Allianz Worldwide Care Services acting on behalf of
Allianz Private Krankenversicherungs-AG
Valid from 1st January 2017

# HOW TO ACCESS TREATMENT

Allianz

# YOUR HEALTHCARE COVER

This insurance cover was designed specifically for your stay in Germany. You are fully covered for a period of up to five years by our international health insurance cover.

This guide provides information in how to access treatment and includes some of the basic rules of your group health insurance policy. Information on benefits and further policy rules can be found in "Terms and conditions of insurance for the InboundMed Best 100 plan (group insurance*)", hereafter referred as "Terms and Conditions" document. Please read this guide in conjunction with your Insurance Certificate, the Terms and Conditions document and Table of Benefits.

Your **Insurance Certificate** details the plan(s) that your company has chosen for you and your dependants (if applicable).

Your **Table of Benefits** provides an overview of your insurance plan and the associated benefits available to you. In addition, it specifies the benefits/treatments for which pre-approval is advisable and confirms the maximum amount payable for each benefit. Your Table of Benefits will be issued in Euro.

The **Terms and Conditions** document indicates the scope of your cover in detail, including a description of the benefits included and the rules of conduct associated with your cover.

For full details of your company's insurance contract, please contact your company's Group Scheme Manager.

* available at www.allianzworldwidecare.com/pkv

The insurer of this policy is Allianz Private Krankenversicherungs-Aktiengesellschaft.
Chairperson of the Supervisory Board: Dr. Manfred Knof.
Board of Management: Dr. Birgit König (Chairperson), Daniel Bahr, Dr. Jan Esser, Burkhard Keese, Joachim Müller, Dr. Thomas Wiesemann.
VAT Registration Number: DE 811 239 569.
Financial and insurance services are VAT exempt as per the VAT Directive.
Registered Office: München. Commercial Register: Amtsgericht München HRB 2212.

Allianz Worldwide Care Services is a registered business name of AWP Health & Life Services Limited. AWP Health & Life Services Limited provides certain administration services and technical support for this policy such as claims processing, policy administration and Helpline inside and outside Germany. AWP Health & Life Services Limited is a limited liability company registered in Ireland. Registered Number. 509216, Registered Office: 15 Joyce Way, Park West Business Campus, Nangor Road, Dublin 12, Ireland. Chairperson of the Board of Directors: Lidia Luka-Lognoné. Members: Clodagh Clarke, Frank Mee.

# GETTING TREATMENT

First, check that your plan covers the treatment you are seeking. Your Table of Benefits will provide an overview of the cover, while the "Terms and Conditions" document will confirm which benefits are available to you in more detail. You can always call our Helpline if you have any queries.

**+ 353 1 514 8456** *(2.9 Cent/Min. from German Telekom landlines)*
**pkv.helpline@alllianzworldwidecare.com**
**+ 353 1 630 1306**
**www.allianzworldwidecare.com/pkv**

Pre-approval is required for treatment of addictions.

In addition, pre-approval is recommended before starting one of the following treatments:

- In-patient treatment
- Infertility treatment
- Prescribed medical aids which are not listed in the "Terms and Conditions" document
- Inlays
- Orthodontic treatment
- Dental prostheses
- Gnathology - functional analytical and therapeutic treatments
- Special dental treatment
- Psychotherapy
- Rehabilitation treatments
- Repatriation and funeral expenses

The pre-approval process helps us to assess each case, organise everything with the hospital before your arrival and facilitate direct payment of your hospital bills, where possible.

*Important Note:*
*Please contact us prior to receiving treatment for* ***infertility or rehabilitation****, as cover is restricted to certain treatments or providers. You should also contact us before purchasing* ***prescribed medical aids****, as cover is subject to the terms and conditions of your plan.*

If it's an emergency:
A medical emergency occurs when immediate assistance is required, i.e. the treatment cannot be delayed until pre-approval can be obtained. If that is the case, please follow the steps below:

1. Get the emergency treatment you need and call us if you need any advice or support.
2. We recommend that either you, your physician, one of your dependants or a colleague call our Helpline to inform us of the hospitalisation. Details can be taken over the phone when you call us.

## GETTING OUT-PATIENT TREATMENT INSIDE AND OUTSIDE OF GERMANY

When you visit a doctor, dentist, physician or specialist on an out-patient basis, please settle the bill with them and claim back the eligible expenses from us via the MyHealth app. Alternatively you can also submit a completed Claim Form by post. We will process a medical claim and issue payment instructions to your bank promptly, when all of the required information has been submitted.

