

A photograph of a family consisting of a young man, a young woman, a baby, and an elderly couple. The young man is holding the baby, and the elderly woman is also holding the baby. The young woman is smiling, and the elderly couple is looking at the baby with affection. The background is a plain, light color.

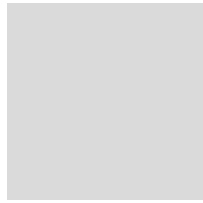
NOBA General Assembly

Dr. Bojan Popadić & Yannik Brems

Date: 16th October, 2017

Capellen

Allianz 
Worldwide Care



NATO team

Volumes 1 October 2017

Dedicated IGO
team



18
nationalities,
26+ languages

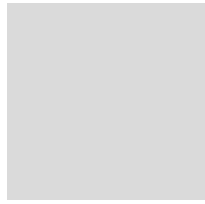
Full support in-
house
24/7/365





Service proposition for NATO

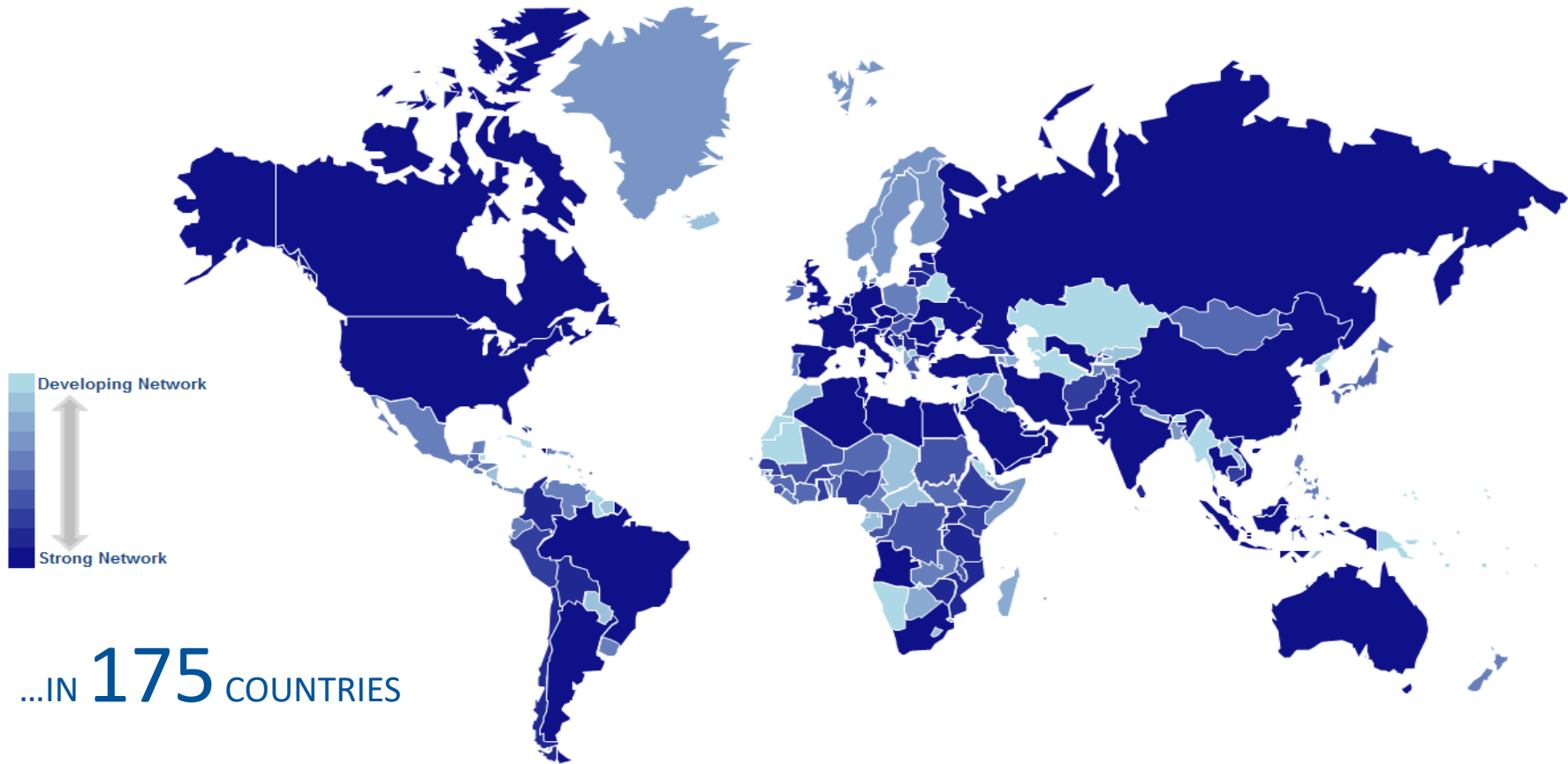




Cost containment



- ✓ Provider network
- ✓ Prior approval and treatment guarantee
- ✓ Case management
- ✓ Fraud prevention and detection
- ✓ Remedial actions & other insurance
- ✓ Claims analyses



