



Welcome to Allianz

We secure your future.





Agenda

-
- 1 Your benefits explained
 - 2 Getting started
 - 3 Getting treatment
 - 4 Managing your health
 - 5 Key takeaways and contacts
-

WELCOME

We secure your future

You and your family can depend on Allianz, as your international health insurer, to give you access to the best care possible.





Your benefits explained

*This is a summary of the benefits, please refer to the benefit schedule and Employee benefit guides for the specific details, terms and conditions of the policy. Any discrepancies, the official TOB and EBG will prevail.



General coverage terms



Who is eligible?

All Employees and Dependents



What about my medical history?

Medical History Disregarded (MHD)

Pre-existing conditions may be covered from inception, provided within terms & conditions of the plan

Waiting periods waived for all benefits



What claims are acceptable?

Medically necessary

Reasonable & customary

For benefits listed on your Benefit Schedule

Not on exclusions list



Your S&P Health plan



Policy period:

01 Mar 2025 to 28 Feb 2026

Annual limit

Plan 1 (Core) SGD 500,000

Plan 2 (Voluntary) SGD1,000,000

**Inpatient & day
care treatment at
High-Cost
Providers
co-payment**

Gleneagles Hospital

Mount Elizabeth Hospital

Mount Elizabeth Novena Hospital

Parkway East Hospital

10%

Network access

Open access

Area of cover

Worldwide excluding U.S



In-patient/ day-patient



Inpatient care*

Paid in full

Hospital accommodation

Intensive care

Nursing charges

Physician fees

Therapist fees

Drugs & dressings

Surgical fees

Diagnostic tests

Reconstructive Surgery

MRI, PET, CT scans

Organ transplant*

Paid up to SGD50,000

Heart, heart/valve, heart/lung, liver, pancreas, pancreas/kidney, kidney, bone marrow, parathyroid, muscular/skeletal and cornea

In-patient cash benefit at Singapore Government

Restructured Hospitals (per night)

SGD175 per night, max. 30 nights

* Pre-approval needed



In-patient/ day-patient



Psychiatry and psychotherapy*

Paid up to SGD10,000 (Core)

Paid up to SGD20,000 (Voluntary)

Post-hospitalization treatment

- Outpatient: Paid in full up to 100 days following each admission, including accidental damage to teeth and physiotherapy
- Rehabilitation*: For 90 days following each admission of 3 days or more

Nursing at home or in a convalescent home*

Paid in full & up to 180 days max

(Immediately after or instead of hospitalization)

* Pre-approval needed



Chronic conditions



Kidney dialysis*

- Inpatient & day-care treatment only - Paid in full
- Outpatient treatment only:
 - Paid up to SGD50, 000 (Core)
 - Paid up to SGD75,000 (Voluntary)

Oncology*

- Inpatient & day-care treatment only – Paid in full
- Outpatient treatment only:
 - Paid up to SGD100, 000 (Core)
 - Paid up to SGD275,000 (Voluntary)

Congenital conditions* ^

Paid up to SGD5,000

Long term care*

Max. 90 days per lifetime

* Pre-approval needed

^ Out-patient treatment of congenital conditions will be covered under the out-patient benefits in your plan



Outpatient treatment



Outpatient Surgery*

Paid in full

Outpatient Care

Paid in full

Medical practitioner fees

Specialist fees

Diagnostics test

Video Consultations

Prescribed Drugs & dressings

MRI Scans

Emergency Out-patient treatment

Pre-operative test

PET & CT-PET scans*

Paid in full

Prescribed medical aids

Paid up to SGD5,000

Includes prostheses, orthopaedic braces, crutches or wheelchairs

* Pre-approval needed



Outpatient treatment



Prescribed Physiotherapy[^]

Prescribed speech therapy and occupational therapy*[^]

Chiropractic treatment, osteopathy & podiatry

Paid up to SGD150 per visit & up to max 20 visits

Homeopathy, Chinese herbal medicine, acupuncture & ayurvedic treatment

Paid up to SGD150 per visit & up to max 20 visits (Core)

Paid up to SGD200 per visit & up to max 20 visits (Voluntary)

Psychiatry & psychotherapy[^]

Paid in full

Emergency out-patient dental treatment

Paid up to SGD2,000

* Pre-approval needed

[^] Referral needed



Dental treatment



Dental treatment, surgery, prostheses and periodontics

- Paid up to SGD2,800 with 20% copay (Core)
- Paid to SGD5,000 with 20% copay (Voluntary)

Includes annual check-ups, simple fillings, treatment for gum disease, root canal treatment, crowns and dental prescription drugs

Emergency out-patient dental treatment

Paid up to SGD 2,000

Emergency in-patient dental treatment

Paid in full

Out-patient dental treatment

(required as follow-up to an in-patient stay for accidental damage to natural teeth)

Paid up to SGD 2,000 – Plan 1 (Core)

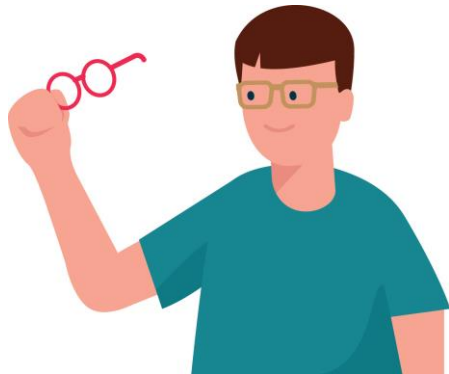
Paid up to SGD 5,000 – Plan 2 (Voluntary)



Wellness

- **Vaccinations**
- **Health & wellbeing checks**
- (includes screening for the early detection of illness or disease)
- **Cancer Screening**

Paid up to SGD1,000





Mother and child



Routine maternity*

Paid up to SGD12,000 per pregnancy (Core)

Paid up to SGD15,000 per pregnancy (Voluntary)

Complication of pregnancy and childbirth*

Paid up to SGD10,000 per pregnancy (Core)

Paid up to SGD13,000 per pregnancy (Voluntary)

Parent hospital accommodation*

Paid in full

Costs for a parent or legal guardian to stay in hospital with an insured child under 18

Infertility treatments

Paid up to SGD12,000 (Core)

Paid up to SGD15,000 (Voluntary)

* Pre-approval needed



Evacuation

Local Ambulance

Paid in full

Emergency Medical Evacuation*

Paid in full

Expenses for one person accompanying a repatriated person*

Paid in full



* Pre-approval needed



Repatriation

Repatriation to home country*

Paid in full

Emergency treatment outside area of cover

- Max 30 days
- For trips of a max period of 6 weeks



* Pre-approval needed



Commonly excluded items



**** Antiseptic lozenges is removed from the exclusion list and reimburse on on pay and claims basis**

Cosmetic Treatment	Sleep disorders
Drug addiction or alcoholism	Experimental or unproven treatment
Obesity treatment	Self-inflicted injuries
Participation in war or criminal acts	Personal products and dietary supplements such as vitamins, minerals, mouthwash, toothpaste, antiseptic lozenges and sprays, shampoo, sunscreen, children's food etc

For more information on the complete list of exclusions, please refer to the Employee Benefit Guide.

The Employee Benefit Guide can be downloaded from MyHealth portal.