We will email or write to you if we require further information to process your claim and/or to advise you of when the claim has been processed.

Please contact us in case of a high cost treatment, as we can discuss payment options and if possible arrange the payment for you.

## SUBMITTING CLAIMS

Quick and easy claims submission via our MyHealth app
Available for Apple and Android smartphones and tablets, the MyHealth app allows members to submit medical claims in just three easy steps:

1. Provide a few key details
2. Take a photo of your invoice(s)
3. Submit and you're done

The app also allows you to:

- Track the status of a claim
- Access contact details for our 24/7 multilingual Helpline, MediLine medical advice service and local emergency services
- View current policy documents, even when offline
- Locate a hospital nearby using GPS functionality
- Look up the local equivalent names of brand name drugs
- Translate common ailments into one of 17 languages

### Email and postal claims submission

You can also submit a claim by downloading a Claim Form from our website: **www.allianzworldwidecare.com/pkv** and following the steps below:

1. Settle your medical bill with your medical provider.
2. Get an invoice from the doctor/dentist which states 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.
3. Complete sections 1-4 and 7 of the Claim Form (sections 5 and 6 only need to be completed by the doctor/dentist if their invoice does not state the diagnosis and nature of treatment).
4. Send the Claim Form and all supporting documentation, invoices and receipts to us via:
   - Scan and email to: **pkv.claims@allianzworldwidecare.com**
   - Fax to: + 353 1 645 4033 or
   - Post to the address shown on the form

*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.*

## GETTING IN-PATIENT TREATMENT IN GERMANY

You are free to choose your preferred provider: a public or private hospital, an emergency service facility, a certified doctor or an alternative practitioner (as established by the Alternative Medical Practitioners Law – "Heilpraktikergesetz, HeilprG"). We also cover in-patient treatments in institutions that will carry out physical and medical examinations, laboratory services or x-rays, as well as community health centres, if prescribed by a physician.

We have different billing arrangements with certain providers. Please find below the process for each provider type:

1. **Private hospitals:** We recommend that you contact us first to receive pre-approval and a confirmation if the provider of your choice has direct billing arrangement in place with us. We can help you organise everything with the hospital before your arrival and settle the bill directly, where possible. If the provider do not have billing arrangements in place with us, you will receive an invoice that can be submitted to us for payment. Please make sure that you send us the invoice along with your policy number and information about the medical condition that you received treatment for.
2. **Public hospitals:** With most providers, you simply present you Membership Card and they will bill your general medical expenses directly to us. For private, elective services (such treatment with a medical director), you will receive the invoice which should be submitted to us for payment.
3. **Mixed clinics** (facilities that take care of acute treatments, sanatorium treatments or convalescent treatments): we recommend that you contact us to clarify if the treatment you require is medically necessary. Only with our prior written consent will you be able to ensure that medical costs are covered.

## GETTING IN-PATIENT TREATMENT OUTSIDE OF GERMANY

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

1. Download a Treatment Guarantee Form from our website: **www.allianzworldwidecare.com/pkv**
2. Send the completed form to us at least five working days before treatment, by:
   - Scan and email to: **pkv.medical@allianzworldwidecare.com**
   - Fax to: + 353 1 653 1780 or post to the address shown on the form.
   - Our Helpline can take Treatment Guarantee Form details over the phone if treatment is taking place within 72 hours.

**REPATRIATIONS**

At the first indication that a medical repatriation is required, please call our 24 hour Helpline and we will take care of everything. Given the urgency of a repatriation, we would advise that you call us, however, you can also contact us by email. When emailing, please include *"Urgent – 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 repatriation process. In the event that repatriation services are not organised by us, we might ask you to cover some of the costs incurred.

+ 353 1 514 8456

pkv.medical@allianzworldwidecare.com

## TREATMENT IN THE USA

If you have "Worldwide" cover and wish to locate a medical provider in the USA, simply go to:

www.allianzworldwidecare.com/olympus

If you have a query about a medical provider, or if you have selected a provider and wish to arrange an appointment, please call us:

(+1) 800 541 1983 (toll-free from the USA)

Your company may have opted to provide you with a Caremark pharmacy card that allows you to obtain certain drugs and pharmacy products on a cashless basis.

