.5%

Dental Plans

You can select a Dental Plan together with the corresponding Core Plan. You cannot buy it separately.

	Hong Kong Care Base	Hong Kong Care Enhanced	Hong Kong Care Signature
Maximum plan limit	US$ 750/HK$ 6,000	US$ 1,500/HK$ 11,625	US$ 2,500/HK$ 19,200
Dental Plan benefits			
Dental treatment	80% refund	80% refund	√
Dental surgery	80% refund	80% refund	√
Periodontics	80% refund	80% refund	√
Orthodontic treatment Please contact us and submit the details we will require before starting treatment, so we can verify if you are covered **10-month waiting period applies**	X	50% refund	50% refund
Dental prostheses **10-month waiting period applies**		50% refund	50% refund

Area of cover

We offer a choice of two different areas of cover:



Worldwide excluding Belarus, Cuba, Iran, North Korea and Russia*



Worldwide excluding Belarus, Cuba, Iran, North Korea, Russia and USA

The cost of your cover will vary depending on which region of cover you choose. The areas of cover are subject to our terms and conditions.

*For Worldwide excluding Belarus, Cuba, Iran, North Korea and Russia cover, please see our Benefit Guide for details on how to navigate the US healthcare system ensuring access to care on a direct billing basis.

** Certain services that may be included in your plan are provided by third party providers. 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 your policy's terms and conditions, as well as the service's terms and conditions as set out by the relevant third party service provider. By accepting the third party service providers' terms and conditions, you enter a separate contractual relationship directly with them. Their services may be subject to geographical restrictions. Full details of the third party service providers' terms and conditions are available in their websites and in the relevant application and/or platform where services may be hosted. The third party service providers are independent data controllers, and we recommend that you review their privacy notices to understand how they process your personal data. The third party service providers offer non-insurance services that are not intended to be a substitute for in-person medical consultations, diagnosis, treatment, assessment or care. You understand and agree that the insurer, its reinsurer and their 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.

REQUEST A CALLBACK

Medical Provider Access options

Comprehensive

You have access to any medical provider of your choice within your area of cover. No medical provider co-payments apply.

Standard

You have access to any medical provider of your choice within your area of cover, same as per the 'Comprehensive' option. However, in this case there will be a 20% co-payment applicable to most in-patient and day-care treatments and services covered under the Core Plan, when you receive them at the medical providers listed alongside. The selection of the 'Standard' option will also lower your premium.

Singapore

- Mount Elizabeth Hospital
- Mount Elizabeth Novena Hospital
- Gleneagles Hospital
- Farrer Park Hospital
- Parkway East Hospital

Hong Kong

- Hong Kong Sanatorium & Hospital, HKSH Eastern Medical Centre and HKSH Cancer Centre
- Hong Kong Adventist Hospital - Stubbs Road
- Gleneagles Hong Kong Hospital
- Matilda International Hospital

China

- All locations of United Family Hospitals and Clinics, except all Shanghai United Family Hospitals and Clinics
- All locations of Parkway Health Clinics, including the Gleneagles Medical and Surgical Centre and Shenton Clinics
- Raffles Medical in Beijing, Tianjin, Nanjing, Chongqing

Thailand

- Bumrungrad International Hospital, Bangkok
- Bangkok Hospital, Bangkok

Indonesia

- All locations of Pondok Indah Hospitals
- All locations of Siloam Hospitals
- Rumah Sakit Umum Siloam Lippo Village
- Rumah Sakit Umum Syubbanul Wathon
- BIMC Nusa Dua
- BIMC Kuta

Malaysia

- Prince Court Medical Centre
- Pantai Hospital Kuala Lumpur
- KPJ Ampang Puteri

Philippines

- Asian Hospital and Medical Center
- St. Luke's Medical Center - Quezon City
- St. Luke's Medical Center - Global City

Vietnam

- FV Hospital
- Family Medical Practice District 1 - Ho Chi Minh City

Talk to us, we love to help!

If you have any queries, please get in touch:

REQUEST A CALLBACK

Or contact us:

Helpline



Phone: +852 3077 5486

Toll free numbers: www.allianzcare.com/toll-free-numbers

If you are not able to access the toll-free numbers from a mobile phone, please dial the Helpline number listed above. Calls to our Helpline will be recorded and may be monitored for training, quality and regulatory purposes.



Email: individual.sales@allianzworldwidecare.com



commercial.allianz.com/global-offices/hong-kong/partnership-allianz-care.html

Allianz

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.

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