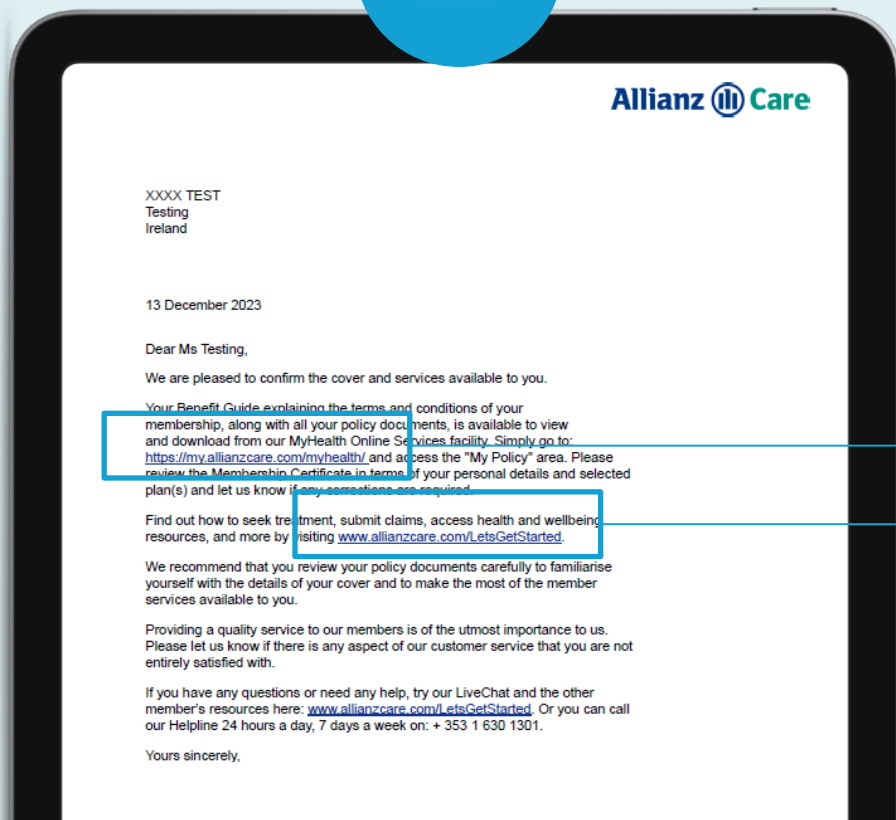


Getting Started

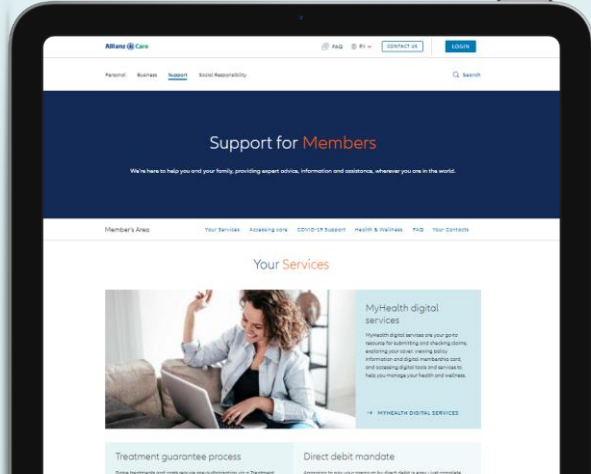




Your welcome e-mail



Register in MyHealth



Visit Support for Members page



MyHealth digital services

Designed to help manage claims as well as health



Access policy on the go

Access your insurance documents and digital card, view invoices and premium payment



Explore cover

Check your benefits and remaining balance

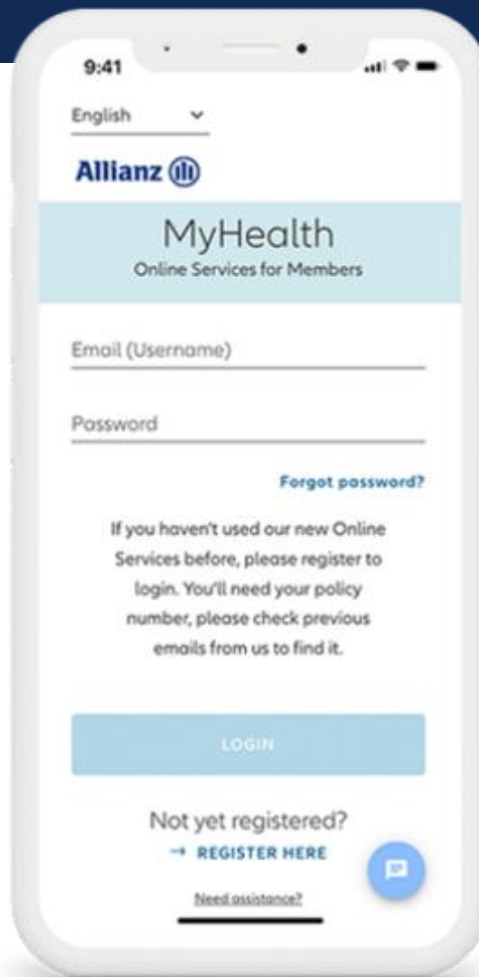


Submit and track claims online

90% of claims submitted and fully completed through the app are paid in less than 5 days



Chat live with a helpline officer



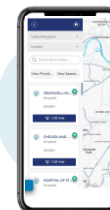
Global Telehealth Hub

Get medical advice via phone, video or chat. Access e-prescription and medicine delivery (where available).



Health & Wellness Hub

Access expat assistance programme, travel security services, body & mind coaching and more



Find medical providers

Find hospitals, doctors or other health practitioners around the world contracted for direct settlement



Register to MyHealth



1

Go to MyHealth login page

Click on Register here

2

Add your details:

- Policy Number
- Date of Birth
- First 3 characters of your surname

3

Insert an e-mail as your username

It does **not** have to be the same as your Residence email address.

4

Validate your email address

Enters the 6-digit PIN that you have received (via email) and submit.

5

Create a password

It must include:

- At least 8 characters
- Upper and lowercase letters
- At least 1 special character
- At least 1 number



Register to MyHealth



Allianz

Almost there

I, Steve Smith, agree to the following:

1. Permission to collect, store and use my health data.

AWP Health & Life S.A (T/A Allianz Partners) may collect, store and use my health data in order to administer the policy, for example to provide me with a quote for insurance cover, underwrite the risks to be insured or process any claims. AWP Health & Life S.A may store my health data in accordance with the Consumer Code of the law applying to my insurance policy with AWP Health & Life S.A or any other applicable law requiring its retention.

Data consent

You will be asked to give Data Consent

This is needed so that we can communicate with providers, such as hospitals and administer your claims.

Allianz My Claims My Benefits Privacy

Would you like to hear about other products and services?

I, Emilia Wright, understand that my personal data will only be processed for the following reasons and activities that I have expressly agreed to by indicating

Permission to send me marketing and promotional material.

I agree that AWP Health & Life S.A may collect, use and disclose my personal data to provide me with marketing information that may be of interest to me by indicating below.

Information that AWP Health & Life S.A send about their products and services, including updates on their latest promotions and new products and services.

Information sent by other Allianz Group companies* on their products and services.
* I understand that information will be sent directly by other Allianz Group companies, and that you shall disclose my relevant contact information to them for that

Cookie Policy
We use cookies on our website. By using our website, you allow us to store cookies on your computer/device. Visit our Privacy Page to find out more, including how to disable cookies. [Privacy Statement](#)

Marketing preferences

You will also be asked to choose Marketing preferences.