...IN **175** COUNTRIES

.... Providing our members with direct billing access to **760,000+**
Medical Providers



Retirees: Respect and peace of mind

Recently, we went the extra mile for one of our retirees who suffers from multiple sclerosis and therefore stays in a specialized institution.



The costs of the specialized institution exceeding the benefit limits (and resulting in a high amount of co-payment for our member), he contacted our Helpline



After a careful review of the invoices our member sent us, we noted that the provider used the country's own specific social security categories of treatment.



After discussing with the provider and research on the country's health care categorization, we obtained details on the specific treatments falling under these categories.

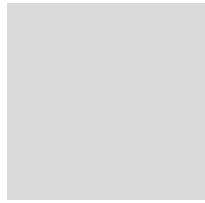


This resulted in a reduced co-payment for our member, as some of the treatments were actually falling under different benefits than those of the specialized institution.



At Allianz Worldwide Care, we treat each member as an individual rather than a number.

We do not hesitate to go the extra mile in order to make sure our insureds receive what there are entitled to.



Fraud prevention and detection



Automated and
human
intervention
controls



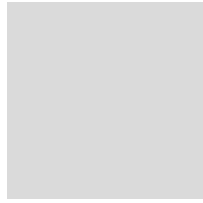
The primary objective
is prevention



Controls are based on
a combination of risk
factors



Ongoing review to
ensure continued
effectiveness



Looking back:

First years

- Very ambitious inception
- Learning experience



2016 and 2017

- Remedial actions
- Streamlining of procedures
- New EBG
- New release MyHealth App





Looking forward:



Lean procedures

- Clarity, proactivity and efficiency
- Restore and maintain SLA



Enhanced member service

- Improvement of MyHealth app
- “First time right”



Strategic support

- Further data analysis
- Permanent dialogue with NATO HQ and other stakeholders

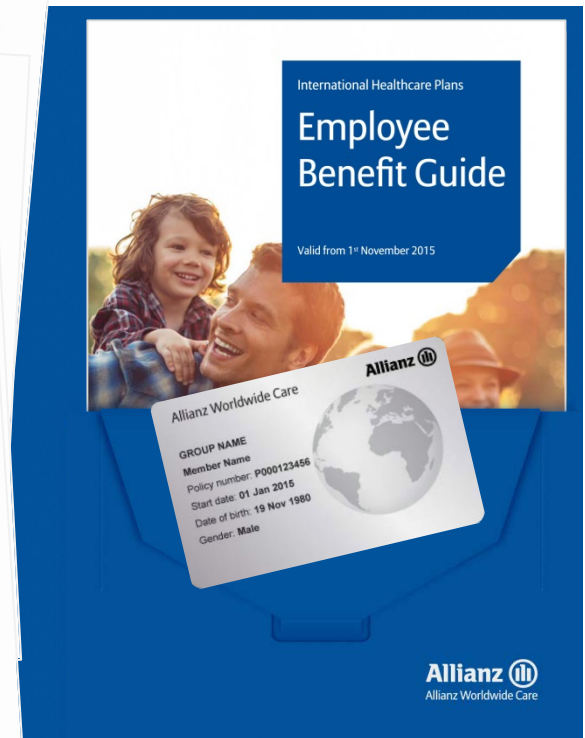
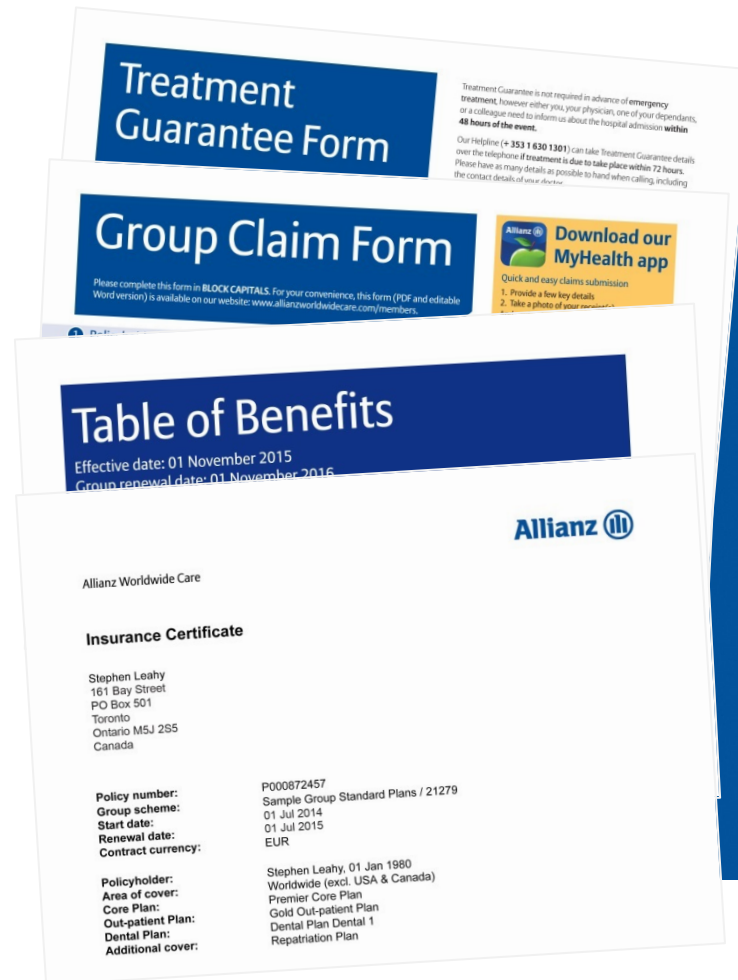
Thank You!

