

# CLAIMS Made Easy



# **SEEKING TREATMENT?**

We understand that seeking treatment can be stressful. By following the process below, we can look after the administration and you can concentrate on getting better.

#### Check your level of cover

First, please check that your plan covers the treatment you are seeking. Your Table of Benefits will confirm the benefits that are available to you, however you can always call our 24/7 multilingual Helpline for confirmation.

#### Some treatments require pre-authorisation

Treatment Guarantee (pre-authorisation) allows us to oversee each case and facilitates the direct settlement of any eligible medical costs i.e. we pay the costs directly to the medical provider. The following treatments/benefits (which may or may not be included in your cover) require pre-authorisation through submission of a Treatment Guarantee Form:

- All in-patient benefits listed (where you need to stay overnight in a hospital)
- Day-care treatment
- Expenses for one person accompanying an evacuated/repatriated person
- Kidney dialysis
- Long term care
- Medical evacuation (or repatriation, where covered)
- MRI (Magnetic Resonance Imaging) scan. Treatment Guarantee is not needed for MRI scans unless you wish to avail of direct settlement
- Nursing at home or in a convalescent home
- Occupational therapy (only out-patient treatment requires Treatment Guarantee)
- Oncology (only in-patient or day-care treatment requires Treatment Guarantee)
- Out-patient surgery
- Palliative care
- PET (Positron Emission Tomography) and CT-PET scans
- Preventative surgery
- Rehabilitation treatment
- Repatriation of mortal remains
- Routine maternity, complications of pregnancy and childbirth (only in-patient treatment requires Treatment Guarantee)
- Travel costs of insured family members in the event of an evacuation (or repatriation, where covered)
- Travel costs of insured family members in the event of the repatriation of mortal remains
- Travel costs to another Channel Island, the UK or to France (covered under our Individual Channel Islands Plan only)

For further information on the Treatment Guarantee process, please refer to your Benefit Guide or contact our multilingual Helpline. Please note that we may decline your claim if Treatment Guarantee is not obtained.

## **GETTING IN-PATIENT TREATMENT**

In the event that you or any of your dependants need to be hospitalised, please follow the steps below. Our Medical Team will then be able to verify your cover and facilitate smooth admission into care:



Form from our website: www.allianzworldwidecare.com/ members



Send the completed form to us at least **five working days before** treatment. Scan and email, fax or post (details on the form).



We contact your medical provider directly to arrange settlement of your bills (where possible).

Our Medical Team will review the information provided and (assuming that no further information is required) will issue a Guarantee of Payment, authorising treatment, to the medical provider. Where further information is required we may need to contact you, your doctor or your medical provider and this may delay the process.

Our team will provide you with updates at key stages throughout the pre-authorisation process (i.e. when a form is received, when further information is required or when a Guarantee of Payment has been issued).

Where treatment is taking place within 72 hours our Helpline can take Treatment Guarantee Form details over the phone.

# GETTING OUT-PATIENT OR DENTAL TREATMENT

If your treatment does not require preauthorisation, just pay the bill and claim the expenses from us. In this case, simply follow these steps:



Receive your medical treatment and pay the medical provider.



Get an invoice from your medical provider. This should state your name, treatment date(s), the diagnosis/medical condition that you received treatment for, the date of onset of symptoms, the nature of the treatment and the fees charged.



Claim back your eligible costs via our MyHealth app. Simply provide a few key details, take a photo of your invoice(s) and press 'submit'.

As an alternative to MyHealth app, you can also claim your treatment costs by completing and submitting a Claim Form, downloadable at:

## www.allianzworldwidecare.com/members

You will need to complete section 5 and 6 of the Claim Form only if the information requested in those sections is not already provided on your medical invoice.



The Number 1 reason for claims not being processed swiftly is incomplete information. Please ensure that all details related to your claim are provided on the Claim Form or invoice.

#### Quick claim processing

We can process a claim and issue payment instructions to your bank within 48 hours, when all required information has been submitted. However, without the diagnosis, we cannot process your claim promptly, as we will need to request these details from you or your doctor. Please make sure you include the diagnosis on your claim!

We will email or write to you to let you know when the claim has been processed.