Welcome to MyHealth

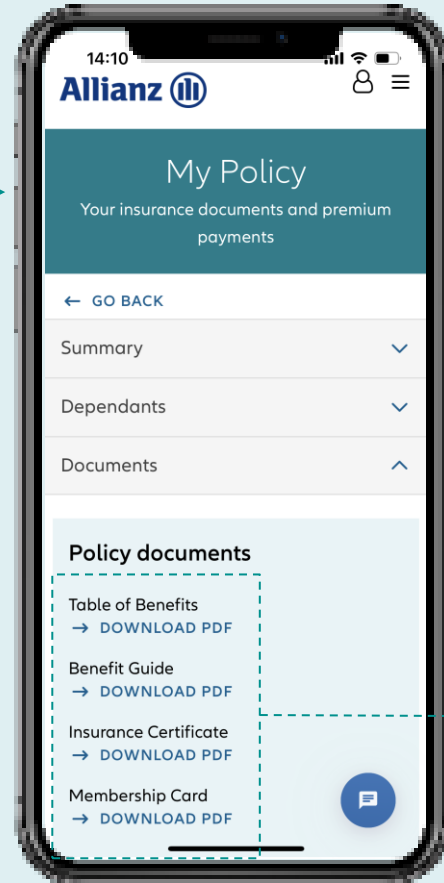
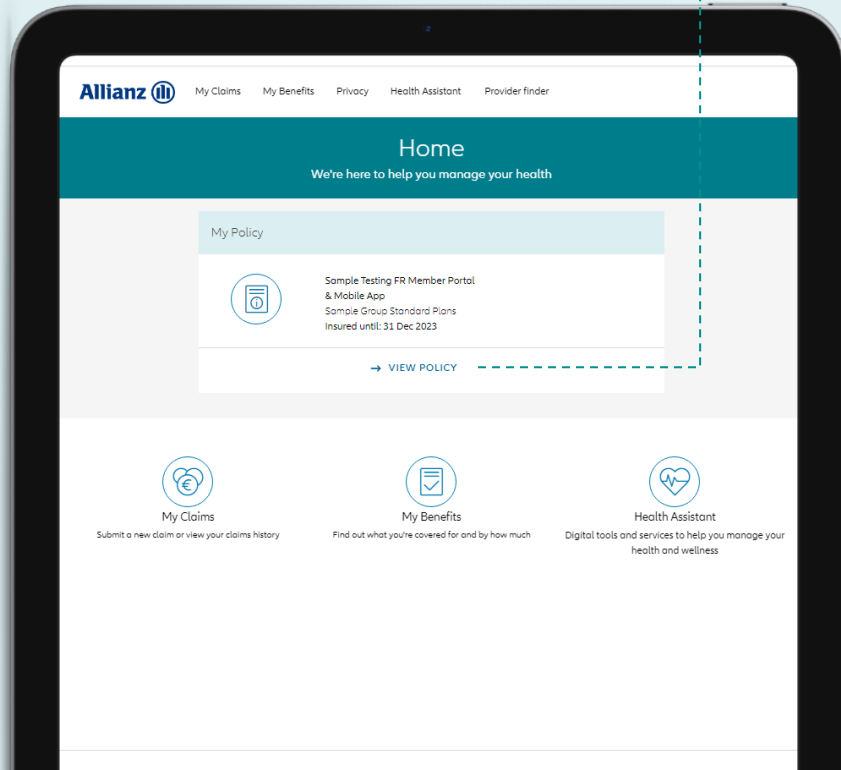
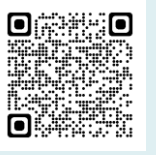


Table of Benefits



Benefit Guide



Insurance certificate



Membership card



Get started



Doctor Anywhere Registration Form

Doctor Anywhere Registration Form

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Next >

Doctor Anywhere Registration Form

1 Page 1 2 Page 2

Are you currently an existing user or new user of Doctor Anywhere? *

- Existing User
- New User

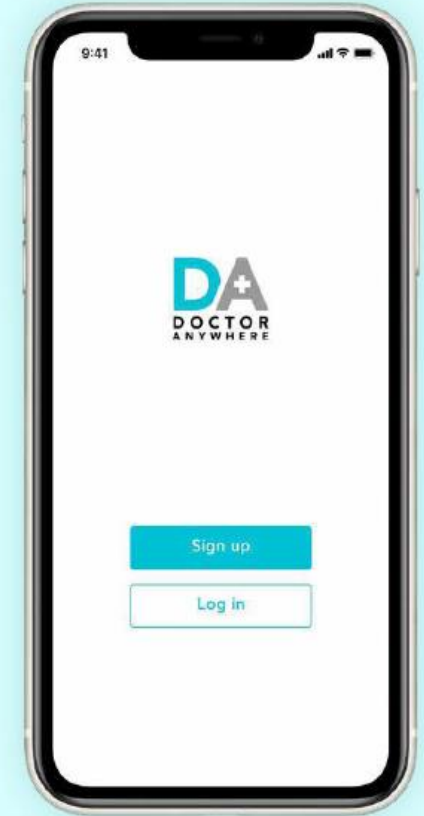
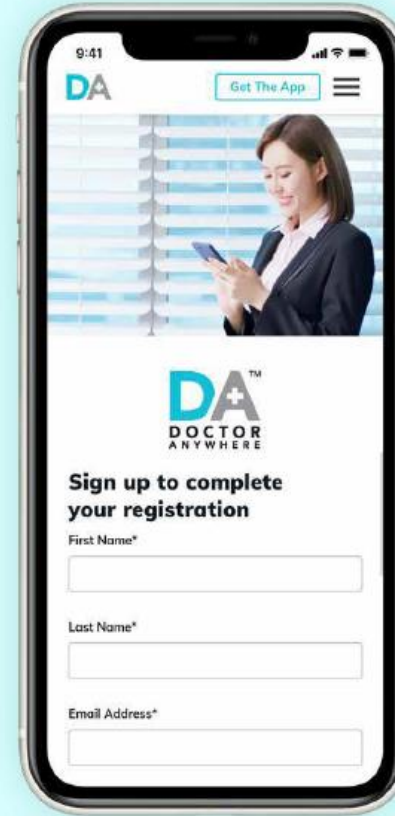
I hereby give my consent to and authorize Doctor Anywhere Operations Pte. Ltd. or its affiliates, (the "Companies"), their respective representatives and agents, and the doctor or any person who has attended to you *

- To collect, use and disclose my personal data (as defined in the Personal Data Protection Act 2012), including any personal data I may provide (such as my identification number, passport, address and/or medical report with all information including medical history, consultations, prescriptions, treatment and copies of all medical records), and to disclose such personal data to the Companies' authorised service providers and relevant third parties (including my insurer/employer/managed care provider), for purposes reasonably required by the Companies for my medical examination, treatment, claims processing and/or verification of utilization or otherwise in connection with the provision of goods and/or services requested by me under my employee or insurance benefit schemes and/or policy.

