



International Healthcare Plans
for Canada

CORPORATE GROUP **INSURANCE**

Allianz 

Dear Broker...

We value our collaboration with you and want to ensure that you are properly assisted with your day-to-day queries. This is why we have a dedicated sales manager to support you. You can contact Chris Hebb for queries on products and services, quotes, broker training or if you need any assistance.



Chris Hebb

Chief Agent / Sales Manager



+ 1 437 238 7380



chris.hebb@allianz.com

Are you looking for our sales and member documents?

You can find them at www.allianzcare.com/canada



International Health plans

Table of Benefits

This contains the list of all benefits included in our plans and a comparison between the different levels of cover offered.



International Health plans

Employee Benefit Guide

This contains all the standard terms and conditions of our healthcare plans, including applicable definitions and exclusions.



Life and Disability

Company Benefit Guide

This contains all the standard terms and conditions of our Life and Disability plans, including applicable definitions and exclusions.



About us and our solutions

From Health, Life and Disability insurance to Health and Protection Services, Allianz Care is your global health partner. We've designed an international healthcare solution especially for corporate groups with staff living and working outside of Canada. This solution was created to ensure that Canadian employers can offer the best access to medical care around the globe, supporting international mobility.

We have a lengthy experience in the global healthcare sector, looking after the health and wellbeing of over 770,000 people worldwide!

The advantages of choosing us...



We have a plan for you

Opportunity to choose among different levels of cover, optional add-on plans and geographic area of cover, to create the plan that best suits your clients' needs and budget requirements. We also offer tailor-made plans for large corporates.



A human approach to service

24/7 multilingual Helpline and Emergency Assistance services.



Simple direct billing service

We'll settle the medical bill directly with the provider for most in-patient treatments.



Quick and efficient

Fully completed medical claims processed within 48 hours.



Driving savings

Effective, proven cost containment and fraud prevention methods.



Widest range of health benefits in the market

One single point of contact for Health, Life & Disability insurance products as well as Health and Protection Services.



We're sticking around

Financially strong company with A+ Superior, A.M. Best rating.



Be well

Access to health and wellbeing benefits.



Comprehensive cover

Generous cover for key benefits such as Oncology, Surgical fees, Diagnostic tests or Medical Evacuation.



Digital Solutions

MyHealth Digital Services - to give easy and convenient access to the cover.



Global network

Large network of over 900K - and growing - quality medical providers .



The right help at the right time

Access to Employee Assistance Programme: Whether it's helping with cross-culture transition, coping with cultural shock or dealing with stress, we offer consultations to help customers deal with the challenging situations of daily life.



Being Informed, being safe

Access to Travel Security Services: members can talk to a security specialist for any safety concerns associated with a travel destination.



What is international health insurance?

International health insurance is a solution designed to support mobility – e.g. it is a product for people who are abroad for long periods of time, on their own or with their families, and want to be sure that they are covered for any medical needs. It is not the same as travel insurance, as it provides a more durable and comprehensive cover:

International health insurance is also different than critical illness insurance, as it has a more extended scope:

International health insurance

Travel insurance

Long – the insured person is abroad for a few months or years.



Short – the insured person is abroad for a few days or weeks.

Expatriates living abroad or local employees travelling for long periods of time (e.g. for months) due to work or lifestyle.



People going on holidays or short trips.

Planned, unplanned and day-to-day medical treatment (either in-patient or out-patient), e.g. surgery, dental treatment, routine health checks, etc.



Lost luggage/travel documents, cancelled trip, delayed departure, emergency medical treatment.

The new life abroad.



The trip.

High, per year – renews each year.



Low, per trip – one-off.

On average 2.5 medical claims per year, per person under the policy.



Unlikely to happen, unless the insured person faces a problem during their trip.

International health insurance

Critical illness insurance

Paid in relation to a vast range of medical treatments (related to critical conditions or day-to-day medical care), e.g. prescription drugs, consultation fees or hospitalisation costs, etc.



Paid only in the event of the diagnosis of a specified critical condition such as cancer or organ failure.

Cover applies inside and outside the country of residence.



