

# Broker Talk

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## Changing the Face of Health Insurance

The health insurance industry has evolved during the last 10 years and it seems that this theme of ongoing change is set to continue, characterised by an increasingly international scope and scientific considerations. Here, Ron Buchan, CEO of Allianz Worldwide Care, gives his insights into the changes that will affect health insurance in the short, medium and long term.



### Short term - health insurance becomes portable

The most important development in the short to medium term is that health insurance will continue to evolve towards more geographically flexible cover. This trend is being driven by two factors – population mobility and changes in the way medicine is being practised.

Currently, most domestic health insurance only provides cover in the country where the insured member is living, with potentially some element of cover for emergency treatment abroad. The insurance provider understands their own country and its market but they have limited visibility on the provision of medical care outside of their country and mostly no partnerships in place to facilitate the treatment of their members abroad.

Yet this traditional framework is increasingly at odds with the market it serves. People are by their very nature, mobile. People travel, often regularly and extensively on business and/or for leisure. Plus medical tourism continues to grow. Health insurance needs to keep pace with the increased mobility and changing lifestyle of the people it covers.

The other driver of this trend towards more portable cover relates to developments in the practice of medicine. In the past 20 years there has been an increase in medical specialisation, with the result that patients often have to travel within their country or abroad to seek treatment (essentially they have to go to where the specialist is).

With patients' increased mobility, and treatment progressively being sourced internationally, the lines between local and international health insurance are increasingly becoming blurred.

### Medium term – the shift towards private sector funding and the provision of healthcare

In the mid-term, the next major shift will be a greater reliance on the private sector in the provision of healthcare instead of relying predominantly on the public sector. National healthcare systems are experiencing resource pressures, while at the same time they are facing a future of increasing healthcare demands due to an ageing population.

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These challenges unite all world regions, with every country and government moving towards a healthcare system characterised by a greater reliance on private sector provision, delivery and financing, and a public sector which takes on more and more of a regulatory role. For example, some of Allianz Worldwide Care's clients are requesting more flexible plans that provide cover as a 'top-up' to that provided by local social security systems, to avoid duplication of cover and unnecessary costs.

### Long term – the impact of science on health insurance

Longer term, trends in medicine will continue to evolve in line with scientific developments, ultimately affecting the way in which health insurance is delivered. Currently, treatment is sought primarily in response to unexpected events such as accidents or illnesses, which could happen at any point during one's life. However, science is driving the study (and treatment) of genetic diseases and this will have an impact on health insurance in terms of the life stage at which medical treatment and costs are highest.

Most conditions that kill, such as cancer, diabetes, etc., are genetically linked. To combat these types of illnesses, human genome sequencing will play a key role. The whole genome has already been sequenced successfully, which means that it is possible to take a strand of DNA and identify patterns within the genome sequence. There is a huge amount of study dedicated to understanding genetic structures and linking them to genetic predispositions or conditions. This means that when a baby is born, a doctor could with reasonable certainty identify whether or not that baby will be prone to a specific disease later in life.

Additionally, through developments in treatment through stem cell or virgin cell growth and nanotechnology, it will be possible to correct the genetic sequences that cause predispositions. The result will be genome correction at birth. At some stage in the future, when a baby is born, their genome will be sequenced and any abnormalities will be understood and corrected immediately. From the perspective of the health insurer, genome sequencing will have a huge impact on the costs associated with insuring a person.

Medical insurance industries will be focused on preventative rather than reactionary medicine. Health insurers will move away from a model where funding for medical claim costs relates primarily to unexpected illnesses and accidents, to one where funding is partly 'front-loaded' (to cater for anticipated medical costs at the point of birth) while also catering for unexpected accidents and infections.

The healthcare industry will continue to evolve and face new challenges in the short, middle and long term. The challenge for all players is to anticipate and respond to those changes, be it in healthcare financing, delivery, portability of cover or harnessing the latest scientific advances. Ultimately, they have to ensure that the solutions implemented address the changing needs of the people they serve.