< Back

Get Started

If you're **new** to Doctor Anywhere (for both policyholder and registered dependents)



01 Login on MyHealth portal (<https://my.allianzcare.com/myhealth/1/login>)

02 Select 'Health Assistant, then 'Telehealth" and follow the prompts

03 Sign up with your email address and policy number as per your insurance documents

04 Download the DA app, login with the credentials you just signed up with

If you have an **existing DA account** (for both policyholder and registered dependents)

Doctor Anywhere Registration Form

1 Page 1 2 Page 2

Are you currently an existing user or new user of Doctor Anywhere? *

Existing User
 New User

Existing User Details

Your Full Name *

Allianz Policy Number *
Please ensure accuracy of this policy number as an incorrect policy number will result in non corporate rates. Your policy number may be found on the subject head of the welcome email.

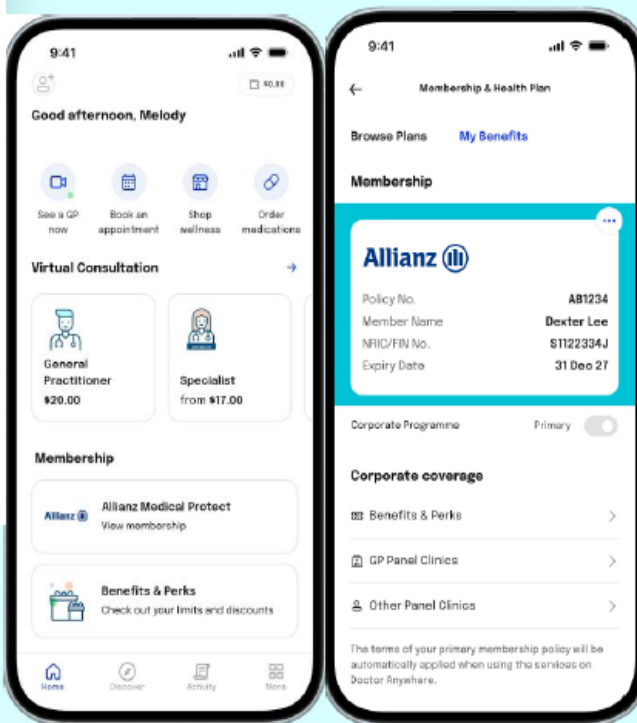
Registered Email Address *

NRIC/Fin/Passport Number *
Please fill up with your existing NRIC/FIN/Passport number that is used within the DA App. This can be found via Profile > About Me.

Please fill up with your existing email address that is used within the DA App. This can be found via Profile > Contact Details.

I hereby give my consent to and authorize Doctor Anywhere Operations Pte. Ltd. or its affiliates, (the "Companies"), their respective representatives and agents, and the doctor or any person who has attended to you *

To collect, use and disclose my personal data (as defined in the Personal Data Protection Act 2012), including any personal data I may provide (such as my identification number, passport, address and/or medical report with all information including medical history, consultations, prescriptions, treatment and copies of all medical records), and to disclose such personal data to the Companies' authorised service providers and relevant third parties (including my insurer/employer/managed care provider), for purposes reasonably required by the Companies for my medical examination, treatment, claims processing and/or verification of utilization or otherwise in connection with the provision of goods and/or services requested by me under my employee or insurance benefit schemes and/or policy.



01



Link your Allianz account to your existing DA account

Please fill in your name, email address, ID/Passport, and policy number on this [form](#)

It will take approximately 3 working days to link your account. After you have received confirmation that your account has been updated, launch the DA app, and login with your email address

02



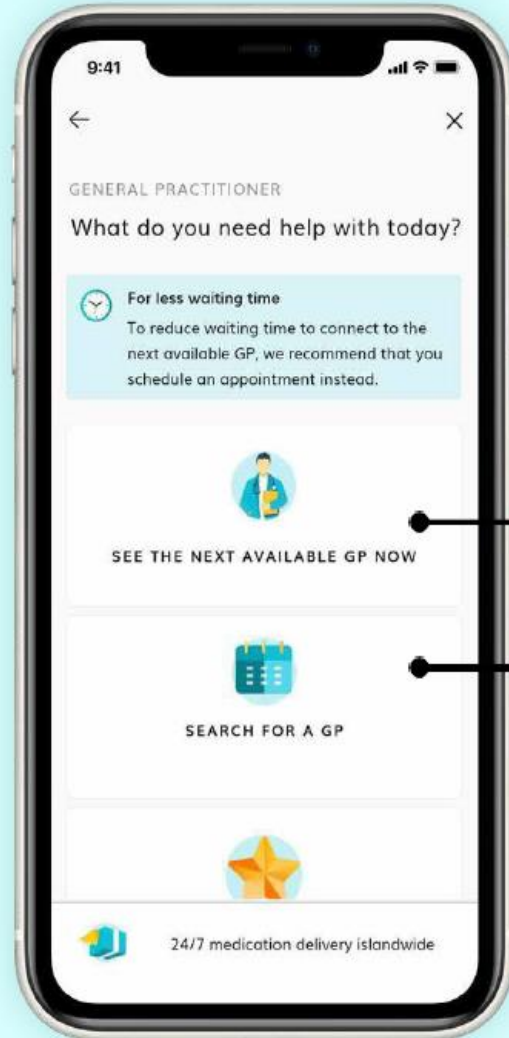
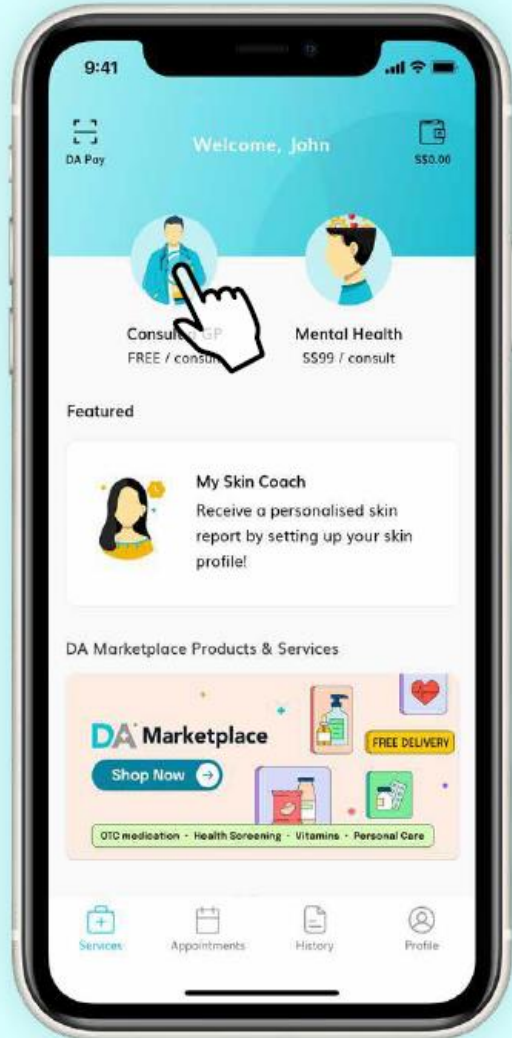
Membership confirmation

To verify if your account has been linked, please scroll down to the Membership tab and ensure that Allianz is reflected in your Membership details


Please note that only GP video consultation and costs for medication prescribed during your consult (including delivery) are covered by your Allianz plan.

