

Euro Trainees Medical Plan

Health Insurance with Allianz Care Eurotrainees - FWC EAC/2022/OP/0003



Updated August 2023

Content / topics



Hospitalisation & Assistance

Your insurance certificate







2



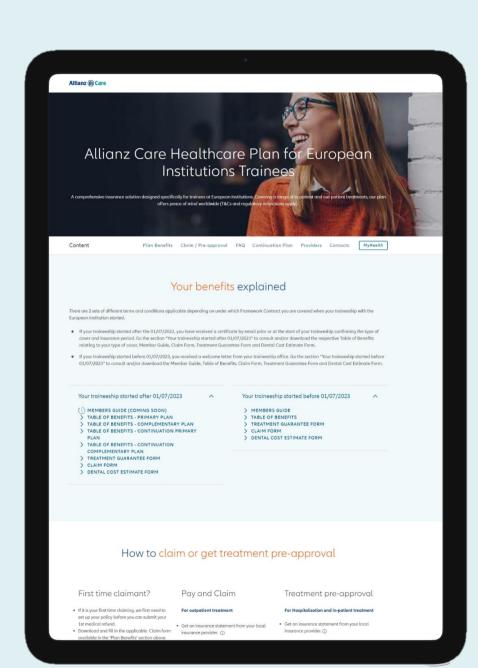
Your health insurance plan

Your dedicated page

www.allianzcare.com/eurotrainees

Here you can access:

- > Member Guide & Table of Benefits
- > Forms: Treatment Guarantee, Claim, Dental Cost Estimate
- > FAQ section
- bow to apply for an individual extension when your traineeship has ended
- Access to MyHealth digital services for easy claim submission (available once you have an individual policy number)



Health insurance for the European Institutions Trainees

A medical plan providing you with reimbursement for medical and dental expenses which may occur during the time of your traineeship, within the limits described in the Table of Benefits.



This plan provides you with cover for:

- Doctor's consultation
- Surgical operation
- O Hospitalisation
- O Pharmaceutical products
- Dental treatments
- Diagnostic tests
- O Paramedical care



Your health insurance certificate

Getting confirmation of coverage



Your Insurance Certificate

You will receive it by email stating the period of cover, type of cover, contact information and what to do in case of a claim. You will not receive your personal policy number.



Your policy number

Allianz has access to a list of all insured declared by the traineeship office under their global insurance policy during your traineeship.

When you claim or call, you identify yourself as a Eurotrainee and state your full name.

Your first claim

When claiming for the first time for Medical Costs, in the Claim Form you cannot indicate your personal policy number, as this will only be created upon submission of your first refund request.

