

# Your cover explained

As of 1<sup>st</sup> of January 2018, our new solution for Switzerland comes into effect. Your Suisse International Healthcare Plan is provided by Allianz Global Assistance (AWP P&C), Allianz Worldwide Care and one of the most innovative Swiss insurers, KPT. The expertise and experience of each partner allows you to receive comprehensive and seamless health insurance cover in Switzerland as well as abroad.

## Suisse International Healthcare Plans

Your cover includes:

Swiss 'base cover' provided by KPT



Supplemental health insurance provided by AWP P&C



Administration support for treatments outside of Switzerland by Allianz Worldwide Care

Please refer to the Table of Benefits for full details of the benefits and benefit limits that apply. Please note that all benefit limits are in Swiss Francs (CHF).

## How do I get Swiss cover in place?

1. Send a cancellation letter to your existing Swiss insurer to cancel your mandatory base cover (KVG/LaMal). The letter needs to reach your current insurer by the last working day of November – a registered letter will ensure that you have proof of sending this (for your convenience, your membership pack includes a template of cancellation letter that you can use). Your insurer will acknowledge receipt to you.
2. Settle any outstanding premiums/franchise or deductible payments with your current Swiss insurer before requesting the transition of your cover to us, otherwise we will not be enabled to activate your Suisse International Healthcare Plans on January 1<sup>st</sup>.
3. Complete the Application Forms which we will send you with your own and your dependants' details (where dependants are applicable). The KPT's Application Forms are for your Swiss 'base cover' and the Allianz form is for your supplemental health insurance. Please complete and return the Application Forms to us no later than the 10<sup>th</sup> of December.
4. Once we receive your fully completed Application Forms, we will set up your local and international health insurance with KPT and AWP P&C. (Please note that your insurance cover with your current Swiss insurer will transition to and be active with KPT as of the 1<sup>st</sup> of January. KPT will acknowledge your enrolment by sending you an email with the login details for your account on their online portal at: <https://login.kpt.ch/authentication/KPT/KptNet/logon>)

Please do not hesitate to contact the Allianz Worldwide Care Helpline for any queries:

24/7 Helpline: + 353 1 630 1301

Email: [client.services@allianzworldwidecare.com](mailto:client.services@allianzworldwidecare.com)

## Policy documentation

### Health insurance cards

You and each of your dependants (if applicable) will receive a personalised KPT card, to use for accessing treatments in Switzerland, and an Allianz Worldwide Care card, to use for accessing treatments outside Switzerland. It is important that you keep both cards with you at all times. They contain all the essential contact details you will need to access our network of clinics and hospitals.

### KPT card



1. Chip with data for medical providers
2. Card number
3. SOS-Number for emergency
4. BAG registration number with KPT
5. Pension number of insured person
6. Card's "valid until" date

### Allianz Worldwide Care card



1. Personal details on the card front for medical providers to identify their insured patient
2. Emergency and Helpline contact details on the card back

## Your Membership Pack

Upon moving to the Suisse International Healthcare Plans, you will receive a KPT as well as Allianz Worldwide Care Membership Pack. Documents contained within each pack outline the benefits and terms and conditions applicable to your healthcare cover and should be read in conjunction with your Table of Benefits, Insurance Policy and health insurance cards.

## How does my cover work?

For your insurance needs *inside* Switzerland, your KPT insurance card will allow you to access their extensive network of medical providers within Switzerland. Both your Swiss base cover and your supplemental insurance cover will be managed by KPT in Switzerland. Please refer to your KPT Membership Pack for details about how to access treatment and how to claim.

For your insurance needs *outside* Switzerland, the Allianz Worldwide Care card will allow you to access treatment globally, within your selected geographical area of cover. Although you are not restricted to using the medical providers in our directory, for your convenience we provide a provider finder here: [www.allianzworldwidecare.com/members](http://www.allianzworldwidecare.com/members). To access treatment abroad, simply show your Allianz Worldwide Care card to your medical provider and follow the "Getting treatment" procedure detailed on your Allianz Worldwide Care Membership Pack. The terms and conditions of your cover are also explained there.

## Franchise and deductible

As per Swiss regulation, every insured person has a franchise and deductible requirement as part of their mandatory health cover. Please refer to your KPT Membership Pack for further details.

In order to settle any claims that you have paid for in advance, as well as apply the mandatory franchise and deductible, we will need you to complete and return the Debit Authorisation Form that we will send you. Please note that we will only be able to settle into a Swiss bank account.

## Helpline contact details

### Inside Switzerland:

Members who have queries or claims related to treatment in Switzerland should contact KPT's local Helpline in Bern:

Telephone: + 41 (0)58 310 98 25  
Fax: + 41 (0)58 310 88 25  
Email: [awc.member@kpt.ch](mailto:awc.member@kpt.ch)  
Address: KPT/CPT, Team International 2, Postfach, CH-3001 Bern

### Outside Switzerland:

Members who have queries or claims related to treatment outside of Switzerland should contact Allianz Worldwide Care Helpline:

24/7 Helpline: + 353 1 630 1301  
Email: [client.services@allianzworldwidecare.com](mailto:client.services@allianzworldwidecare.com)  
Fax: + 353 1 630 1306  
Address: Allianz Worldwide Care, 15 Joyce Way, Park West Business Campus, Nangor Road, Dublin 12, Ireland

The Underwriter of your VVG insurance is AWP P&C S.A., Saint-Ouen (Paris), Wallisellen Branch (Switzerland), the Swiss Branch of AWP P&C S.A., Saint-Ouen, France, a limited company governed by the French Insurance Code. Registered in France: No. 519 490 080 RCS Paris. Swiss Branch registered in Zurich, registered No.:CHE-115.393.016, address: Hertistrasse 2, 8304 Wallisellen.

KPT Krankenkasse AG, Tellstrasse 18, CH-3000 Bern 22, registered BAG Nr. 376. KPT provides administration services inside Switzerland.

AWP Health & Life SA, acting through its Irish Branch, is a limited company governed by the French Insurance Code. Registered in France: No. 401 154 679 RCS Bobigny. Irish Branch registered in the Irish Companies Registration Office, registered No.: 907619, address: 15 Joyce Way, Park West Business Campus, Nangor Road, Dublin 12, Ireland. AWP Health & Life SA, acts as the reinsurer of the VVG policies, provides administration services and technical support outside Switzerland. Allianz Worldwide Care is a registered business name of AWP Health & Life SA.