How it works:

Video Consultation




TWO ways to consult a GP



01 See the next available GP

Any GP that is available will pick up your consultation call. Average waiting time is approximately 2 minutes



02 Search for a GP

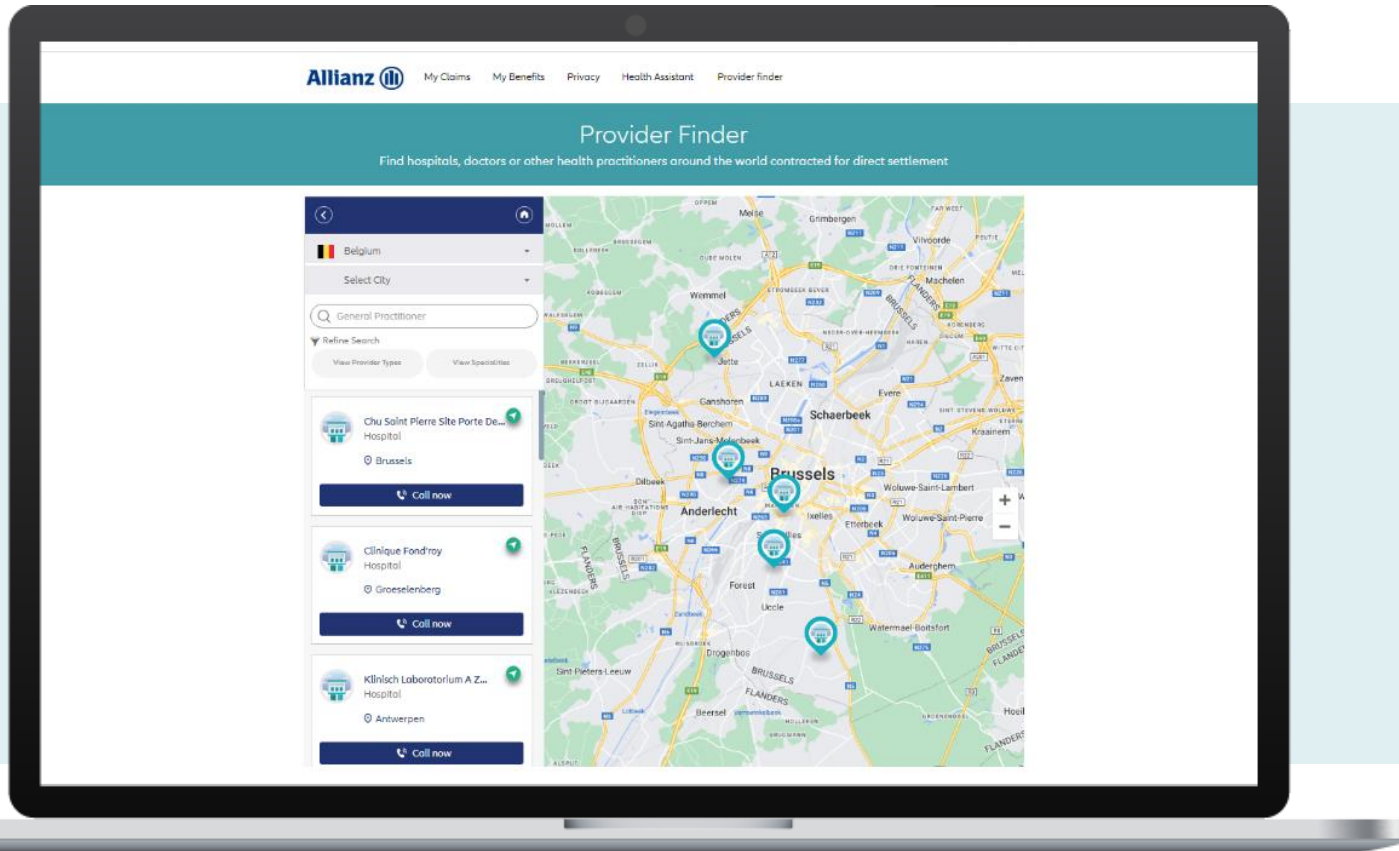
With this option, you can choose your preferred doctor and schedule your consultation at a later time.



A photograph of a doctor with curly hair, wearing a white lab coat and a stethoscope, sitting on the floor in a hospital waiting room. She is smiling and looking towards a woman who is holding a young child. The child is wearing a yellow shirt and looking towards the doctor. The background is slightly blurred, showing other people in the waiting room. The text "Getting Treatment" is overlaid on the left side of the image in a large, blue, sans-serif font.

Getting Treatment





Provider finder

There is a Provider Finder, available within MyHealth digital services.

It includes geolocation, so it's easy for you to find a provider nearby that we have direct billing arrangement with.

GETTING TREATMENT



Emergency



Evacuation & Repatriation



Get the emergency treatment you need.



You, your physician or one of your dependents needs to call our Helpline **within 48hrs.**



Contact our helpline as soon as an evacuation or repatriation is required.

Phone: +353 1 630 1301

Email: medical.services@e.allianz.com



We'll work with our partners to organise a swift transfer to appropriate care.

Pre-approval process

Treatment scheduled within 72 hours?

Call us, we will take the details over the phone



Pre approval

Form to be completed and sent to us **5 days** before treatment.



Guarantee of payment

We will issue a Guarantee of Payment to the medical provider authorising treatment



Hospital Admission

Get admitted into hospital to get the treatment you need.

Show your Digital membership card accessible in MyHealth app.



Direct Settlement

We arrange direct settlement of your bills with your medical provider

Pay and claim

We aim to process your claim within **5 days** when all required information has been submitted.



Treatment

Get the treatment you need and the invoice from your medical provider.



Payment

Pay the medical provider.



Claim submission

Submit your claim in 3 simple steps via MyHealth Digital Services.



Reimbursement

We'll settle your claim and pay your admissible cost.

Global telehealth services



Convenient access to care

You have 24/7 access to teleconsultation or medical advice over the phone or chat. It's at a time and place that suits you, via our telehealth hub.



Book a teleconsultation with a doctor 24/7*



See a doctor via video



Access prescriptions for non-emergency medical concerns*



Medicines delivered to your door or collect them from your local pharmacy*

* Where teleconsultation is not available, we have medical advice over the phone.

Outpatient Cashless



Locate a direct billing provider on the portal or mobile app



Present Digital card and proof of identification upon arrival



Sign treatment form to acknowledge receipt of the treatment



Settle any non-direct billing items with the clinic prior to leaving

- [Click here for Allianz Direct Network](#)
- [Click here for Fullerton Network Listing](#)



HOW TO SEEK PRE-AUTHORISATION

Emergency



Get the emergency treatment you need.



You, your physician or one of your dependents needs to call our Helpline **within 48hrs.**

You'll need to give us your **Full name, DOB, Member ID, contact details** and the **name of the hospital** you're being admitted to.

Scheduled treatment



Check that the treatment you are seeking is covered: check your Table of Benefits or call our Helpline.



You may require approval for some treatments. This is needed so we can arrange to settle the bill directly with the medical provider where possible.

We will need the forms to reach us 5 days in advance of your scheduled treatment.

Download the pre-approval form at:
www.allianzcare.com/members

HOW TO SEEK PRE-AUTHORISATION

Emergency

**Treatment
scheduled
within 72 hours?**

Call us, we will take
the details over the
phone



Call our member services hotline

You, your physician or one of your dependents needs to call our Helpline within **48hrs**.

You'll need to give us your Full name, DOB, policy number, contact details and the name of the hospital you're being admitted to.



