



# Table of Benefits

**International Healthcare Plans for Singapore**

**Individual policies**

Valid from 1st January 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 under each plan below. Your cover will also include the following member services. These are 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 go to:

[www.allianzcare.com/en/support/member-resources.html](http://www.allianzcare.com/en/support/member-resources.html)

You can also read more about the services embedded in our insurance plans here:

[www.allianzcare.com/healthservices](http://www.allianzcare.com/healthservices)

## Cover highlights

### Oncology Cover

Offering you one of the most comprehensive covers in the market. From the costs of most treatments and procedures required for cancer cases, to personal oncology case management services. Available 24/7 to support you from the point of diagnosis and throughout the treatment.



We have received the Platinum Trusted Customer Service Award in 2025, from our independent review provider Feefo.

## Policy terms and conditions

This Table of Benefits was designed for informational 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 Individual Benefit Guide available on our website:

[www.allianz.sg/individual-solutions/international-health.html](http://www.allianz.sg/individual-solutions/international-health.html)

### Key to Table of Benefits

- ✓ Covered in full, up to the maximum plan limit.
- ✗ Not available.
- Treatments/costs require pre-authorization through submission of a Pre-authorization Form. Details of our pre-authorization process can also be found in our Benefit Guide.

## Core Plans

		Singapore Premier Individual	Singapore Club Individual	Singapore Classic Individual
Maximum plan limit		US\$ 5,000,000 / S\$ 6,500,000	US\$ 4,000,000 / S\$ 5,200,000	US\$ 2,250,000 / S\$ 2,925,000
<b>In-patient benefits</b>				
Hospital accommodation	●	Private room	Private room	Private room
Intensive care	●	✓	✓	✓
Prescribed drugs and materials <i>In-patient and day-care treatment only</i>	●	✓	✓	✓
Surgical fees, including anaesthesia and theatre charges	●	✓	✓	✓
Physician and therapist fees <i>In-patient and day-care treatment only</i>	●	✓	✓	✓
Surgical appliances and materials	●	✓	✓	✓
Diagnostic tests <i>In-patient and day-care treatment only</i>	●	✓	✓	✓
Organ transplant <i>In-patient treatment only</i>	●	✓	✓	✓
Psychiatry and psychotherapy <i>In-patient and day-care treatment only</i>	●	✓	✓	✓

	Singapore Premier Individual	Singapore Club Individual	Singapore Classic Individual
Accommodation costs for one parent staying in hospital with an insured child under 18	✓	✓	✓
Emergency in-patient dental treatment	✓	✓	✓
<b>Other benefits</b>			
Day-care treatment	✓	✓	✓
Kidney dialysis In-patient, day-care and out-patient treatment	✓	✓	✓
HIV/AIDS treatment In-patient, day-care and out-patient treatment 48 months waiting period applies	✓	US\$ 10,000 / S\$ 13,000	US\$ 10,000 / S\$ 13,000
Out-patient surgery	✓	✓	✓
Nursing at home or in a convalescent home Immediately after or instead of hospitalisation	US\$ 5,740 / S\$ 7,500	US\$ 3,820 / S\$ 5,000	US\$ 3,375 / S\$ 4,400
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	US\$ 5,970 / S\$ 7,800	US\$ 4,050 / S\$ 5,300	US\$ 3,375 / S\$ 4,400
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	✓	✓	✓
Local ambulance	✓	✓	✓
Emergency treatment outside area of cover For trips of a maximum period of six weeks	Max. 42 days	Max. 42 days	Max. 42 days
Medical evacuation			
Where necessary treatment is not available locally, we will evacuate the insured person to the nearest appropriate medical centre.	✓	✓	✓
Where ongoing treatment is required, we will cover hotel accommodation costs.	✓	✓	✓
Evacuation in the event of unavailability of adequately screened blood.	✓	✓	✓
If medical necessity prevents an immediate return trip following discharge from an in-patient episode of care, we will cover hotel accommodation costs.	Max. 7 days	Max. 7 days	Max. 7 days