Our Welcome Pack

<https://youtu.be/3rN8QpSO5l8>

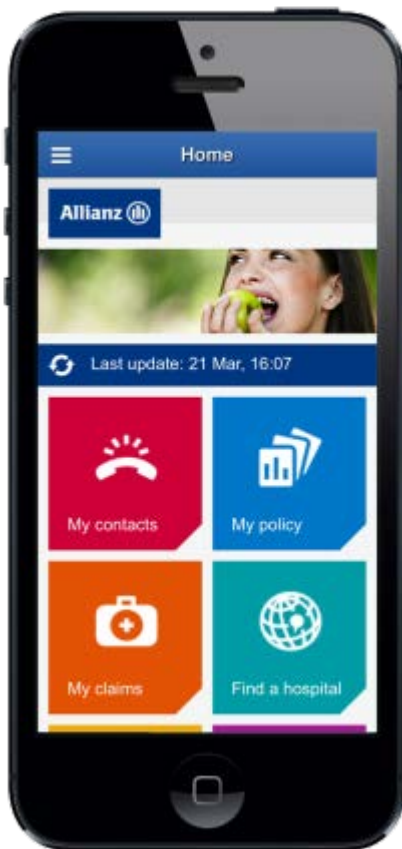
Policy documents available:

- Online Services and mobile app (where available)
- Email
- Hard copy





Mobile App



Free app created specifically for members covered by Allianz Worldwide Care's Health Insurance policies

Facility to complete and submit claims in three easy steps

Track claims progress and view settlement details

Ability to access most recent policy documents and Membership Card on the go

Find and get directions to nearby hospitals

Range of health assistance tools – find local equivalents of brand named drugs and translate common ailments into one of 17 languages