Your welcome email

Aetna Quotations Created - Message (Plain Text Message Help Q Tell me what you want to do 📋 Delete 🔹 Throkes 🖺 Mark Umread 🏭 🖓 🖓 Reply 🖏 Peply 🔊 Reply 🕼 Provand 😵 Sensibility 🕫 Share to Teams 🖆 Lost 😽 🎇 Mark Umread 🏭 Reply 👘 🕺 👷 📿 Zoom 💊 Report 💆 Reply with Meeting Poli Email Subject : Your Insurance Certificate requested by the European Institution Traineeship Office - EUROTRAINEE Illness insurance EAC/2022/OP/0003 Important electronic communication: THIS IS AN AUTOMATICALLY GENERATED FMAIL PLEASE DO NOT REPLY TO THE SENDER JE YOU DO SEND AN EMAIL TO THIS SERVER EMAIL ADDRESS NO REPLY WILL BE PROVIDED. March forwards this message and its attachment() in sectors from only. Therefore, this message and its attachment is an original which you should retain electronically or in printed form and note that you will NOT receive a hard copy of your documents in the mail. March forwards this message and its attachment() in a documents from only. Therefore, this message and its attachment is an original which you should retain electronically or in printed form and note that you will NOT receive a hard copy of your documents in the mail. March forwards this message and its attachment() and copy and copy attachment is an original which you should retain electronically or in printed form and note that you will NOT receive a hard copy of your documents in the mail. Dear Insured This email confirms you have been enrolled with Allianz Care for the Illness insurance regarding the FWC EAC/2022/OP/0003. Upon request of the European Institution Traineeship office, please find attached your Insurance Certificate (in English, French and German) indicating your Full Name, Insurance Period, Type of Cover that was purchased by the EU Traineeship Office with mention of their policy number. The certificate is an original and you will NOT receive a hard copy of this document in the post. If the information in the certificate contains errors, please contact the EU Traineeship Office so they can update the information where applicable and issue a new certificate (and do not contact the insurer or Marsh. regarding the certificate as we will not be able to assist you). Your individual member policy number is not indicated in the certificate as your individual policy number can only be created upon submission of your first medical claim refund request. We strongly advise you to carefully read the information in the certificate and in the dedicated information website https://www.allianzcare.com/en/group-hub/eurotrainees.html in the Section "Your benefits explained - After the 01/07/2023". you can download or consult the following documents Member Guide Table of Benefits per Plan Treatment Guarantee Form Claim form ✓ Dental Cost Estimate Form Besides valuable information available in English, French and German, the website also contains ✓ A FAQ section The link to the Allianz Health App for Easy Claims (you can only use if you have an individual policy number) How to apply for an individual extension when your traineeship has ended. Allianz Care HELPLINE numeric value net-crune in case of a planned surgerylemegency hospitalisation, need of assistance or queries you may have on the cover, please call the Allianz Care Helpine available 24/7365. For hospitalisation (in-patient care and out-patient surgery) Allianz can arrange for direct settlement of the Oli with your hospital for the costs overed. Please advise Allianz at least 5 days before being hospitalised for planned surgery and as soon as possible for emergency hospitalisations. Please contact the Helpine by email (hone at <u>logitablence</u>) above: a logitable costs overed as a Eurosiane, state your than me, date of both and the identity of the European institution Traineeship Office indicated in your certificate. HOW TO CLAIM for refund of medical costs When claiming for the first, download the claim form from the website https://www.alianzcare.com/en/group-hub/eurotrainees.html, follow the instructions and send the claim form and all supporting documents to [SOciaims@alianzworddwidecare.com]. When claiming for the first time for Medical Costs, you canno indicate your individual poise, number in the claim form, as a personal member policy will only be created upon submission of your find claim retund request. Consequently if you contact the insurer prote by our find claim for information by phone and/or email, please deal by identify your individual policy number in the claim in the Curopan intificuation. After you have retained to an entron request. Consequently if you contact the insurer prote by our find claim form or internation by phone and/or email, please deal by identify your individual policy number and you can be fully and reference the "MyNetal M App TC apy Claim". and declare new medical costs General Data Protection Regulation (GDPR) We respect and protect your privacy to provide you with our services. Please read here how we process your personal data. For the purpose of placing and servicing your insurance policy, MARSH needs to process some of your personal data. Asde your name, birth date, email, etc. we occasionally may also have to store emails containing sensitive data you and the EU Traineeship Office that purchased the insurance for you, shared with MARSH. For instance, when we are informed of a specific physical condition, regarding an injury that occurred during your traineeship or medical code to protein the insurance for you, shared For processing you rehand it data, your coment is needed. These gives using any our coment if preseded the association for these to protein the give the give uncoment. These data your coment if preseded the insurance for your coment. These data your coment if preseded the gives the give uncoment. These data your coment if preseded the gives the give uncoment. These data your coment if preseded the gives the give uncoment if preseded the gives the give uncoment. 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Your insurance certifica