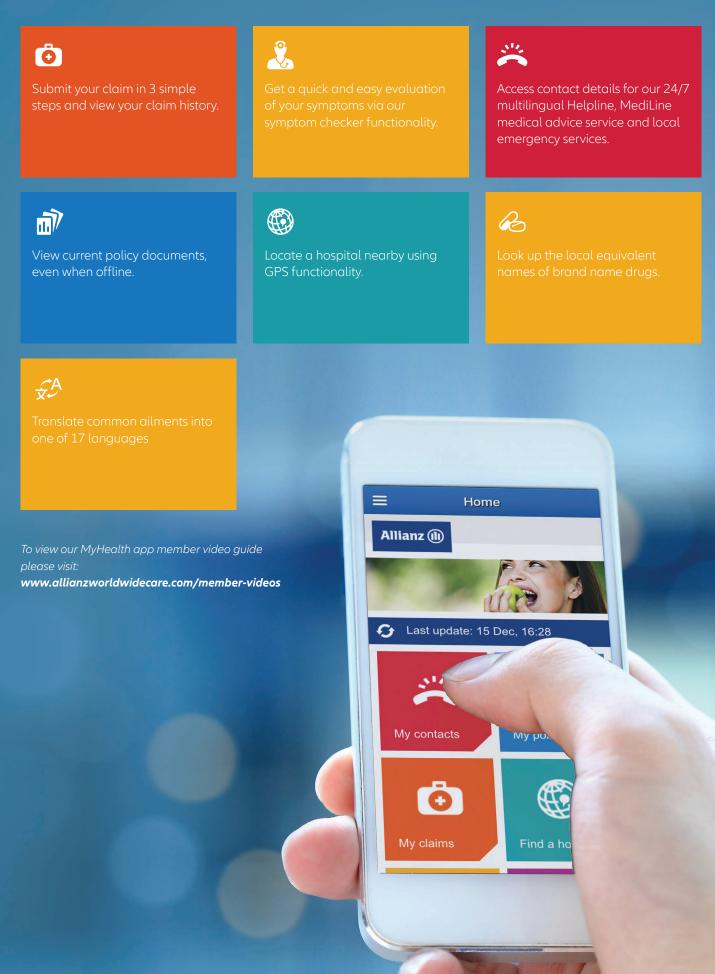


#### In case of an emergency:

- 1. Get the emergency treatment you need and call us if you need any advice or support.
- 2. You, your physician or one of your dependants needs to call our Helpline (within 48 hours of the emergency) to inform us of the hospitalisation. At this point we will take all of the required details over the phone.

# **MYHEALTH APP**

Our MyHealth app (available in English, German, French, Spanish and Portuguese) allows you to:



# **EVACUATIONS AND REPATRIATIONS**

At the first indication that a medical evacuation/repatriation is required, please call our 24 hour Helpline and we will take care of everything. Given the urgency of an evacuation/repatriation, we would advise that you call us, however, you can also contact us by email. When emailing, please include "*Urgent – Evacuation/Repatriation*" in the subject line. Please contact us before talking to any alternative providers, even if approached by them, to avoid potentially inflated charges or unnecessary delays in the evacuation process. In the event that evacuation/repatriation services are not organised by us, we reserve the right to decline the costs.

## + 353 1 630 1301

## @ medical.services@allianzworldwidecare.com

Please refer to your Table of Benefits to confirm if Evacuations and \or Repatriations are covered under your plan.



# Talk to us, we love to help!

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

#### 24/7 Helpline for general enquiries and emergency assistance

#### C Telephone:

English:	+ 353 1 630 1301
German:	+ 353 1 630 1302
French:	+ 353 1 630 1303
Spanish:	+ 353 1 630 1304
Italian:	+ 353 1 630 1305
Portuguese:	+ 353 1 645 4040

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

Please note that in some instances the toll-free numbers are not accessible from a mobile phone. In this case, please dial one of the Helpline numbers listed above.

Calls to our Helpline will be recorded and may be monitored for training, quality and regulatory purposes. Please note that only the policyholder (or an appointed representative) or the Group Scheme Manager can make changes to the policy. Security questions will be asked of all callers to verify their identity.

- + 353 1 630 1306 Fax:
- client.services@allianzworldwidecare.com 0 Email:

Allianz Care, 15 Joyce Way, Park West Business Campus, Nangor Road, Dublin 12, Ireland  $\bowtie$ 

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