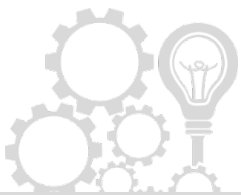
Available in: English, German, French

Our Mobile App – MyHealth App

Multilingual MyHealth App

<https://youtu.be/i4HPDv0uvkc>

<https://youtu.be/VISyQml7ams>



Digital innovation

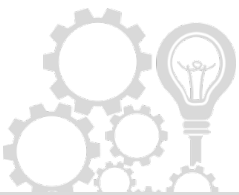


Submit claims in three easy steps – no claim form required



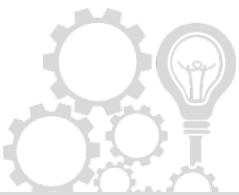
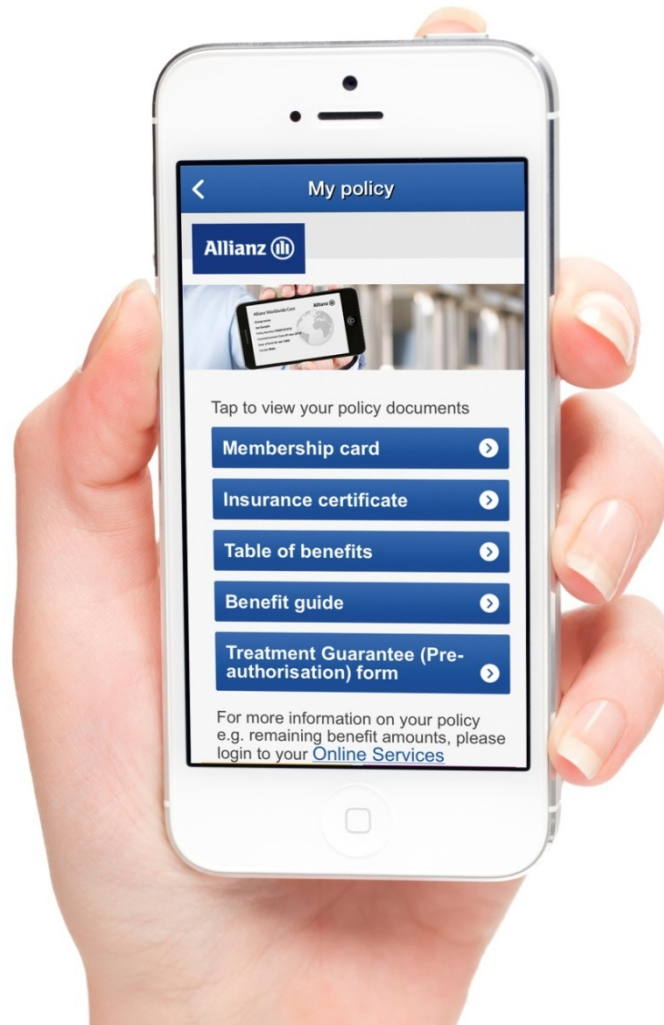
First International Health app to allow medical claims submission without a form

41% of reimbursement claims submitted using the app



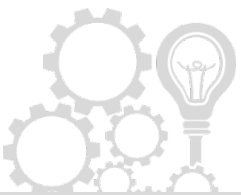
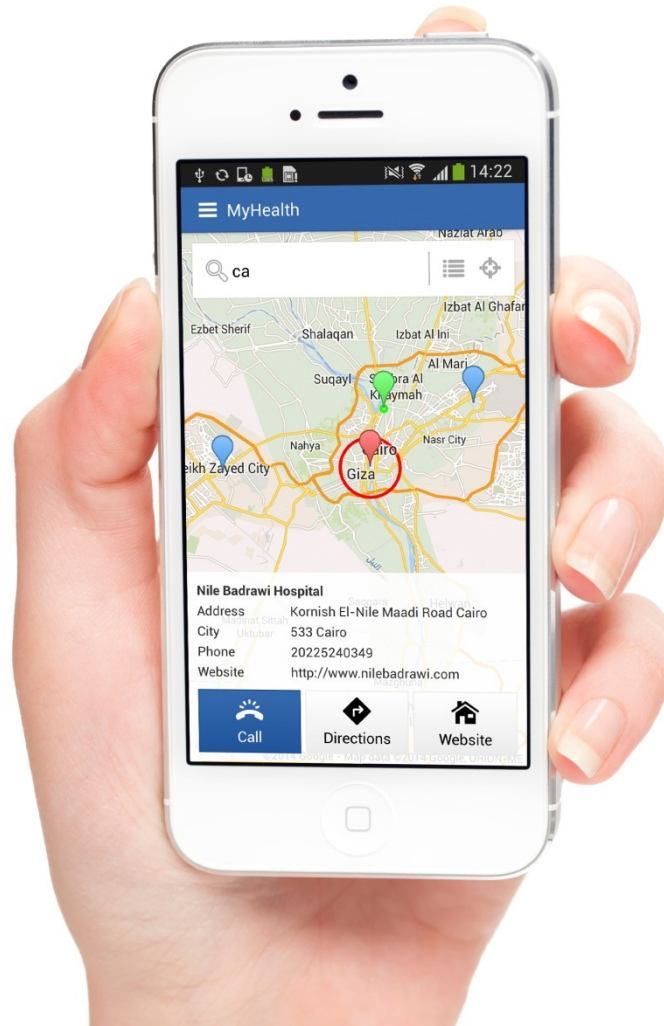