							Orthopa		ar, soles, bandage	es, other medical	€130	€130
4							Denta	l Plan			Primary	Complementary
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CERTIFICATE OF INSURANCE		nent)		€535 per night €535 per night				Services available				
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In our capacity as insurer of the 'FWC EAC/2022/OP/003 – EU Institutions Trainees' we confirm that the insured trainee or spouse/child accompanying the insured trainee abroad listed below has a health insurance cover with Allianz Care for all worldwide travels during the insured period.		only be purcha	ised when you	85% refund	100% refund		onal ity	Services available		ber Guide" accepted by the EU Institutions ation is available on the website d stipulate the respective rights and		
Contract Details:			theatre cha	arges1	85% refund	100% refund		per)				
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EU Institution Allianz Policy N°:	TO BE COMPLETED				85% refund	100% refund		s and more.				will only pay 50% of the
Allianz Group ref:	TO BE COMPLETED				85% refund	100% refund		program	Service	es available	Guide, or simply c	ontact the Allianz Care
Individual Member Policy N°:	Will be created after 1st clai	m refund request			85% refund	100% refund		ces)	Servic			
nsured Member Details:			aying in hos	pital with	e 10	610 mm day		a, if you have	Servic	es available		
Family Name:	TO BE COMPLETED				€40 per day	€40 per day		d			nz can arrange for	direct settlement of the
First Name:	TO BE COMPLETED		finfinuting positi	dent or surgery					Primary	Complementary	a dama dama a dama da	
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Type of Insured:	TO BE COMPLETED			period of cover)	ormation on Treatme	ant Guarantea			overall limit	limit	iam priorio at <u>reorio</u>	
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nsurance Plan Details:					Too a fording	Too A Terana		when you	85% refund	100% refund	arms of your poli	y. Please refer to the
Start Date cover (0:00h):	TO BE COMPLETED	44			100% refund	100% refund			€50 per visit	€50 per visit		the Allianz Helpline
End Date Cover (23:59h):	TO BE COMPLETED	1			85% refund	100% refund			€70 per visit	€70 per visit		
Type of Cover purchased:	TO BE COMPLETED		ome²		85% refund	100% refund		5.			The menimum of	an benefit, which applies
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Out-patient Plan			al treatment ce eatment for t					(1047)	Full refund	Full refund		per trip, per visit or per pecific benefit e.g. 65%
Dental Plan			idition)						85% refund	100% refund		% refund" appears nex
summary of the benefits per Pla	n is provided in the table belo	w per type of cover:			80% refund	100% refund			85% refund	100% refund	efit, if one applies	to your plan(s). All limits
	red costs as of 1st euro up to				85% refund	100% refund			85% refund	85% refund	your Table of Bene	fits.
· Complementary: refund of	f the covered costs up to th	e insured limit after mandatory first			oo% retund	100% retund		any				
Intervention of a social security of a social	urity or other equivalent prima				85% refund	100% refund		ару.	€40 per visit	€40 per visit		
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		https://www.allianzcare.com/en/group-							000	000		
		Guide, Table of Benefits, Treatment e information is also available, such as	hal prosthetic d	evice for	€675	€675			€1.500 per	€1 500 per devise		
in FAQ section, how to apply for a	an individual extension when	your traineeship has ended, the link to			85% refund	100% refund						
he Allianz MyHealth App for easy		have an individual policy number), the	rth²		85% refund	100% refund						
Provider finder, etc.			mity home		85% refund	100% refund						
		the second s										

In case of a planned surgery/emergency hospitalisation and assistance, please call the 24/7Allianz Care Helpline at +32 2 210 6501 and identify yourself as a Eurotrainee, state your full name, date of birth and specify the European Institution you are training with.



What are you covered for?

Type of plans



Primary: refund of the covered costs as of 1st euro up to insured limit.

Complementary: refund of the covered costs up to the insured limit after mandatory first intervention of a social security or other equivalent primary health insurance.

Primary & Complementary: combined refund of the covered costs by both plans.

Cover for all plans

- O Core Plan
- Out-patient Plan
- Dental Plan

Area of cover

You are covered worldwide during your period of insurance, including when returning home or during holidays.