		Singapore Premier Individual	Singapore Club Individual	Singapore Classic Individual
Expenses for one person accompanying an evacuated person	●	US\$ 4,050 / S\$ 5,300	US\$ 4,050 / S\$ 5,300	US\$ 4,050 / S\$ 5,300
Travel costs of insured family members in the event of an evacuation	●	US\$ 2,700 / S\$ 3,510 per event	US\$ 2,700 / S\$ 3,510 per event	US\$ 2,700 / S\$ 3,510 per event
Repatriation of mortal remains	●	US\$ 13,500 / S\$ 17,550	US\$ 13,500 / S\$ 17,550	US\$ 13,500 / S\$ 17,550
Travel costs of insured family members in the event of the repatriation of mortal remains	●	US\$ 2,700 / S\$ 3,510 per event	US\$ 2,700 / S\$ 3,510 per event	US\$ 2,700 / S\$ 3,510 per event
CT and MRI scans In-patient and out-patient treatment		✓	✓	✓
PET and CT-PET scans In-patient and out-patient treatment	●	✓	✓	✓
Oncology In-patient, day-care and out-patient treatment	●	✓	✓	✓
Purchase of a wig, prosthetic bra or other external prosthetic device for cosmetic purposes		US\$ 270 / S\$ 350	US\$ 270 / S\$ 350	US\$ 270 / S\$ 350
Congenital conditions In-patient, day-care and out-patient treatment	●	US\$ 35,000 / S\$ 45,500	US\$ 25,000 / S\$ 32,500	US\$ 15,000 / S\$ 19,500
Preventive surgery In-patient and out-patient treatment	●	US\$ 40,500 / S\$ 53,000	US\$ 27,000 / S\$ 35,100	✗
Complications of pregnancy In-patient and out-patient treatment <b>10 month waiting period applies</b>	●	✓	✓	✓
Laser eye treatment		US\$ 1,350 / S\$ 1,800	US\$ 675 / S\$ 880	✗
In-patient cash benefit at Singapore Government Restructured Hospitals Per night		US\$ 205 / S\$ 270, max. 25 nights	US\$ 205 / S\$ 270, max. 25 nights	US\$ 205 / S\$ 270, 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\$ 1,015 / S\$ 1,320	US\$ 1,015 / S\$ 1,320	US\$ 1,015 / S\$ 1,320
Emergency out-patient dental treatment Can also be reimbursed within the terms of any separate Dental Plan		US\$ 1,015 / S\$ 1,320	US\$ 675 / S\$ 880	✗
Palliative care In-patient, day-care and out-patient treatment	●	✓	✓	✓
Long term care In-patient, day-care and out-patient treatment	●	Max. 90 days per lifetime	Max. 90 days per lifetime	Max. 90 days per lifetime

	Singapore Premier Individual	Singapore Club Individual	Singapore Classic Individual
<b>Additional Core Plan services</b>			
<b>Expat Assistance Programme**</b> Offers access to a range of 24/7 multilingual support services as follows: <ul style="list-style-type: none"> <li>Counselling – confidential and professional support (in-person, phone and video)</li> <li>Legal and financial support services</li> <li>Wellness website access</li> </ul>	✓	✓	✓
<b>Travel Security Services**</b> Offers 24/7 access to personal security information and advice for all your travel safety queries. This includes: <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 and travel safety alerts</li> </ul>	✓	✓	✓
<b>Olive**</b> Our Health & Wellness support program includes, for example: <ul style="list-style-type: none"> <li>Fitness app</li> <li>Access to wellness resources</li> </ul>	✓	✓	✓
<b>Digital Health App**</b> Reimbursement for one digital health app of your choice for the prevention, detection and management of a disease or condition.	US\$ 70 / S\$ 100	US\$ 70 / S\$ 100	US\$ 70 / S\$ 100
<b>MyHealth Digital Services</b> <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>	✓	✓	✓
<b>Second Medical Opinion Service**</b> 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. The level of discount will depend on whether you have selected a Maternity Plan. Please note you can choose a Core Plan deductible and/or an Out-patient Plan co-payment. 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	Discount if a Maternity Plan is not included in your policy	Discount if a Maternity Plan is included in your policy
No deductible	0% premium discount	0% premium discount
US\$ 610 / S\$ 800 deductible	5% premium discount	2.5% premium discount
US\$ 1,015 / S\$ 1,320 deductible	10% premium discount	5% premium discount
US\$ 2,025 / S\$ 2,600 deductible	20% premium discount	10% premium discount
US\$ 4,050 / S\$ 5,300 deductible	35% premium discount	17.5% premium discount
US\$ 8,100 / S\$ 10,550 deductible	50% premium discount	25% premium discount
US\$ 13,500 / S\$ 17,550 deductible	60% premium discount	30% premium discount

## Out-patient Plans

The following Out-patient Plans are optional and cover your day to day medical expenses. They can be purchased with any of our Core Plans. They can't be bought separately.