Proceed with treatment

Allianz will liaise with your medical provider during the expedited assessment process.



Direct Settlement

Guarantee of Payment issued

Non-Emergency



Pre approval

Form to be completed and sent to us 5 days before treatment.

We may need to contact you or your medical provider if more information is required.

Download the pre-approval form at:

www.allianzcare.com/members



Guarantee of payment

We will issue a Guarantee of Payment to the medical provider authorising treatment



Hospital Admission

Get admitted into hospital to get the treatment you need.

Show your Digital membership card accessible in MyHealth app.



Direct Settlement

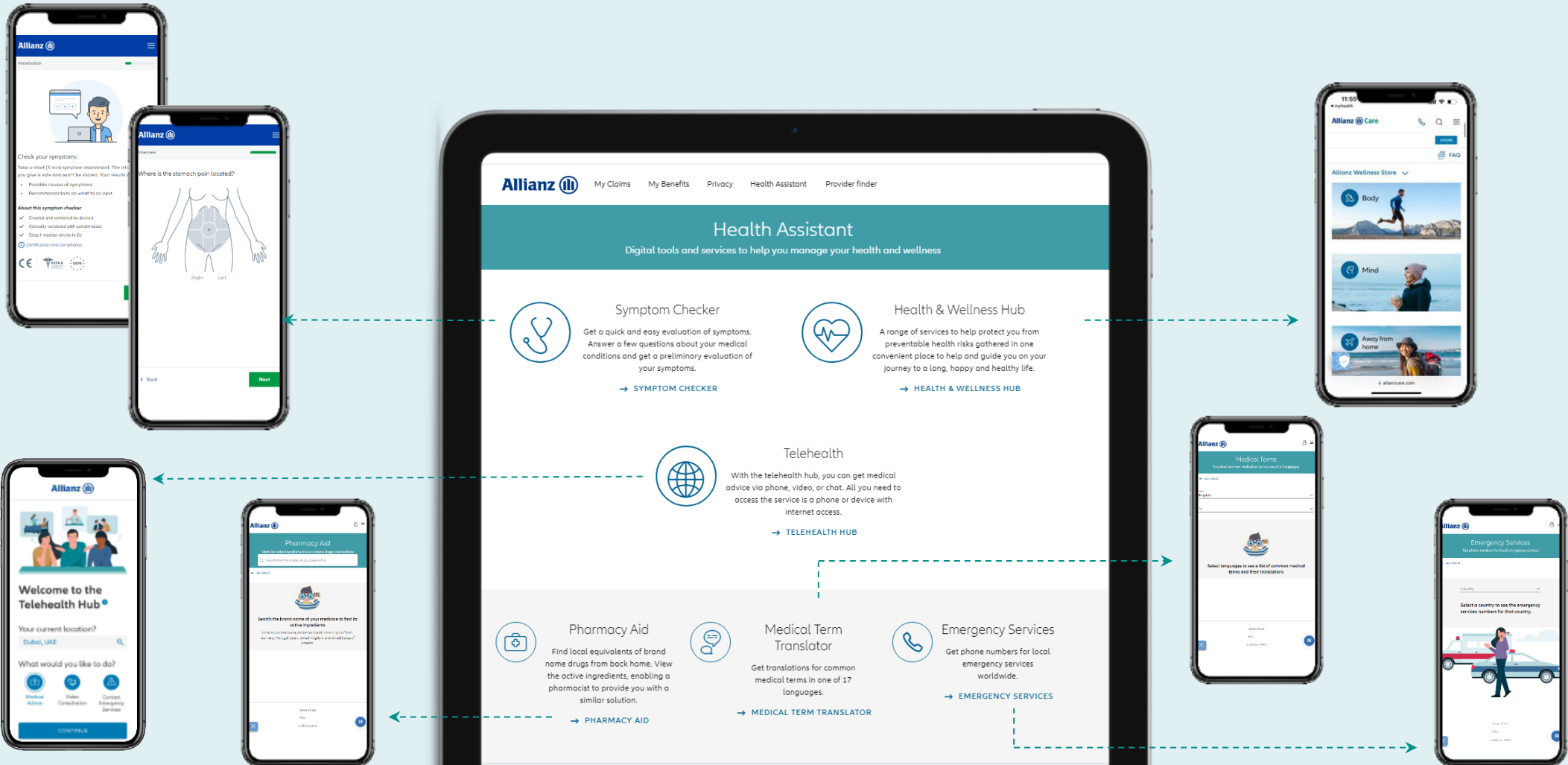
We arrange direct settlement of your bills with your medical provider



Managing your health



Health Assistant within MyHealth



Health & Wellness store



A range of services gathered in one convenient hub to help protect your employees and their family from preventable health risks.

Available via the Health Assistant in MyHealth digital services in the 6 core languages.