Often cover applies only if the critical condition is treated abroad.

When medical care is required.



Likely never used, only if critical conditions arise.

Who are our plans for?

Example #1

HR representative from a large corporate, looking for healthcare and life solutions for employees and their families. Cover must suit expats during their assignment outside of Canada.

My company needs healthcare, life and disability cover for employees living abroad. Many of our employees constantly travel for business so they need to have access to healthcare no matter where they are in the world. They are not always in countries where they speak the local language, so they might also need support in case of emergencies. Plus, I need to offer life and disability cover, should anything happen when they are abroad.



I recommend you choose Allianz Care. They offer:

- Health, Life and disability cover from one single provider
- Excellent service: 24/7 Multilingual Helpline for policy queries or assistance in case of emergencies.
- Open international provider network (they are free to choose their favourite provider in the country where they are).
- Direct settlement offered for most in-patient (this means that they can access treatment without paying upfront, as Allianz Care will settle the bill directly with the provider).
- Allianz Care offers tailored made plans for large groups, such as your company. This way you can build the cover that suits your company's requirement and budget.
- Medical evacuation to closest centre of excellence (or optional repatriation), should they have an emergency while abroad.



Example #2

CEO of an SME business, employing 20 employees who travel frequently on business overseas.

I need international healthcare cover for my employees, as we travel frequently to Europe and Africa and some of us even live abroad - I would also like some help in how to deal with cultural shock and loneliness.



I recommend you choose Allianz Care. They offer:

- Different area of covers to support global mobility. You can select Worldwide excluding USA or Africa only, to help you manage the cost of your premium.
- Employee Assistance Programme to help your employees before and during their assignment abroad.
- Travel Security Services for information regarding any safety concerns associated with their travel destination
- Provider finder tool so your employees can search for medical providers around the globe. When using the Allianz MyHealth app, they can also locate medical providers nearby and get GPS directions.
- Open international provider network (employees are free to choose their favourite provider anywhere).
- Medical evacuation service to the nearest centre of excellence, where needed.



Example #3

HR representative from a large corporate, looking for life and disability solutions for employees.

I need international life and disability insurance for my employees who are abroad.



I recommend you choose Allianz Care. They offer:

- Life insurance that also includes terminal illness protection, just in case.
- Flexible cover to suit the need of your business and employees.

You can also add additional benefits such as:

- Accidental Death
- Accidental Dismemberment
- Short Term Disability
- Long Term Disability
- Excellent service: 24/7 Multilingual Helpline for policy queries or assistance in case of emergencies.



Tips for your quote

Our International Healthcare Plans for Canada are one of the most comprehensive international insurance solutions available in the market, combining health, life and disability benefits. All delivered through a high quality service and personal touch, regardless of where the treatment is received.

Health Cover



Our Core Plans are offered in three different levels of cover: Supreme, Prime and Deluxe. They include all the essential benefits needed to ensure a comprehensive cover of in-patient and high-cost treatments on a global scale. For example, our Core Plans offer full reimbursement (up to the maximum plan benefit) of key benefits like:

- Oncology
- Surgical fees
- Diagnostic tests
- Medical evacuation

...so essentially by selecting the Core Plan alone, the person is already covered for the most important medical benefits.

Tip #1: What Core Plan to choose?

If your client is looking to offer a very competitive benefit package to their executives, Supreme is the most comprehensive level of cover available. This plan covers private rooms and offer generous cover to in-patient treatments. Our Prime Core plan is also very comprehensive and suits the needs of clients who want great cover, but have a more conservative budget. However, if your client is a medium or small enterprise that need to keep the premium low, the Deluxe plan can be chosen. This is the lowest level of Core Plan but it's still very comprehensive and offers the same services and open network than the other levels of cover.

The cover offered by our Core Plans can then be tailored to specific needs, by adding any of our additional plans:

Out-patient Plans



Dental Plans



Repatriation Plan



Tip #2: Are additional plans needed?