Your benefits explained

Terms and Conditions

All the conditions of coverage are included in the **Table of Benefits** and **Member Guide** available on <u>www.allianzcare.com/eurotrainees</u> in the section 'Your benefits explained' under the tab 'Your traineeship started after 01/07/2023'. Please consult your benefit guide to understand how you are covered, the limits and exclusions that apply.

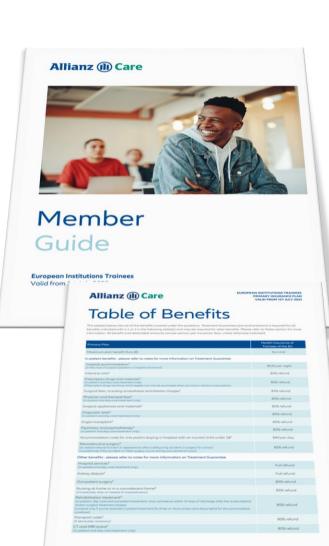
Chronic and pre-existing conditions

Those are covered within the terms of your policy. Please refer to the 'Definitions' section of the "Member Guide". For further information or contact the Allianz Helpline by phone

+32 2 210 6501 or by email igohelpline@e.allianz.com .

Exclusions:

Cosmetic, preventative treatments, etc ...



Outpatient cover Doctor, specialist, dentist visits



Out-patient cover

This is cover for treatments where:

- > you are not hospitalized
- In and you pay the treatment provider first and then claim for the medical costs incurred.

Freedom to choose the medical provider of your choice

We do not recommend providers, but we do offer an easy-to-use Provider Finder on our website and MyHealth digital services.

When you make an appointment, always check the price the doctor will charge and if need to bring cash or can pay with bank card for the medical visit.

For some treatment you need prior approval

This means that you need to submit your treatment plan to our in-house medical team in order to obtain authorisation for some treatments.

This is the case for dental prostheses or treatment which is not given by a doctor. Our medical team can be contacted at: igomedical@e.allianz.com





Hospitalisation & assistance

HOSPITALISATION & ASSISTANCE

Hospitalisation

For hospitalisation (in-patient care and out-patient surgery)

Contact us and we will arrange for direct settlement with your hospital.

Please advise us at least 5 days before being hospitalised for planned hospitalisations and as soon as possible for emergency hospitalisations.

Contact our Helpline at:

igohelpline@e.allianz.com

+32 2 210 65 01



If you need assistance



For prior-approval request

You can contact our medical team directly:

igomedical@e.allianz.com



For assistance 24/7/365

Please contact our Helpline:







How to claim

HOW TO CLAIM

Are you also covered by a primary insurance scheme? (eg. social security)

Step 1: submit claim to your primary insurance scheme

If you are entitled to claim from another insurance scheme, you must first send your claim to the other insurance.

Step 2: submit claim to Allianz

Once you have been reimbursed and have a settlement statement, you can submit your claim to Allianz and include this information.

You will be refunded by Allianz with the difference within the Terms and Conditions applicable.

Important note when claiming within a primary insurance cover

- Source for an amount of medical expenses.
- If your primary insurer refunded you for a part or total amount of expenses, you may not claim for these same refunds with another primary insurer.

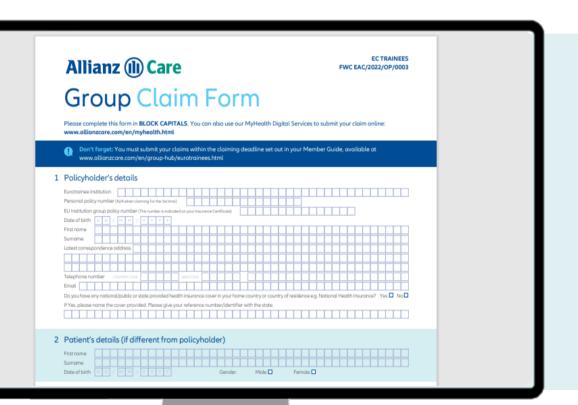
1st Claim?