Body



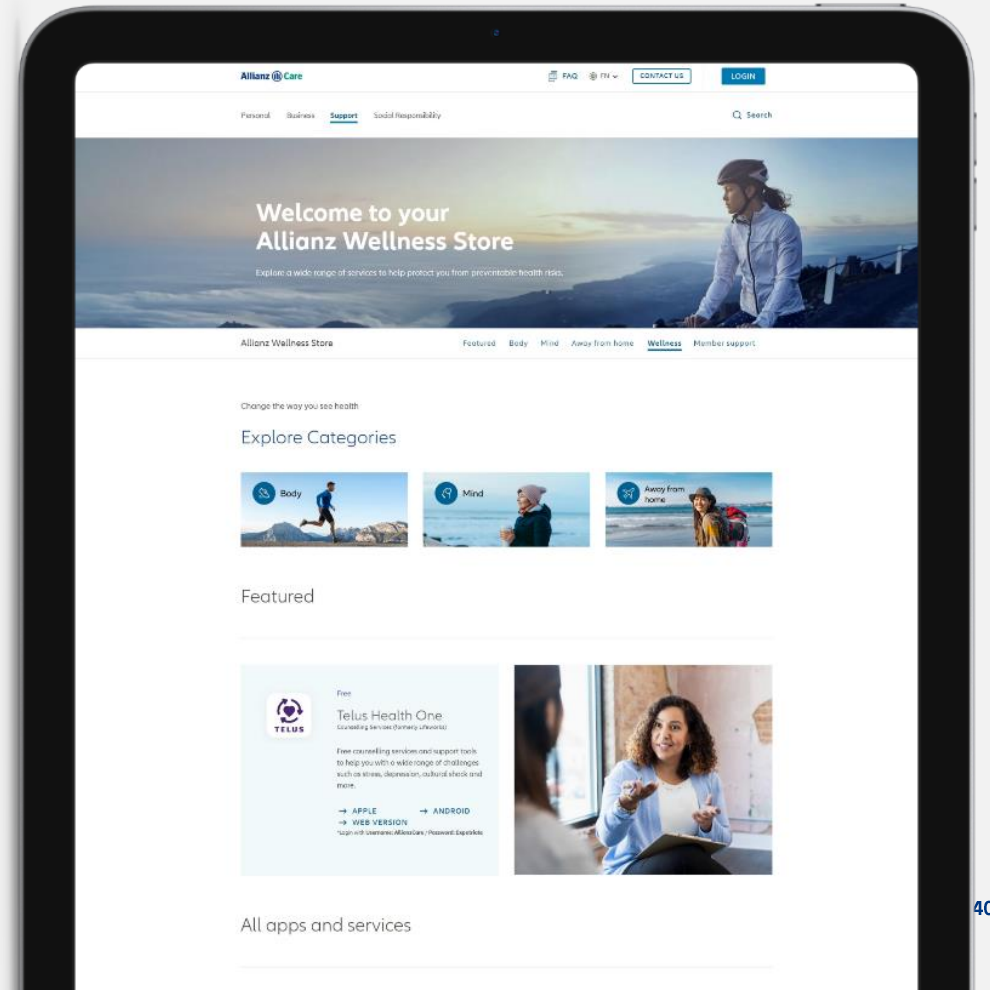
Mind



Away from home



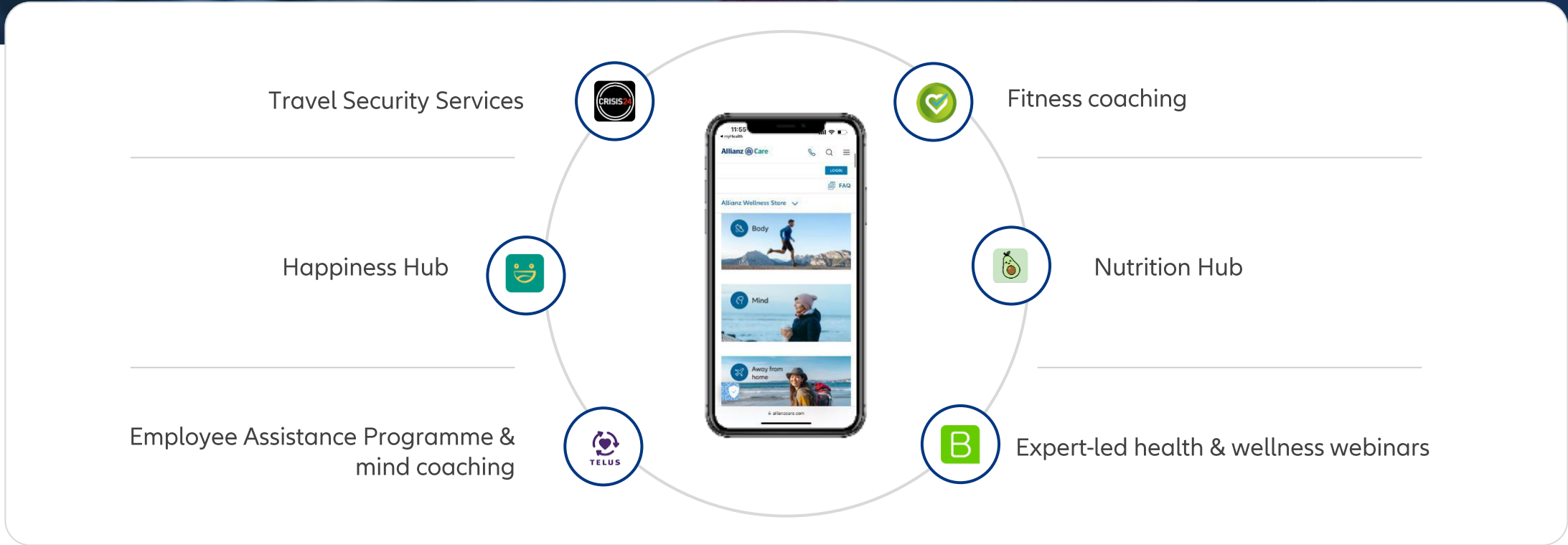
Wellness





Health & Wellness included at no cost

Wellness Hub





Employee Assistance Programme



Professional advice, counselling and support helping your employees with:



Stress, depression, anxiety and work / life balance



Legal and financial worries



Cross-cultural transition and cultural shock



Family / parenting and relationships



Fitness coaching app



Dacadoo: a fitness coaching app for you to help employees take steps towards a healthier life



Calculate your Health Score and get personalized recommendation



Chat with a conversational lifestyle coach



Set goals and choose an action plan



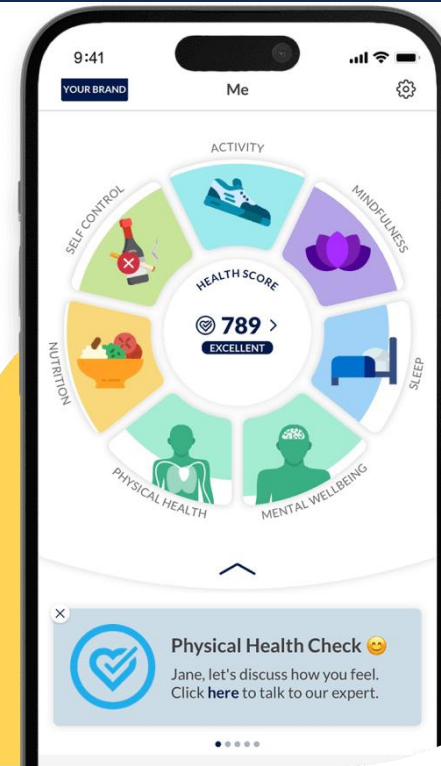
Join challenges to keep motivated



Track activities to reach their goal



And find tips on how to live and maintain a healthy life





Travel Security Services



As the world witnesses an increase in security threats, we help you to mitigate the risks to your staff.

Our **24/7 Travel Security Services** offer access to a rich pool of **information, advice and support**, whenever you need it.



Emergency security assistance hotline



Daily security news updates



Country intelligence and security advice



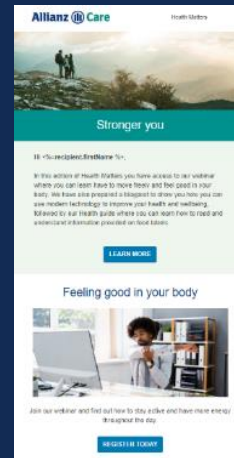
Travel safety alerts and Newsletter



Prevention is better than cure

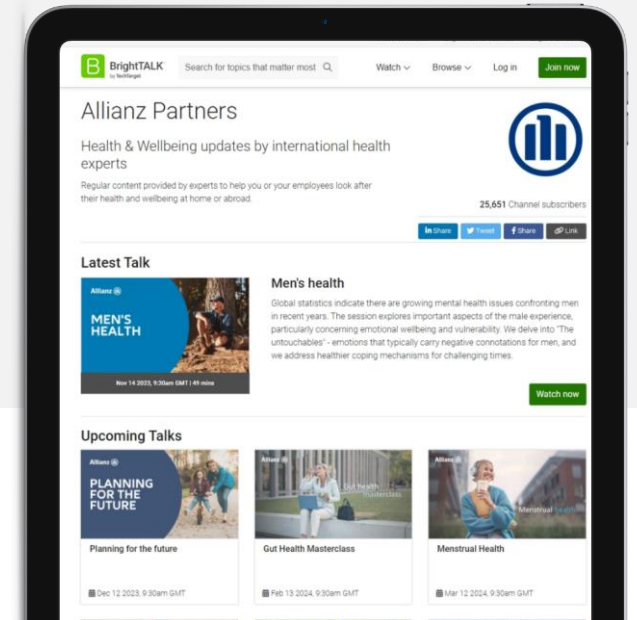
Health Matters: Monthly newsletter

- Wellness webinar (monthly)
- Health guides (quarterly)
- Blog content (monthly)
- Short videos
- Links to digital tools and services
- Infographics