Access most recent policy documents, even offline



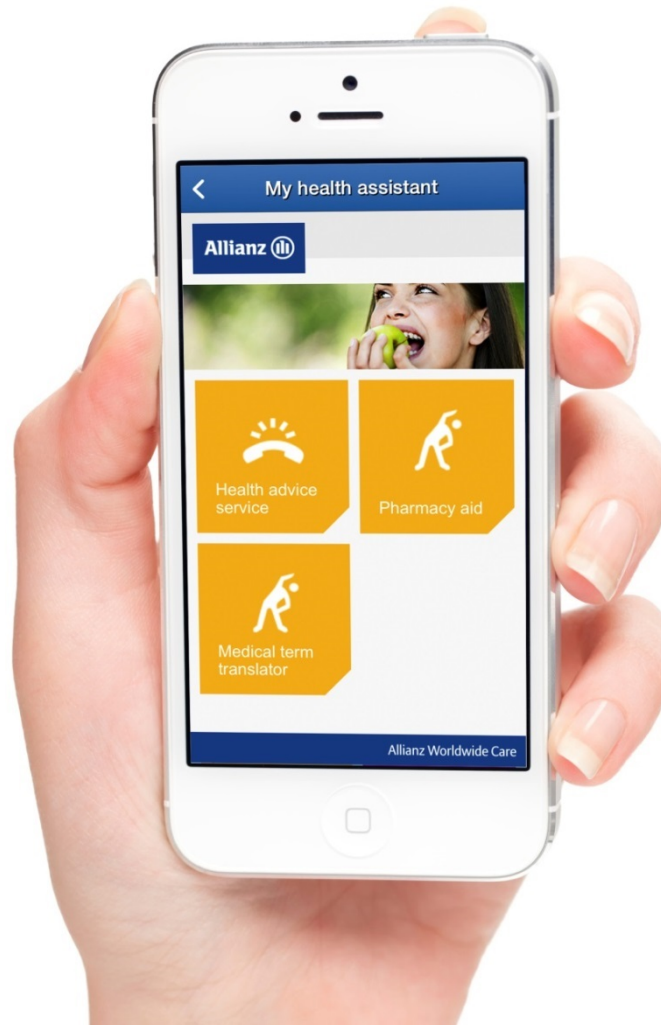


Find and get directions to nearby hospitals via GPS





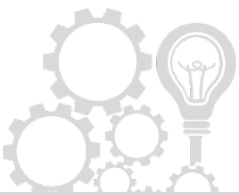
Range of health assistance tools



Access 24/7 MediLine
and other useful
contact information

Pharmacy aid tool
converts brand name
drug to generic
international equivalent

Medical term translator
translates common
ailments into choice
of 17 languages



Online Services for members



Individual InsuranceGroup InsuranceMembersEmployersIntermediariesHealthcare Providers

Search



What would you like to do today?
Members Area

Comprehensive Online Support Services for our Insured Members

What would you like to do today? Change your details, download your policy documents, check the status of a claim, make a payment or access a wealth of member assistance resources, anytime, anywhere.

Your Account

Login...

Register

Retrieve login details

View your policy details

Change address

Change email address

Set a private email address

Change telephone number

Change tax number

Forms

Treatment Guarantee (Pre-authorization) Form

Claim Forms

Accidental Death Benefit Claim Form

Dental Questionnaire

Underwritten Group Scheme Application Form

Need Treatment?

Medical emergency? Call our 24/7 Helpline now. Otherwise...

1. Access free medical advice

2. Check you're covered

3. Find a treatment provider

Made a Claim?

Check claim status

Amounts reimbursed

Deductions explained

Claim settlement statement

Group accountPolicy managementPaymentsEmail us

Policy search and changeNew policyTable of BenefitsEmployee Benefit GuideMembership Reports



User type: Group Scheme Manager | User name: Demo

Table of Benefits

Group contract name: Sample Group (Standard Plans)(9771)

Treatment guarantee (pre-authorization) may be required for some benefits as indicated by a '1' or a '2' in the table(s) below. Please refer to [Notes section](#) for further details.

All benefit and deductible amounts are per person per year, unless otherwise indicated.

		Benefit Limit
Executives		Full Refund
Premier Core Plan		Maximum Plan Benefit £2,250,000
Insured Types covered	Expat Spouse Child	
Hospital accommodation - Private room		Full Refund 1
Prescription drugs and materials		Full Refund 1
Surgical fees, including anaesthesia and theatre charges		Full Refund 1
Surgical appliances and prostheses		Full Refund 1
Diagnostic tests		Full Refund 1
Organ transplant		Full Refund 1
Psychiatry and psychotherapy		Full Refund 1
Accommodation costs for one parent staying in hospital with an insured child under 18		Full Refund 1
Emergency in-patient dental treatment		Full Refund