	Singapore Gold Individual	Singapore Silver Individual	Singapore Bronze Individual
Maximum plan limit	No limit	No limit	US\$ 11,475 / S\$ 15,000
<b>Out-patient Plan benefits</b>			
Medical practitioner fees	✓	✓	US\$ 1,350 / S\$ 1,800
Prescribed drugs and dressings	✓	✓	US\$ 1,350 / S\$ 1,800
Video consultation services**	✓	✓	US\$ 1,350 / S\$ 1,800
Specialist fees	✓	✓	✓
Diagnostic tests	✓	✓	✓
Vaccinations	US\$ 1,000 / S\$ 1,300	US\$ 500 / S\$ 650	US\$ 400 / S\$ 520
Chiropractic treatment, osteopathy, homeopathy, Chinese herbal medicine, acupuncture and podiatry Max. 12 sessions per condition for chiropractic treatment and max. 12 sessions per condition for osteopathic treatment, subject to the benefit limit	✓	✓	US\$ 1,520 / S\$ 2,000
Prescribed physiotherapy Initially limited to 12 sessions per condition; limit also applies to prescribed and non-prescribed physiotherapy sessions, where combined	✓	✓	US\$ 1,520 / S\$ 2,000
- Non-prescribed physiotherapy	5 visits	5 visits	5 visits
Prescribed speech therapy and occupational therapy	✓	✓	US\$ 1,520 / S\$ 2,000

	Singapore Gold Individual	Singapore Silver Individual	Singapore Bronze Individual
<p>Health and wellbeing checks including screening for the early detection of illness or disease</p> <p>Checks are limited to:</p> <ul style="list-style-type: none"> <li>Physical examination</li> <li>Blood tests (full blood count, biochemistry, lipid profile, thyroid function test, liver function test, kidney function test)</li> <li>Cardiovascular examination (physical examination, electrocardiogram, blood pressure)</li> <li>Neurological examination (physical examination)</li> <li>Cancer screening: <ul style="list-style-type: none"> <li>Annual gynaecological exam</li> <li>Mammogram (every two years for women aged 45+, or younger where a family history exists)</li> <li>Annual Prostate screening (yearly for men aged 50+, or younger where a family history exists)</li> <li>Colonoscopy (every five years for members aged 50+, or 40+ where a family history exists)</li> <li>Annual faecal occult blood test</li> <li>BRCA1 and BRCA2 genetic test (where a direct family history exist)</li> </ul> </li> <li>Bone densitometry (every five years for women aged 50+)</li> <li>Well child test (for children up to the age of six years)</li> </ul>	<p>US\$ 1,080 / S\$ 1,420</p> <p>15 visits</p>	<p>US\$ 810 / S\$ 1,060</p> <p>15 visits</p>	<p>×</p>
<p>Infertility treatment</p> <p><b>18 month waiting period applies</b></p>	<p>US\$ 16,200 / S\$ 21,060 per lifetime</p>	<p>US\$ 16,200 / S\$ 21,060 per lifetime</p>	<p>×</p>
<p>Psychiatry and psychotherapy</p> <p>Referral from doctor required for psychotherapy</p> <p><b>18 month waiting period applies</b></p>	<p>30 visits</p>	<p>20 visits</p>	<p>×</p>
<p>Prescribed medical aids</p>	<p>✓</p>	<p>US\$ 3,375 / S\$ 4,400</p>	<p>×</p>
<p>Prescribed glasses and contact lenses including eye examination</p>	<p>US\$ 270 / S\$ 350</p>	<p>US\$ 245 / S\$ 320</p>	<p>×</p>
<p>Dietician fees</p>	<p>4 visits</p>	<p>×</p>	<p>×</p>
<p>Child hearing exam</p> <p>For members aged 16 or younger</p>	<p>Up to US\$ 70 / S\$ 100</p>	<p>Up to US\$ 70 / S\$ 100</p>	<p>×</p>
<p>Child home nursing</p> <p>Following in-patient treatment of 5 days or more</p> <p>For members aged 16 or younger</p>	<p>Up to US\$ 135 / S\$ 175 per day, max. 7 days</p>	<p>Up to US\$ 135 / S\$ 175 per day, max. 7 days</p>	<p>×</p>
<p>Child speech and language therapy</p> <p>For the treatment of dyslexia and dyspraxia</p> <p>For members aged 16 or younger</p>	<p>US\$ 135 / S\$ 175</p>	<p>US\$ 135 / S\$ 175</p>	<p>×</p>
<p>First-aid course</p> <p>For parents who have a child insured as a dependant</p>	<p>Up to US\$ 70 / S\$ 100</p>	<p>Up to US\$ 70 / S\$ 100</p>	<p>×</p>