Show this card to your Caremark pharmacy and, if there is any amount to be paid by you, the pharmacy will confirm this. Please ensure that the prescriptions you present have the date of birth of the person that the prescription is for. Regardless if you have a Caremark card or not, you can also apply for a discount pharmacy card which can be used any time your prescription is not covered by your plan. To register and obtain your discount pharmacy card, simply go to:

http://members.omhc.com/awc/prescriptions.html

and click on "Print Discount Card".

OLYMPUS

# COMMONLY USED TERMS

In order to help your understanding of some of the commonly used terms, we have put together a list of terms you may come across while you are in Germany.

| German | Closest English Translation | Explanation |
|---|---|---|
| Niedergelassener Arzt | Established physicians | A physician practicing medicine in an out-patient facility, rather than in a hospital. |
| Approbierter Arzt | Licensed physician | A physician who is licensed to practice medicine in hospitals as well as out-patient facilities. |
| Heilpraktiker | Alternative practitioners / healer | A "Heilpraktiker" (§ 1 Heilpraktikergesetz, GebüH) in Germany, is a person who practices the medical profession without being licensed as a doctor or medical psychotherapist. They are distinguished from a doctor or psychotherapist by the fact that this alternative practitioner does not have to have any academic training. Their authorisation to practice medicine is restricted by laws and regulations as opposed to those of a physician. They are not allowed to prescribe prescription drugs, to give birth assistance or to treat certain infectious diseases according to the Infection Protection Act. The expenses for services of a "Heilpraktiker" are covered where treatment takes place in Germany, up to the maximum amounts of the fee schedule for "Heilpraktiker" (GebüH).<br>"Heilpraktiker" as well as psychologists, medical psychotherapists and children & youth-psychotherapists are authorized to practice psychotherapy in Germany and they are restricted to the authorised field of practice.<br>Please note that practicing psychotherapy with a permit based on the Heilpraktikergesetz is a unique feature of the German healthcare system. |
| Belegärztliche Leistungen | Private elective services by an attending doctor | The "Belegarzt" (attending doctor) are doctors who are not employed by the hospital. Instead they have a contract with the hospital and are entitled to treat their patients in the hospital on a full time or part-time basis. The doctor can use the hospital's services, facilities and resources but does not receive any compensation from them.<br>If you choose to be treated by a "Belegarzt", you will receive an invoice for his/her services separately. Please note that "Belegarzt" fees are not included on the general hospital services invoice. |
| Beleghebammen und Belegentbindungspfleger | Attending midwifes | Attending midwifes are medical specialists who are not employed by the hospital. Instead they have a contract with the hospital and are entitled to treat their patients in the hospital, using its facilities and resources. |
| Allgemeine Krankenhausleistungen | General hospital services | General hospital services are all services, that are medically necessary for the individual treatment based on the nature and severity of the condition, which are medically appropriate for the care of the patient. |
| Wahlärztliche Leistungen | Private elective services | "Wahlärztliche Leistungen" is an elective service whereby the patient chooses his/her treating physician (e.g. chief physician). If you avail of this service, the invoice will be issued to you, rather than directly to us. |

| German | Closest English Translation | Explanation |
|---|---|---|
| Anschlussheilbehandlungen (AHB) | Follow-up treatment / Rehabilitation | Under our comprehensive APKV inbound cover, you are covered for follow-up/rehabilitation treatments which are usually not covered by the majority of health insurers in Germany.<br><br>Your cover includes follow-up/ rehabilitation treatments ("Anschlussheilbehandlungen (AHB)"), when deemed as medically necessary. Treatment must start shortly after an acute in-patient treatment. For further details on the cover see section 2.1.14, paragraph 1 of your Terms and Conditions.<br><br>**Important:** If you require "advanced out-patient physiotherapy" or "day-care follow-up treatment" after completion of an acute treatment, please contact us to clarify your cover. In addition, our Helpline will be able to advise on suitable, qualified facilities near your home.<br><br>+ 353 1 514 8456 |

# CONTACT DETAILS

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

**24/7 HELPLINE FOR GENERAL ENQUIRIES AND EMERGENCY ASSISTANCE**


pkv.helpline@alllianzworldwidecare.com
+ 353 1 630 1306

English and German: + 353 1 514 8456 (2,9 Cent/Min. form German Telekom landlines)

Allianz Worldwide Care, 15 Joyce Way, Park West Business Campus, Nangor Road, Dublin 12, Ireland.

www.allianzworldwidecare.com/pkv



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