

# International health insurance for corporate groups



Allianz Worldwide Care specialises in providing international health insurance for employees and their dependants, wherever they are in the world. As an 'A stable' (Standard & Poor's) wholly owned subsidiary of 'AA stable' rated Allianz SE, the company is able to draw on the resources and expertise of one of the world's leading insurers and financial services providers. With a customer base that includes many of the Fortune Global 500 companies, Allianz Worldwide Care continues to build a reputation for service excellence in international healthcare.

Allianz Worldwide Care has a range of localised services and business partnerships developed specifically to support corporate clients:

- Global direct settlement agreements in place.
- Local doctors providing 'on the ground' operational support in specific regions.
- Liaison with clients to design medical provider networks based around their needs and the location of their employees, even in remote areas.
- Locally assisted medical evacuation and repatriation, using the most suitable local partner to provide fast, convenient and safe transport, supervised from start to finish by a dedicated member of the Medical Services Team.
- Key policy documents available in a range of languages, including English, German, Arabic, Portuguese, French, Spanish, Italian and Russian.
- Established partnerships with Allianz companies and other locally based insurers to provide locally admitted plans, where required.



## A flexible range of international healthcare products

Clients are offered a selection of Core Plans, which cover a wide range of in-patient and day-care treatments as well as other benefits such as medical evacuation, local ambulance and nursing at home. These Core Plans can be supplemented by a choice of Out-patient, Dental and Repatriation Plans.

There is also a choice of regional areas of healthcare cover. This range gives clients the flexibility to select their preferred combination of healthcare services and geographical region, making sure they get the cover that matches their particular needs. Large corporate clients can opt for tailored plans, based on their needs and preferences.

As well as offering longer term international healthcare plans, Allianz Worldwide Care also offers short-term healthcare plans to cover the emergency healthcare needs of employees while they're abroad on business.

## Effective containment of medical costs

Allianz Worldwide Care has processes and checks in place to contain medical costs for our corporate clients:

- The Treatment Guarantee process is the pre-authorization of certain proposed treatments (primarily in-patient procedures), whereby we can check that the proposed treatment is appropriate, necessary and that costs are in line with the usual and customary charges for the region. Significant additional discounts can be negotiated at this stage.
- Individuals within the Medical Services and Claims Team are allocated to specific geographical territories, giving them the opportunity to develop stronger relationships with specific medical providers. These staff (usually natives of the region that they are assigned to) are in a good position to review and challenge the treatment path and tariffs being proposed, thereby eliminating excessive or unnecessary charges.

- Regionally based doctors facilitate in-patient and out-patient direct settlement agreements with local medical providers. They are also in an ideal position to support the Medical Services Team in ensuring that proposed medical treatment and costs are appropriate for the region concerned and to assist in cases of medical evacuation and repatriation. To date, there are Regional Medical Managers in Africa, the Middle East, Latin America as well as in Russia and Ukraine (covering the Commonwealth of Independent States).
- Allianz Worldwide Care is not restricted to any exclusive medical provider network arrangements, so we can select the combination of networks and the most appropriate means of access, to best meet the needs of each corporate client in terms of customer service and cost containment.
- We recognise that strong medical provider network relationships are essential to the ongoing delivery of effective cost containment and superior client service. For this reason, we have a team of Network Managers who are in regular contact with our medical partners across the globe.

## Ease of switching to Allianz Worldwide Care

As specialists in providing medical insurance to corporate groups, Allianz Worldwide Care is well versed in the practical requirements of setting up small, medium and large corporate schemes. Each large group has a dedicated Relationship Manager.

Once we have gained a full understanding of the client's requirements, an implementation plan is drawn up to ensure that the deadlines for the key implementation milestones are achieved. This plan includes the training of Allianz Worldwide Care staff to ensure that they are familiar with the details of the client agreement and that high levels of service are maintained. If required, training can also be



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To see a short movie about Allianz Worldwide Care, simply go to: [www.allianzworldwidecare.com/movie](http://www.allianzworldwidecare.com/movie)

provided to group members, to ensure that they are familiar with the plan and the claims process.

Once the product and member details have been set up on the Allianz Worldwide Care system, policy documents can be accessed quickly via our Online Services, issued via email, or printed and posted. Our Helpline Team is proficient at guiding and advising members through the transition from one insurer to another and can offer guidance and support to members who could be mid-treatment.

Following successful implementation, the Client Services Team can be consulted on an ongoing basis in relation to group administration queries or changes.

## Key reasons why companies choose Allianz Worldwide Care:

- Client service focus (95% client retention rate in 2010).
- Effective, proven cost containment processes.
- Comprehensive guidance and support for groups moving health insurance to Allianz Worldwide Care.
- The option to place staff in the Head Office of large clients to support the switchover to Allianz Worldwide Care.
- Stability of dealing with an 'A stable' rated company of an 'AA stable' rated group.
- Sophisticated range of multilingual Online Services for Group Scheme Managers and members.
- Claim Forms processed within 48 hours.
- Calls to multilingual Helpline answered within 7 seconds (2010 average).
- Policy documents and website offered in multiple languages.
- In-house and regionally based team of medical professionals.

Agent details and stamp