Ron Buchan  
CEO  
Allianz Worldwide Care

## Medical Escort Service

As part of the ongoing enhancement of our service to members we have launched a new Medical Escort Service, to add an additional transportation option when it comes to the medical evacuation of an insured member. This service will see Allianz Worldwide Care use commercial flights to evacuate insured members who are medically stable, and these patients will be accompanied at all times by one of Allianz Worldwide Care's own doctors. While we will continue to use our existing air-ambulance partners to transport members who are in a medically critical condition, use of the Allianz Worldwide Care Medical Escort Service, when appropriate, will deliver significant cost savings to corporate clients, while providing a fast, flexible and safe 'doctor escorted' evacuation service to insured members.

Commenting on the new resource Claude Daboul, Director of Sales, Marketing & Operations said, "We are continually looking at ways to improve the efficiency and quality of the services we provide. The new Medical Escort Service, which we have trialled successfully over the past 12 months, is a breakthrough in the medical evacuation / repatriation process as it gives us another transport option to choose from in terms of getting a member safely to the closest appropriate hospital in the fastest possible time. It offers significant cost savings for experience rated corporate clients whose annual insurance premium is based on the total cost of their employees' health claims. The new service will also help us to maintain competitive premiums for our book rated group and individual business. Clients are extremely happy to see us proactively manage those costs while providing their staff with a much more personalised service and the highest level of care".



# Shorter Claim Form for Groups on “Medical History Disregarded” Terms

We are pleased to announce that a new, shorter Claim Form is now available for groups on MHD terms. Incorporating feedback from our broker partners and clients, we have created a new Claim Form for MHD groups that has halved in size - from four pages down to two. This new form will be faster and more convenient for members to complete and it can also be submitted via fax or scan and email. There will be a separate Claim Form for underwritten groups and individuals and this form has also been simplified.

Please note that both Claim Forms are available for download on our website: [www.allianzworldwidecare.com/members](http://www.allianzworldwidecare.com/members).

**Group Claim Form**  
Please complete this form in BLOCK CAPITALS. For your convenience, this form (PDF as well as an editable Word version) is available on our website: [www.allianzworldwidecare.com](http://www.allianzworldwidecare.com)

**1 Policyholder's details**  
Policy number: \_\_\_\_\_ Date of birth: [ ]/[ ]/[ ]  
First name: \_\_\_\_\_  
Surname: \_\_\_\_\_  
Latest correspondence address: \_\_\_\_\_  
Telephone number: \_\_\_\_\_ COUNTRY CODE: \_\_\_\_\_ AREA CODE: \_\_\_\_\_  
Email: \_\_\_\_\_

**2 Patient's details (if different from policyholder)**  
First name: \_\_\_\_\_  
Surname: \_\_\_\_\_  
Date of birth: [ ]/[ ]/[ ] Gender: Male  Female

**3 Payment details**  
**Option 1:** Payment to medical provider\* (e.g. hospital, specialist)  (the below bank details are not required for this option) **Option 2:** Payment to policyholder   
Preferred payment method: Cheque\*\*  Bank transfer\*\*\*   
Please specify the currency you would like to be reimbursed in (and ensure that your bank account supports it): \_\_\_\_\_  
Name of bank account holder as shown on your bank statement: \_\_\_\_\_  
Account number: \_\_\_\_\_  
IBAN (where required)\*\*\*\*: \_\_\_\_\_  
Sort/branch code: \_\_\_\_\_ BIC/Swift code\*\*\*\*: \_\_\_\_\_  
Name of bank: \_\_\_\_\_  
Bank address: \_\_\_\_\_  
If you are aware of any additional information required in order to process international transactions within your country (e.g. Agency Code, Tax ID), please list below: \_\_\_\_\_  
Swift code of intermediary bank (where applicable): \_\_\_\_\_  
\* If you haven't paid the medical provider already. \*\* Cheques payable to the policyholder will be sent to the correspondence address provided in section 1. \*\*\* For bank transfer, please provide bank details. \*\*\*\* Your bank is within the EU or your specific country requires an IBAN (e.g. Spain, Austria, France, Turkey), please specify both your IBAN and BIC/Swift code to guarantee the payment of your claim.