Fill in all the sections of the claim form

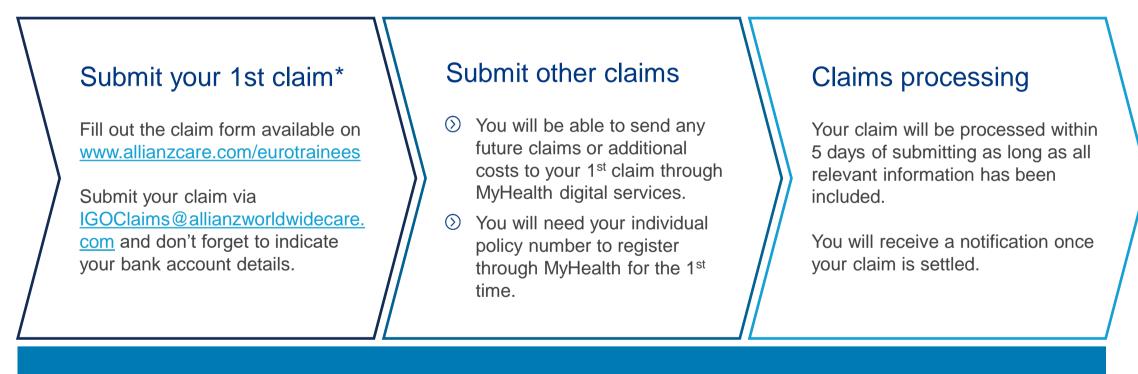
In Policyholder details, you cannot complete the personal policy number if you are claiming for the first time.

You can find the EU Institution policy number on your certificate.

Send by email to IGOClaims@allianzworldwidecare.com



Claim for your medical expenses



* Important information

If you do not yet have a policy number assigned clearly state the following: 1) you are a EUROTRAINEE member and have 'unrostered' health cover, 2) you do not yet have an individual policy number, 3) give your full name, date of birth, email and nationality 4) and specify the European Institution you are training with.





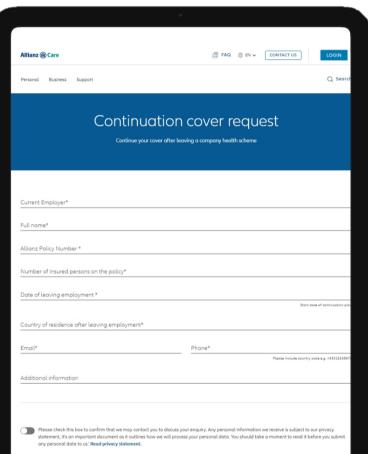
Individual continuation of cover

How to apply for a continuation of cover

At the end of your internship

You are welcome to prolong your insurance cover on an individual basis directly with the insurer for a period of between 1 and 12 consecutive months, from the expiry date of your group policy. This request must be made in writing within one month from the date your internship ends.

Got to <u>www.allianzcare.com/eurotrainees</u>, click on Continuation plan and complete the on-line form. Once submitted, the Allianz individual team will contact you to discuss a quote and the condition of the continuation of the same cover.





Key takeaways and contacts

KEY TAKEWAYS & CONTACTS

Your contacts

Helpline 24/7:

EnglishFrenchGerman

+32 2 210 65 01

www.allianzcare.com/eurotrainees

Got a question?

Check out the frequently asked question page on our website or chat live with a customer agent.



MyHealth digital services my.allianzcare.com



Mind coaching via chat WYSA app



Expatriate assistance programme https://awcsexpat.lifeworks.com/



Health coaching app Allianz HealthSteps

Thank you!