Don't miss our Wellness Webinars

Health and wellness webinars run by experts on our [BrightTalk channel](#)





Key takeaways & contacts





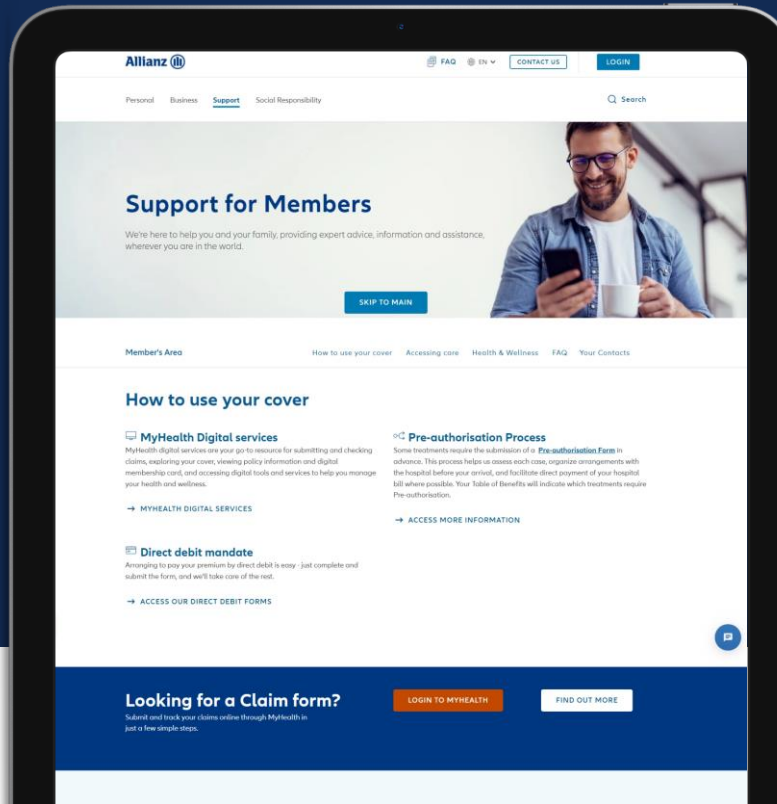
KEY TAKEAWAYS

What should you do to get started?

Download **MyHealth**



- ✓ Manage account
- ✓ Policy information
- ✓ Easy claims submission
- ✓ Telehealth Hub
- ✓ Provider finder
- ✓ Health & Wellness Hub
- ✓ LiveChat



Visit **Member Support page**

- ✓ On-demand how-to videos
- ✓ Access forms, brochures and guides
- ✓ Access all our digital tools
- ✓ Register for webinars
- ✓ Consult FAQs
- ✓ Contact details and chat
- ☞ [Member Support page](#)



Your contacts



24/7 Helpline

Inside Singapore 1800 670 9766

Outside Singapore +60 (0)3 92127818

Email asia.helpline@e.allianz.com

Toll free numbers

Member Support | Allianz Partners

Got a question?

Check out the frequently asked question page on our website or chat live with a customer agent.

[Frequently Asked Questions for Members | Allianz Care](#)



MyHealth digital services
my.allianzcare.com



Expatriate assistance programme
<https://awcsexpat.lifeworks.com/>



Digital health coaching app
Dacadoo



Travel Security Services
Horizon app

Thank you!



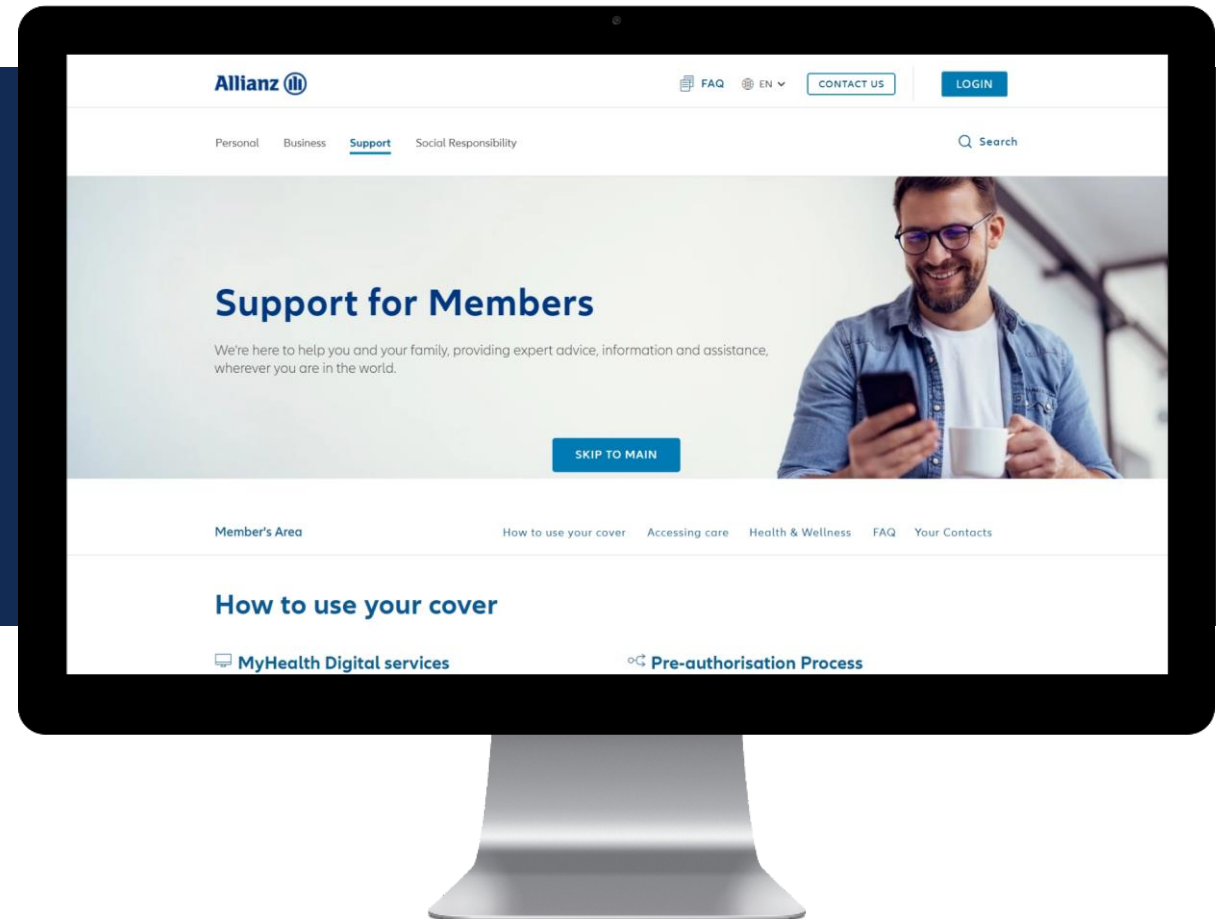


KEY TAKEAWAYS

Self-service member support

Discover what's available to you and how to navigate your cover on our member support page.

- ✓ On-demand how-to videos
- ✓ Access forms, brochures and guides
- ✓ Access all our digital tools
- ✓ Register for webinars
- ✓ Contact details and chat



 www.allianzcare.com/letsgetstarted