

Frequently Asked Questions - Allianz Care@Home (COVID-19 Category 3, 4 & 5)

1. What are the services included in Allianz Care@Home for COVID-19 Category 3, 4 & 5?

The Allianz Care@Home services supported by SPEEDOC include home visits by doctor and nurse(s), medical treatment/therapy/support, 24/7 helpline for confirmed positive COVID-19 patients, referral letter/summary note to medical service centre, assist with hospital admission as guided by COVID-19 Assessment Centre (CAC), and ground ambulance arrangement subject to availability and upon request.

2. What is this value-added service all about?

Allianz Life understands the struggle of our insured policyholders who are diagnosed with COVID-19 but is having difficulty to secure a hospital bed while under escalated medical condition(s). Patients and their loved ones are often left to fend for themselves in finding support and assistance during this period with scarce admission beds. As such, this service would help complement the transition from home to hospital, where a medical team is dispatched to your home to provide the preliminary medical attention and necessary support. The on-site team will also assist to facilitate the admission to a hospital or medical centre for further treatment.

3. How do I request for this service?

You may contact SPEEDOC at +6011 4166 1178 to make your enquiry. A verification will be performed and if eligible, an assessment will be organized to determine the patient's medical condition. SPEEDOC's call centre is available 24/7, including public holidays.

4. Who is SPEEDOC?

SPEEDOC was created with a mission to bring hospital-level care to the home. They are a one-stop medical care solution for patients who require General Practitioner or Accident & Emergency medical services for themselves or their loved ones in the comfort of their home. You may find more about SPEEDOC at: <https://speedoc.com/my>

5. How do I qualify for this service?

You need to be an eligible life assured of an Allianz Life's individual Hospital & Surgical plan(s) (**excluding** HealthInsured plan 150 and policies listed in the Terms and Conditions) that is in-force and diagnosed with COVID-19 Category 3, 4 or 5 by the medical personnel/physician from SPEEDOC and supported by the diagnostic tests' reports (e.g. full blood count, x-ray, CT scan, etc.). For plans with deductibles and co-insurance, it would be on reimbursement basis.

6. If I want to request for another provider (aside from the Allianz Care@Home service supported by SPEEDOC), will my home doctor visit for COVID-19 done by another provider be claimable?

No. This value-added service is in collaboration with SPEEDOC only at this moment. Allianz Life does not accept claims for services performed by any other provider.

7. Which area does Allianz Care@Home service cover?

This service is available in Klang Valley, Penang, Ipoh, Negeri Sembilan, Melaka and Johor (Johor Bahru, Iskandar Puteri, Skudai, Pekan Nanas, Pasir Gudang, Senai, Kulai and Masai) at the moment. More locations will be made available in due course.

8. I have updated my MySejahtera on the COVID-19 positive status and currently under home quarantine, but I'm unsure which COVID-19 category I belong to; can I contact SPEEDOC?

Yes, you may contact SPEEDOC for an assessment and the helpline will assist you at no cost.

9. Is there a deposit required for this service?

SPEEDOC may request for a deposit if the condition or the COVID-19 category is still unclear. If the visiting doctor performs an on-site assessment and suggests that the condition falls under Category 1 or 2, then the visit will be borne by the policyholder. If the condition falls under category 3, 4 or 5, the deposit will be refunded after 30 days. The deposit may vary and will be advised by SPEEDOC depending on services requested.

10. If my COVID-19 condition worsens, can SPEEDOC assist me with the hospital admission?

Yes. SPEEDOC may need to dispatch their mobile doctors to review your situation at home and if the situation requires an admission, SPEEDOC will arrange for a hospital admission, upon referring to COVID-19 Assessment Centre (CAC).

11. What happens if my condition is between Category 2 & 3?

SPEEDOC will perform the assessment over the phone and if in doubt, a deposit will be requested. Once onsite, the doctor will perform another assessment. If it is under Category 1 or 2, the expenses will be paid by the policyholder. If it is under Category 3, the deposit will be refunded. Assuming the patient is under the care of SPEEDOC in Category 2 (on self-pay basis) and later progressed to Category 3, 4 or 5, the expenses incurred thereafter will then be covered by Allianz Life (on cashless basis), from the date SPEEDOC diagnoses the condition with Category 3, 4 or 5.