**4 Claim details**  
Please complete all parts of the following table with the details of each invoice/receipt. Please note that for costs incurred in China, a Fi Piao Invoice needs to be submitted with all claims. If your invoice/receipt does not include the diagnosis/medical condition, please ensure that you provide us with this information below. If there is not sufficient space in the table below, please provide details on a separate page.

Description of expense/treatment	Diagnosis/medical condition	Provider's name	Amount charged/currency	Has this bill been paid by you?
				Yes <input type="checkbox"/> No <input type="checkbox"/>
				Yes <input type="checkbox"/> No <input type="checkbox"/>
				Yes <input type="checkbox"/> No <input type="checkbox"/>
				Yes <input type="checkbox"/> No <input type="checkbox"/>
				Yes <input type="checkbox"/> No <input type="checkbox"/>
				Yes <input type="checkbox"/> No <input type="checkbox"/>
				Yes <input type="checkbox"/> No <input type="checkbox"/>
				Yes <input type="checkbox"/> No <input type="checkbox"/>

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**Allianz** **Allianz Worldwide Care**

# Allianz Worldwide Care Accredited with the “Excellence Through People” Platinum Award



We are delighted to announce that Allianz Worldwide Care has joined an elite group of businesses having been awarded Ireland's highest national standard for human resource management, the Excellence Through People Platinum award.

The announcement follows a rigorous assessment of the company with particular attention paid to the areas of Training & Lifelong Learning and Recruitment & Selection as well as Leadership & People Management, where Allianz Worldwide Care scored highest. Companies must score above 80 percent in each of eight assessment categories to qualify for a Platinum award. To date, only 19 out of more than 300 organisations using the Excellence Through People Framework have achieved the Platinum award. The rest have been awarded a Standard or Gold award. Allianz Worldwide Care will retain the award title for two years, after which time the company will be reassessed.

Claude Daboul, Director of Sales, Marketing and Operations at Allianz Worldwide Care, commented: 'We are dedicated to providing the highest possible standards for our clients and that starts with recruiting and retaining professional, motivated employees. Our staff is what truly distinguishes us within our market and we are continuously working with them to facilitate their development and progression within the company.'



# Annual product changes 2011

Since the 1<sup>st</sup> November 2011, a number of changes apply across our range of Healthcare Plans. These changes will take effect from your clients' next renewal date. Unless otherwise stated, these changes apply to our Group and Individual Healthcare Plans. Please see details of these changes below.

## Changes to cover and new benefits

We have increased our Sterling (GBP) benefit limits and deductible amounts to reflect currency exchange rate movements over the last few months. These changes will be applied to all policies where premiums and benefit limits are stated in Sterling.

The following benefit changes apply:

- For added clarity, the existing benefit "Expenses for one person accompanying an evacuated/repatriated person", which was available under our Core Plans, has been divided into two separate benefits: "Expenses for one person accompanying an evacuated person" which relates to the "Medical evacuation" benefit, will remain in our Core Plans and "Expenses for one person accompanying a repatriated person", which relates to the "Medical repatriation" benefit, will now be covered exclusively under our Repatriation Plan (where this plan has been chosen). Each benefit will now have its own limit of £2,490/€3,000/\$4,250/CHF4,500.
- A new benefit: "Travel costs of insured family members in the event of an evacuation" has been added to our Core Plans. Where appropriate, this will cover the travel costs of all insured family members of the evacuated person, up to the sum of £1,660/€2,000/\$2,800/CHF3,000.
- A new benefit: "Travel costs of insured family members in the event of the repatriation of mortal remains" has been introduced to our Core Plans. This will cover the travel costs of all insured family members, up to a limit of £1,660/€2,000/\$2,800/CHF3,000.
- We have also added two new benefits to our Repatriation Plan:
  - "Travel costs of insured members to be with a family member who is at peril of death or who has died" has been added, with a maximum benefit amount of £1,245/€1,500/\$2,125/CHF2,250, limited to one claim per lifetime of the policy.
  - "Travel costs of insured family members in the event of a repatriation" has been added which will cover the travel costs of all insured family members of the repatriated member, up to the sum of £1,660/€2,000/\$2,800/CHF3,000.

