



# CLAIMS

Made Easy

**Allianz** 

# 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.

## Provider network

We have direct settlement agreements in place with a wide range of clinics in Russia that provide access to treatment on cashless basis. The list of these clinics is available by contacting us on:

 +7 495 956 2900

## Some treatments require pre-authorisation

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 Pre-authorisation 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. Pre-authorisation is not needed for MRI scans unless you wish to avail of direct settlement
- Newborn care
- Nursing at home or in a convalescent home
- Occupational therapy (only out-patient treatment requires pre-authorisation)
- Oncology (only in-patient and day-care treatments require pre-authorisation)
- Out-patient surgery
- Palliative care
- PET (Positron Emission Tomography) and CT-PET scans
- Preventative surgery (covered under the individual plan only)
- Rehabilitation treatment
- Repatriation of mortal remains
- Routine maternity, complications of pregnancy and childbirth (in-patient treatment only)
- 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

In addition, inside Russia, pre-authorisation is required for the following benefits:

- Laser eye treatment (covered under the individual plan only)
- Emergency out-patient treatment
- Emergency out-patient dental treatment
- Infertility treatment
- Health and wellbeing checks including screening for the early detection of illness or disease
- Psychiatry and psychotherapy
- Vaccinations

*For further information on the Pre-authorisation process, please refer to your Benefit Guide or contact our multilingual Helpline. Please note that we may decline your claim if Pre-authorisation 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:



For treatment in Russia, simply call **+7 495 956 2900** and obtain pre-authorisation over the phone.



For treatment outside Russia, download a Pre-authorisation Form from our website: [www.allianzworldwidecare.com/russia](http://www.allianzworldwidecare.com/russia)



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 Pre-authorisation Form details over the phone.



### 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.



**+7 495 956 2900**



## GETTING OUT-PATIENT OR DENTAL TREATMENT

If your treatment does not require pre-authorisation or if you choose a provider outside of our network, 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/russia](http://www.allianzworldwidecare.com/russia)

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.

## MYHEALTH APP

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



Submit your claim in 3 simple steps and view your claim history.



Get a quick and easy evaluation of your symptoms via our symptom checker functionality.



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.

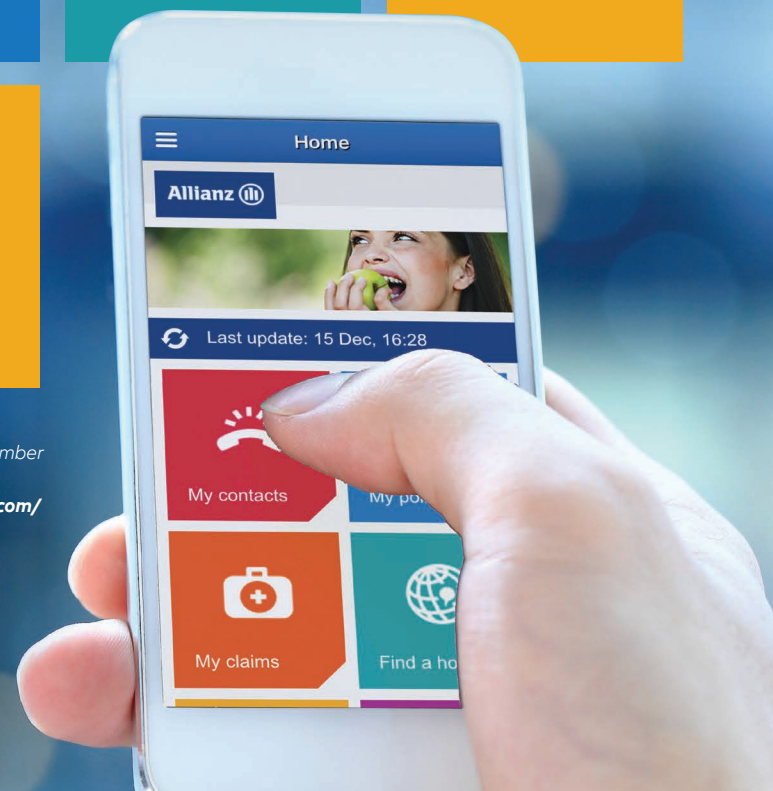


Look up the local equivalent names of brand name drugs.



Translate common ailments into one of 17 languages

To view our MyHealth app member video guide please visit:  
[www.allianzworldwidecare.com/member-videos](http://www.allianzworldwidecare.com/member-videos)



## 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 1 907 5951

@ [medical.servicesRU@allianz.com](mailto:medical.servicesRU@allianz.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



### Telephone:

Inside Russia: +7 495 956 2900

Outside Russia: +353 1 907 5951

Toll-free numbers: [www.allianzworldwidecare.com/toll-free-numbers](http://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) can make changes to the policy.*

*Security questions will be asked of all callers to verify their identity.*



### Fax:

+ 353 1 630 1306



### Email:

[client.servicesRU@allianz.com](mailto:client.servicesRU@allianz.com)



[www.facebook.com/AllianzCare/](https://www.facebook.com/AllianzCare/)



[plus.google.com/+allianzworldwidecare](https://plus.google.com/+allianzworldwidecare)



[www.linkedin.com/company/allianz-care](https://www.linkedin.com/company/allianz-care)



[www.youtube.com/c/allianzcare](https://www.youtube.com/c/allianzcare)



[www.instagram.com/allianzcare/](https://www.instagram.com/allianzcare/)



[www.snapchat.com/add/allianzcare](https://www.snapchat.com/add/allianzcare)

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