Appendix MyHealth digital services

MYHEALTH

MyHealth digital services for members



Manage account



Policy information



Easy claims submission



LiveChot



Health & Wellness Hub



Telehealth Hub



Provider finder





MYHEALTH - REGISTRATION

Register to MyHealth

English	
Allianz 🕕	
	MyHealth Online Gervices for Members
	Email (Username) Password Forget password? If you haven't used our new Othere Services before,
_	Detection engineties to login. "You of mose your policy number, detection effects, provide an interface of the logic of the Not yet registered? scottate weak Host environments."

There is a self-registration functionality for you to create your own account.

Once registered, these credentials will also work to allow access to the Mobile App.

Access your information anytime, anywhere from any computer or mobile device.

It is supported by the strictest security and data protection measures.

Allianz 🕕	
Let's get you setup	All you need Policy N
To register, please enter the following details Policy number	 Date of First 3 c
Date of birth	surname
FIRST three characters of your Sumame BCOIN SETUP If you have any problems registering, call or 247 belates	apostrop

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- **Birth**
- haracters of your e (incl. phes, dashes etc.)

MYHEALTH - REGISTRATION

Register to MyHealth

Allianz (II)	Allianz (ii)	Allianz (l)
Let's get you setup	Let's get you setup	Let's get you setup
Please enter the email address you would like to use as your Username	A 6 digit security code was sent to the email address you provided.	Create your password
Email CONTINUE SETUP Any issues, call the Halpdesk on xxxx	Enter your 6 digit security code CONFIRM SECURITY CODE -> RESEND SECURITY CODE	Possword Confirm possword

Choose an email as username

Your username must be unique, ie. it cannot be used by more than one user.

It does not have to be the same as your Residence email address. Updating the Username email will not update your Residence email address.

Validate your email address

Enters the 6-digit PIN that you have received (via email) and submit.

You have the option to 'Resend Security code' if you did not receive it.

Create a password

Enter and confirm your new password.

It must include:

- At least 8 characters
- Upper and lowercase letters
- At least 1 special character
- At least 1 number

Register to MyHealth

Allianz 🕕

Almost there

I, Steve Smith, agree to the following:

1. Permission to collect, store and use my health data.

AWP Health & Life S.A (T/A Allianz Partners) may collect, store and use my health data in order to administer the policy, for example to provide me with a quote for insurance cover, underwrite the risks to be insured or process any claims. AWP Health & Life S.A may store my health data in accordance with the Consumer Code of the law applying to my insurance policy with AWP Health & Life S.A or any other applicable law requiring its retention.

Data consent You will be asked to give Data Consent

This is needed so that we can communicate with providers, such as hospitals and administer your claims.

Permission to send me marketing and promotional material. I agree that AWP Health & Life S.A may collect, use and disclose my personal data to provide me with marketing information that may be of interest to me by indicating P below. Information that AWP Health & Life S.A send about their products and services, including updates on their latest promotions and new products on diservices. Information sent by other Allianz Group companies* on their products and services. 'understand the information will be sent directly to other Allianz Group companies* on their products and services. 'understand the information will be sent directly to other Allianz Group companies* on their products and services. 'understand the information will be sent directly to other Allianz Group companies* on their products and the information to the totat. Cookie Policy We use cookies on our website, you allow us to store cookies on your computer/device. Visit our Privocy Page to find out more, including how to advable cookies. Privacy Statement OK Maarketing preferences

Would you like to hear about other products and services?

I, Emilia Wright, understand that my personal data will only be processed for the following reasons and activities that I

Allianz (III)

My Claims My Benefits Privacy

have expressly agreed to by indicating

You will also be asked to choose Marketing preferences.

MYHEALTH - REGISTRATION

MyHealth digital services

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← GO BACK	Summary Dependents Decuments Payments	
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My policy Access your policy on the go

Displays details such as:

- Cover dates, area of cover, plan names
- dependants on the policy
- access to policy documents and digital membership card

My Claims Submit and track your claims

Provide a few details, take a picture or upload invoice and submit your claim.