The cover offered by our Core Plans is already very comprehensive, so additional plans may not be needed unless required to satisfy specific needs (e.g. if the cover is for a large corporate that needs to offer a competitive benefit package to attract expats, then you need to include the Repatriation Plan). Otherwise, the additional plans may be left out.

Where additional plans are needed, we normally offer a selection of levels of cover for each, to adjust to budget requirements.

Geographical areas of cover are selectable too:



Worldwide (covering members in most countries in the world)



Worldwide, excluding USA



Africa only



We can also tailor the area of cover to meet specific requirements

Life and Disability Insurance



Our life and disability solutions can be chosen to complement our international health insurance, or they can be purchased on their own.

Our life product provides financial protection and security to your client's employees in the unfortunate event of a death. Cover can be extended to the employee's dependants as well (if your client prefers). The benefit can be either a factor of the employee's gross salary amount (up to an overall limit) or a fixed amount.

We also offer optional cover that can be purchased as add-ons to the life product.



Accidental
Dismemberment



Accidental
Death



Short-Term
Disability



Long-Term
Disability

i Tip #3: What area of cover does suit?

You must consider the country of residence for all members under the policy and countries which they normally travel to. If cover in the USA is not your client's first priority, 'Worldwide excluding USA' can be selected, which is cheaper. This will help to adjust the premium, but will not limit cover: where the person travels to the USA (e.g. on vacation), they are still covered for emergency medical treatment.

Step by step process for quoting and confirming business

To obtain an initial quote for your client please contact us on the following email:

 sales@allianzworldwidecare.com

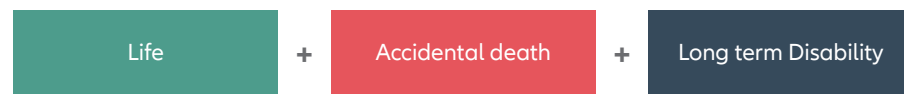
We can insure groups with seven or more employees. When requesting quotes please provide the following information:

1. Name of the group (Company Name).
2. The company line of business.
3. Start date (what date you want cover to commence).
4. A list in Excel format containing the names of all members to be covered, their country of residence and date of birth in dd/mm/yyyy format. For life and Disability cover we will also request gender, occupation, home country and their current salaries.
5. The plans you would like to be quoted for

Example of Health cover:



Example of Life and Disability cover:



You can choose as many combinations of plans as you like). The only minimum requirement is that you chose a Core plan (in-patient cover). Please see the Table of Benefits for Corporate Groups.

6. The required region of cover for each member. We offer three options for area of cover. The area of cover can be tailored for large groups.



Worldwide



Worldwide,
excluding USA



Africa only



Tailored area of
cover

- Cover is provided outside the region of cover for emergency treatment for trips of a maximum duration of 6 weeks.
7. If the group is currently insured with another provider, please indicate the name of the insurer and the name of their plans.
 8. Country where the contract would be signed.

To confirm new business we need your written approval.
Please send your confirmation, with your Sales Details, Batch list and quote to:

 sales@allianzworldwidecare.com

Easy access to healthcare

Once the policy is active, accessing medical cover is very straightforward.

For most **in-patient treatment**, the insured person needs to contact us before receiving treatment. This will allow us to contact the medical provider directly and, where possible, arrange direct settlement. For out-patient or dental treatment, the insured person pays their medical bill up-front and then claims a reimbursement from us, using our MyHealth mobile app or portal.



Member calls our Helpline



Member shows Membership Card and an ID document to the medical provider



Member receives their treatment



We pay the medical provider directly, so the insured person doesn't have to deal with administration



MyHealth Digital Services

Because modern life is busy, we try to make at least one thing easy and straightforward for our insured members: access to healthcare.

As part of the insurance cover with us, insured members have access to our MyHealth app and online portal, designed to provide easy and quick access to their cover.

MyHealth app and online portal features:



My claims: Submit claims in 3 simple steps and view claims history.



My contacts: Access our 24/7 Helpline.



My policy: access policy documents and membership card on the go.

MyHealth app additional features:



Symptom checker: Get a quick and easy assessment of your symptoms.



Find a hospital: Locate medical providers nearby and get GPS directions.