12. Can I request SPEEDOC to facilitate my admission to a private hospital?

SPEEDOC's priority is to facilitate the admission at designated Government hospitals as advised by CAC on best effort basis, and if there are no beds available, then the next option is to a private hospital. Please note that the cost of COVID-19 treatment at private hospitals may range between RM50,000-RM300,000 (or higher) and patient will be required to pay first and file for possible reimbursement later.

13. How do I make the deposit payment to SPEEDOC?

The payment method is via online bank transfer. SPEEDOC will advise you the payment method/details for the transaction during the call.

14. Does SPEEDOC offer equipment/device(s) for sale? If no, are they available for rent?

SPEEDOC does not provide equipment/devices for sale at the moment, but whenever it is available, it can be offered on self-pay basis. At present, the equipment/device(s) is only available for rent (subject to availability) for eligible cases.

15. In the event that I am required to self-pay for SPEEDOC's services (assuming under Category 1 or 2), how much is the cost?

The estimated charges for a doctor home visit is between RM280-RM400 per visit, depending on the time and day of the visit. SPEEDOC will advise you of the applicable charges accordingly.

16. What is the expected response time by SPEEDOC?

SPEEDOC will assess your condition over the phone upon your first call. If a doctor home visit is required, SPEEDOC will respond with an appointment slot within 3 hours from the call assessment subject to availability. Depending on the volume of cases, the services are rendered on best effort basis.

For the detailed Terms and Condition, please refer to the next page.

Terms and Conditions - Allianz Care@Home (COVID-19 Category 3, 4 & 5)

- Allianz Care@Home is supported by SPEEDOC - a value added service which is on a cashless basis for eligible customers who are covered under Allianz Life's **Individual** Hospital & Surgical (H&S) plans, **excluding** HealthInsured Plan 150 and policies listed below:

Traditional		Investment-linked Rider	Worksite Marketing
Standalone	Rider		
1. Allianz Diabetic Essential	<ol style="list-style-type: none"> Health Vantage Enhanced HealthVantage LION Health HealthGuard Plus Hospital and Surgical HealthPartner MediSure 	<ol style="list-style-type: none"> Medisafe Infinite+, MediSafe Infinite, MediSafe Infinite Xtra, MediSafe, MediSafe Xtra MediEssential MediCover Enhanced MediCover MediAide 	<ol style="list-style-type: none"> Allianz Care Plus Allianz FlexMed Care Allianz Retirement Health EB MediShield, EB MediShield Plus, EB Care, Enhanced MediShield FlexiMed, FlexiMed Plus, i-FlexiMed Plus MediFlex

For those with H&S plans **with deductibles and co-insurance**, it will be on reimbursement basis subject to respective policy limits.

- Only expenses incurred for the six (6) services listed below are eligible in with respect to Allianz Care@Home supported by SPEEDOC for the management of COVID-19 at home:
 - Home visits by doctor and nurse(s)
 - Treatment / therapy / support
 - 24/7 helpline for COVID-19 patients
 - Referral letter / summary note to medical service centre
 - Assist with hospital admission as guided by COVID-19 Assessment Centre
 - Ground ambulance arrangement (Subject to availability and upon request)
- Other expenses, apart from the listed six (6) services, incurred due to being quarantined will not be covered (e.g. purchase of equipment, monitoring devices, meals, COVID-19 rapid test kits, etc.)
- Only Category 3, 4 or 5 COVID-19 patient is eligible to claim for the expenses of Allianz Care@Home services incurred whether on cashless or reimbursement basis. The category of COVID-19 of the patient shall be determined by the medical personnel/physician from SPEEDOC and supported by the diagnostic tests' reports (e.g. full blood count, Xray, CT scan, etc.).
- Allianz Care@Home expenses claimed by eligible customers is administered on goodwill based on their policy's terms and conditions (e.g. waiting period: 30 days, annual and lifetime limits, deductible & co-insurance).
- Valid for **ONE (1)** claim per life, regardless of the number of policies with Allianz Life.
- Only the expenses incurred by the life assured will be covered.
- Subject to medically necessary and reasonable and customary charges.



9. Allianz Life reserves the right and has the absolute discretion to vary the terms and conditions of this complimentary value-added service, suspend, cancel or terminate the same with or without any prior notice or reason.
10. Allianz Life shall not be liable for the services provided nor any direct or indirect loss or damage of any kind whatsoever arising, incurred or suffered by the life assured for using the Allianz Care@Home services provided by SPEEDOC and their affiliate companies.

Terms & Conditions' last update: 30 April 2022