Track your claims online with status updates and access claims history with statement of accounts (for policyholder).

My Benefits Explore your cover

The table of benefit displayed for all insured members by default.

It can be filtered per insured member.

Health Assistant Manage your health & wellness

You can access there:

- Telehealth hub
- Health & wellness hub
- Symptom checker
- Emergency services
- Pharmacy aid and medical translator

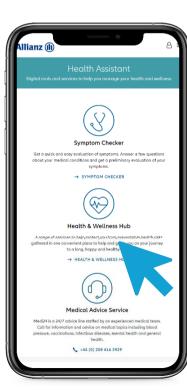
MYHEALTH – HEALTH ASSISTANT

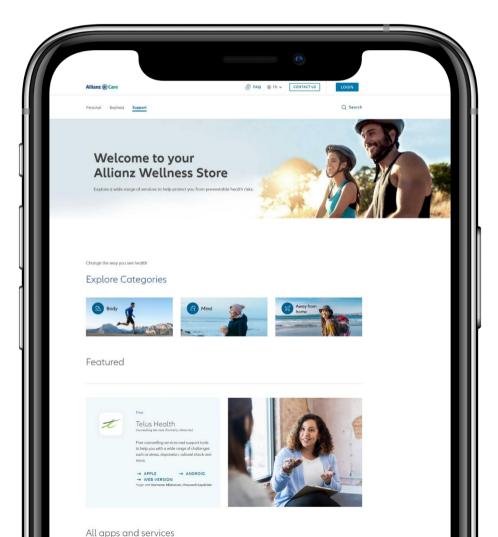
Your wellness store within MyHealth



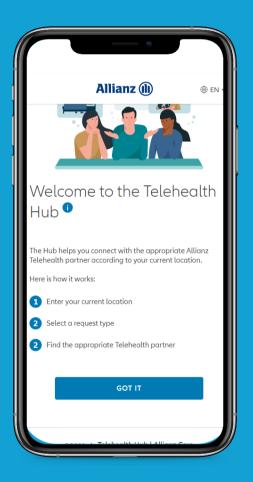
All your health & wellness support from Allianz Care in one place.

Look for your Health Assistant within MyHealth digital services





MYHEALTH – HEALTH ASSISTANT



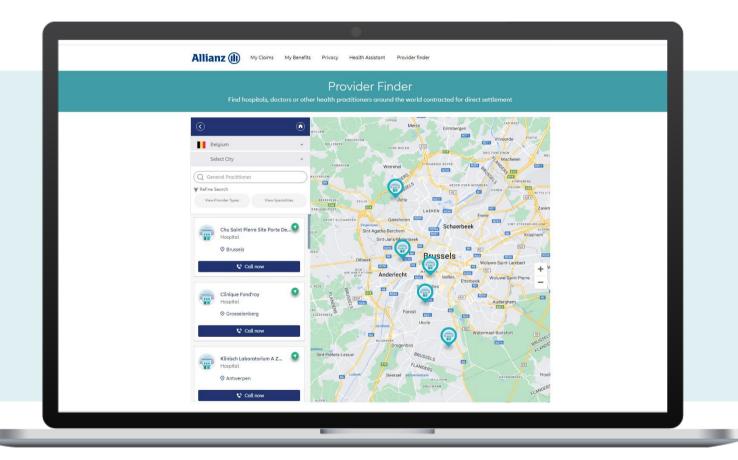
Fee per consultation model

Multiple telemedecine providers 1 single entry point

Telehealth Hub within MyHealth digital services

MEA: UAE, Egypt, Rest of MEA (advice)	Live Soc
APAC : Singapore, Hong Kong, Malaysia, India, Indonesia, Philippines, Thailand	Mydoc V halodoc





Provider finder

There is a Provider Finder, available within MyHealth digital services for members.

It includes geolocation, so it's easy for members to find a provider near them that we have direct billing arrangement with.