Pharmacy Aid: Look up the local equivalent names of branded drugs.



Medical term translator: Translate names of common ailments into 17 languages.



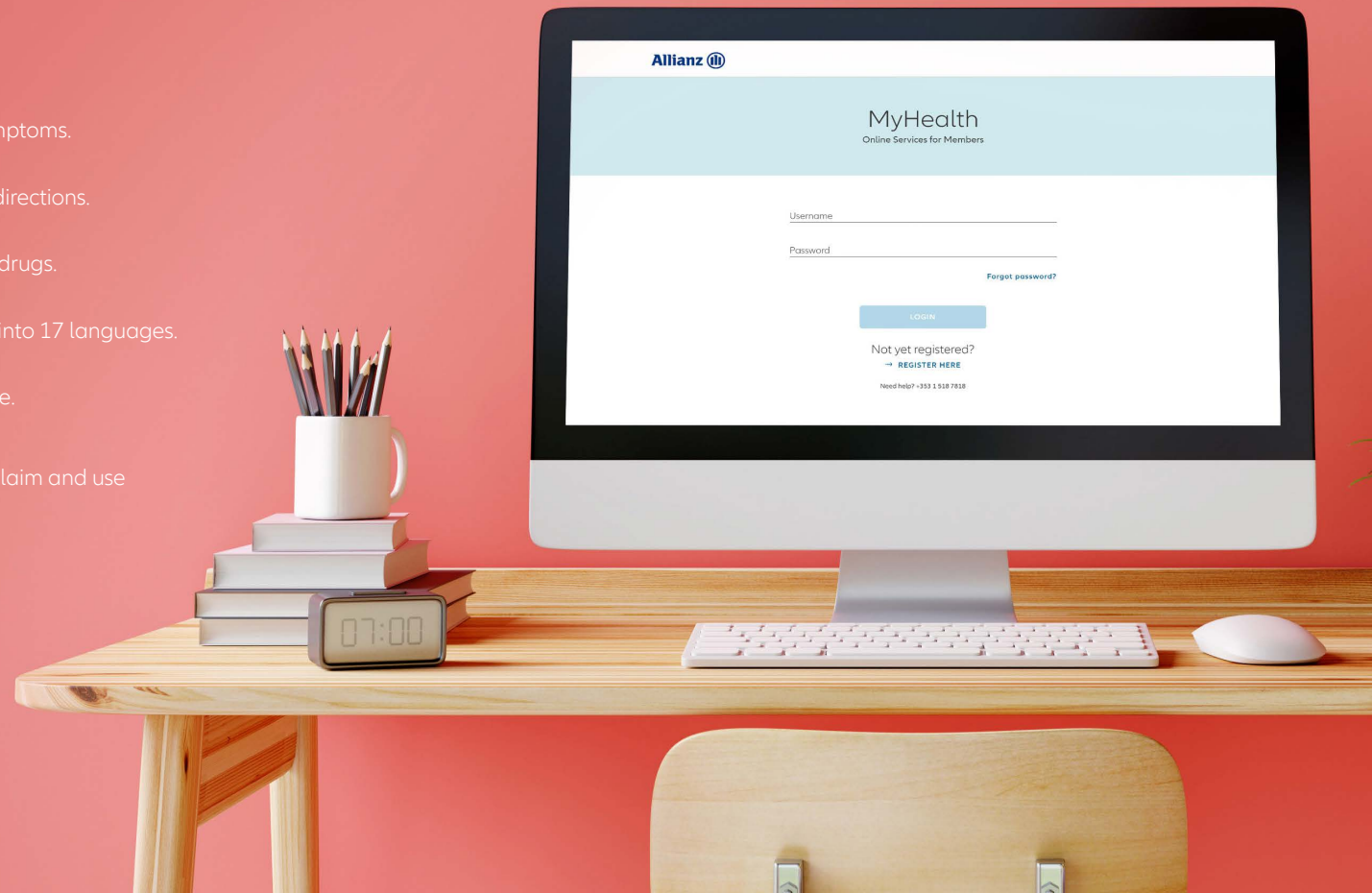
Emergency contact: access local emergency numbers worldwide.