## Policy wording changes

### Co-payments or deductibles

In the "Co-payments or deductibles" (see "What you are covered for") section of the Employee Benefit Guide and Individual Benefit Guide, our policy wording has been amended to clarify that co-payments or deductibles, where applied, are payable per person, per Insurance Year, unless indicated otherwise in the Table of Benefits. Co-payments or deductibles may apply to the Core, Out-patient, Dental, Maternity (Individual plans only) or Repatriation plans or indeed to a combination of these plans.

### Definitions

- A definition has been created to cater jointly for the following two new benefits: "Travel costs of insured family members in the event of an evacuation" and "Travel costs of insured family members in the event of a repatriation". The new definition is as follows:

### Travel costs of insured family members in the event of an evacuation/repatriation

refer to the reasonable transportation costs of all insured family members of the evacuated or repatriated person, including but not limited to, minors who might otherwise be left unattended. If this cannot take place in the same transportation vehicle, transport at economy rates will be paid for. In the event of a member's repatriation, the reasonable transportation costs of insured family members will only be covered if the Repatriation Benefit forms part of your cover. Cover does not extend to hotel accommodation or other related expenses.

- The definition for our new benefit "Travel costs of insured family members in the event of the repatriation of mortal remains" is as follows:

### Travel costs of insured family members in the event of the repatriation of mortal remains

refer to reasonable transportation costs of any insured family members who had been residing abroad with the deceased insured member, to return to the home country/chosen country of burial of the deceased. Cover does not extend to hotel accommodation or other related expenses.

- The definition for our new benefit "Travel costs of insured members to be with a family member who is at peril of death or who has died" is as follows:

### Travel costs of insured members to be with a family member who is at peril of death or who has died

refer to the reasonable transportation costs (up to the amount specified in your Table of Benefits) so that insured family members can travel to the location of a first degree relative who is at peril of death or who has died. A first degree relative is a spouse, parent, brother, sister or child, including adopted children or step children. Claims are to be accompanied by a death certificate or doctor's certificate supporting the reason for the travel as well as copies of the flight tickets and cover will be limited to one claim per lifetime of the policy. Cover does not extend to hotel accommodation or other related expenses.

- We have amended the definition for "Oral surgical procedures" to clarify that this benefit refers to procedures carried out in a hospital by an oral or maxillofacial surgeon and not to procedures which can be carried out by a dentist, which would only be covered if the appropriate dental benefit forms part of your cover. The revised definition is as follows:

**Oral surgical procedures** are surgical procedures, such as, but not limited to, the removal of impacted wisdom teeth, when carried out in a hospital by an oral or maxillofacial surgeon. We do not cover procedures that can be carried out by a dentist unless the appropriate dental benefits form part of your cover, in which case, cover will be subject to the limits of your dental benefits.

### Exclusions

We have amended the exclusion relating to treatment carried out by a plastic surgeon to clarify that we do not cover any cosmetic or aesthetic treatment. The amended exclusion is as follows:

Any treatment carried out by a **plastic surgeon**, whether or not for medical/psychological purposes and any cosmetic or aesthetic treatment to enhance your appearance, even when medically prescribed. The only exception is reconstructive surgery necessary to restore function or appearance after a disfiguring accident, or as a result of surgery for cancer, if the accident or surgery occurs during your membership.



# Season's greetings from Allianz Worldwide Care

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