## 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. Please note that you can choose an Out-patient Plan co-payment and/or a Core Plan deductible. Where a co-payment is selected it is payable per person, per Insurance Year. 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-payments	Discount
No co-payment	0% premium discount
10% co-payment, max. US\$ 2,000 / S\$ 2,605	12% premium discount
20% co-payment, max. US\$ 4,000 / S\$ 5,200	24% premium discount
30% co-payment, max. US\$ 5,000 / S\$ 6,500	35% premium discount

## Maternity Plans

You can purchase one of the following Maternity Plans with the Singapore Premier Individual Core Plan or Singapore Club Individual Core Plan. The Maternity Plans are not available with the Singapore Classic Individual Plan, and they can't be bought separately. Please note that an Out-patient Plan must be selected in conjunction with a Maternity Plan. Maternity Plans are available to couples and families i.e. a spouse/partner must also be insured under the policy.

	Singapore Premier Maternity	Singapore Club Maternity
<b>Maternity Plan benefits</b>		
Routine maternity In-patient and out-patient treatment <b>10 month waiting period applies</b>	US\$ 10,125 / S\$ 13,200 per pregnancy	US\$ 6,750 / S\$ 8,800 per pregnancy
Complications of childbirth In-patient treatment <b>10 month waiting period applies</b>	US\$ 20,250 / S\$ 26,350 per pregnancy	US\$ 13,500 / S\$ 17,550 per pregnancy

## Dental Plans

The below Dental Plans are optional. Dental Plan 1 can only be purchased if both the Premier Individual Core Plan and Gold Individual Out-patient Plan have been selected. Dental Plan 2 and 3 can be purchased with any of the Core Plans. The Dental Plans can't be bought separately.

	Singapore Dental 1	Singapore Dental 2	Singapore Dental 3
Maximum plan limit	No limit	US\$ 2,770 / S\$ 3,600	US\$ 1,000 / S\$ 1,300
<b>Dental Plan benefits</b>			
Dental treatment	100% refund	80% refund	80% refund
Dental surgery	100% refund	80% refund	80% refund
Periodontics	80% refund	80% refund	80% refund
Orthodontic treatment <b>10 month waiting period applies</b>	65% refund, up to US\$ 6,750 / S\$ 8,800	50% refund	50% refund
Dental prostheses <b>10 month waiting period applies</b>			

## Repatriation Plan

The following Repatriation Plan can be purchased with any of the Core Plans. It can't be bought separately.

### Singapore Repatriation Plan benefits

Medical repatriation	●	
Where the necessary treatment is not available locally, you can choose to be medically repatriated to your home country instead of to the nearest appropriate medical centre. This benefit only applies when your home country is within your area of cover.	●	✓
Where ongoing treatment is required, we will cover hotel accommodation costs.	●	✓
Repatriation in the event of unavailability of adequately screened blood.	●	✓
If medical necessity prevents an immediate return trip following discharge from an in-patient episode of care, we will cover hotel accommodation costs.	●	Max. 7 days

Expenses for one person accompanying a repatriated person	US\$ 4,050 / S\$ 5,300
Travel costs of insured family members in the event of a repatriation	US\$ 2,700 / S\$ 3,510 per event
Travel costs of insured members to be with a family member who is at peril of death or who has died	US\$ 2,025 / S\$ 2,600

\*\* 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.

## Area of cover

We offer a choice of two different geographical areas of cover:



Worldwide



Worldwide excluding 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.

Any benefits, cover and claims payments are suspended if any element of the cover, benefit, activity, business, or underlying business exposes us to:

- any applicable sanction, prohibition or restriction under the United Nations' resolutions, or
- the trade or economic sanctions, laws or regulations of Singapore, the European Union, United Kingdom, or United States of America.

The above suspension will continue until such time as we are no longer exposed to any such sanction, prohibition, or restriction.

# Talk to us, we love to help!

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

 Allianz Insurance Singapore Pte. Ltd.  
Health Insurance Team,  
79 Robinson Road,  
#09-01 Singapore 068897

## Sales & General Queries

 Phone: +65 8939 2446

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

 Helpline inside Singapore: 1800 670 9766

Helpline outside Singapore: +60 (0)3 92127818

 [www.allianz.sg/individual-solutions/international-health.html](http://www.allianz.sg/individual-solutions/international-health.html)

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact us or visit the General Insurance Association or SDIC websites ([www.gia.org.sg](http://www.gia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

This insurance policy is underwritten by Allianz Insurance Singapore Pte. Ltd., address 79 Robinson Road #09-01 Singapore 068897. Company Registration No. 201903913C. This policy is supported by AWP Health & Life SA, a limited company governed by the French Insurance Code 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 – Irish Branch provides administration services for the policy.