Most features are available offline but you must be online to submit a claim and use some health services.

MyHealth online portal additional features:

- Update details online (email, phone number, password, address, marketing preferences etc.)
- View the remaining balance of each benefit which is in the Table of Benefits

All personal data within MyHealth Digital Services is encrypted for data protection. For more information, please visit <https://www.allianzcare.com/en/myhealth.html>



How we can really help

The true story of one of our insured members:



Frequently asked questions

Q. Is it a requirement that the client is a Canadian company in order to purchase your product?

A. The only requirement is that the signing entity of the contract is based in Canada. However we offer different international solutions for companies based in other countries. For more information on our international and regional solutions, please contact our sales team (+353 1 514 8442).

Q. What information is required to apply and obtain a quote?

A. Please refer to pages 19 and 20 for all required information we need to provide you with a quote.

Q. What provider network do you offer?

A. We offer an open network: this means that our insured members are not restricted to its use and they can opt to attend a medical provider of their choice, even if not listed in our provider finder directory.

Q. What are your waiting periods?

A. The few benefits that have waiting periods are: "Psychiatry and psychotherapy", "Routine maternity", "Complications of pregnancy and childbirth" (10 months); "HIV or AIDS" (48 months). There may be other benefits subject to waiting periods in the additional plans that your client may choose to add to their Core Plan cover, e.g. "Orthodontic treatment and dental prostheses" (10 months), offered under the optional Dental Plan.

Q. What payment frequencies and methods do you offer insured members?

A. Our premiums may be paid in Canadian (CAD\$) or (USD\$) dollars, depending on your agreed Contract currency. Payments can be made via Electronic Bank Transfer or Check and we offer monthly, quarterly, half-yearly or yearly payment frequencies.

Q. What is the process for enrolling a group?

A. Once the insurance contract terms have been agreed, we will ask the Group administrator, to provide us with the personal details of all employees to be covered, in order to register them in our system and to include them in the policy. Once we upload the template information to our system, an updated Membership List will be created and the most up-to-date version is sent to the client. Group administrators can also request the Membership List to be sent automatically on a regular basis (monthly, quarterly, half-yearly or yearly).

Once the enrolment is completed, a Membership Pack is issued to each Policyholder.

Q. How can members be added or removed from an existing group policy?

A. Group details can be changed if needed (e.g. dependants can be added, change the status of an insured person from single to married, etc.). In order to request a change to a group insurance, the Group administrator must amend/update the Membership List template used for the enrolment. Once the updated list is received, we will upload it to our system and will issue an updated Insurance Certificate and Membership Card to the insured person whose details have been amended.

Q. How are the group policies renewed?

- A. Our contracts are usually set for one year until the next renewal. Before the end of the contract we will contact you to discuss the renewal terms of your group insurance for the following year. There are a few steps to consider in the renewal process:
- Notice period: contracts include a notice period which determines when you will receive the terms for the new insurance year.
 - Summary of account details: this is the information regarding the group(s) that we have in our system and all the administrative information (contact details, group numbers, invoice details, names, etc.)
 - Table of Benefits and product enhancements: we review our product offering on a regular basis and advise you of possible amendments.
 - Benefit Guide: similar to the Table of Benefits, our Benefit Guide is reviewed and updated on a regular basis and adapted to our new offering, in line with market trends and product innovations.
 - Premium: we monitor the performance of the group insurance and perform a detailed analysis so that we can offer the best possible terms for the renewal of your contract.

All the above is summarised in our Renewal Document, which is carefully prepared and reviewed by our team. This document highlights the renewal terms and benefit changes forming part of the contract.

We will discuss the policy terms and any potential changes that your client would like to implement. This is an opportunity to make any changes to their cover, based on the feedback received during the previous year.

Once the cover for the Group insurance is renewed, the Renewal Packs are issued to the insured persons with details of their new Insurance Year.

Talk to us, we love to help!

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



+ 1 437 238 7380



chris.hebb@allianz.com