



# Euro Trainees Medical Plan

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

Updated  
June 2025



# Content / topics

- |   |                            |   |                                  |
|---|----------------------------|---|----------------------------------|
| 1 | Your health insurance plan | 4 | Hospitalisation & Assistance     |
| 2 | Your insurance certificate | 5 | How to claim                     |
| 3 | What you are covered for   | 6 | Individual continuation of cover |
- 
- 
- 
-

# Your health insurance plan

# Your dedicated page

[www.allianzcare.com/eurotrainees](http://www.allianzcare.com/eurotrainees)

## Here you can access:

- ① Member Guide & Table of Benefits
- ① Forms: Treatment Guarantee, Claim, Dental Cost Estimate
- ① FAQ section
- ① How to apply for an individual extension when your traineeship has ended
- ① Access to MyHealth digital services for easy claim submission (available once you have an individual policy number)

Allianz @ Care

## Allianz Care Healthcare Plan for European Institutions Trainees

A comprehensive insurance solution designed specifically for trainees at European Institutions. Covering a range of in-patient and out-patient treatments, our plan offers peace of mind worldwide (T&Cs and regulatory restrictions apply).

Content Plan Benefits Claim / Pre-approval FAQ Continuation Plan Providers Contacts **MyHealth**

### Your benefits explained

There are 2 sets of different terms and conditions applicable depending on under which Framework Contract you are covered when your traineeship with the European Institution started.

- If your traineeship started after the 01/07/2023, you have received a certificate by email prior or at the start of your traineeship confirming the type of cover and insurance period. Go the section "Your traineeship started after 01/07/2023" to consult and/or download the respective Table of Benefits relating to your type of cover, Member Guide, Claim Form, Treatment Guarantee Form and Dental Cost Estimate Form.
- If your traineeship started before 01/07/2023, you received a welcome letter from your traineeship office. Go the section "Your traineeship started before 01/07/2023" to consult and/or download the Member Guide, Table of Benefits, Claim Form, Treatment Guarantee Form and Dental Cost Estimate Form.

Your traineeship started after 01/07/2023	Your traineeship started before 01/07/2023
<ul style="list-style-type: none"><li>MEMBERS GUIDE (COMING SOON)</li><li>TABLE OF BENEFITS - PRIMARY PLAN</li><li>TABLE OF BENEFITS - COMPLEMENTARY PLAN</li><li>TABLE OF BENEFITS - CONTINUATION PRIMARY PLAN</li><li>TABLE OF BENEFITS - CONTINUATION COMPLEMENTARY PLAN</li><li>TREATMENT GUARANTEE FORM</li><li>CLAIM FORM</li><li>DENTAL COST ESTIMATE FORM</li></ul>	<ul style="list-style-type: none"><li>MEMBERS GUIDE</li><li>TABLE OF BENEFITS</li><li>TREATMENT GUARANTEE FORM</li><li>CLAIM FORM</li><li>DENTAL COST ESTIMATE FORM</li></ul>

### How to claim or get treatment pre-approval

First time claimant?	Pay and Claim	Treatment pre-approval
<ul style="list-style-type: none"><li>• If it is your first time claiming, we first need to set up your policy before you can submit your 1st medical refund.</li><li>• Download and fill in the applicable Claim form available in the "Plan Benefits" section above</li></ul>	<p><b>For outpatient treatment</b></p> <ul style="list-style-type: none"><li>• Get an insurance statement from your local insurance provider. ⓘ</li></ul>	<p><b>For Hospitalisation and in-patient treatment</b></p> <ul style="list-style-type: none"><li>• Get an insurance statement from your local insurance provider. ⓘ</li></ul>

# 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
- ⊗ Hospitalisation
- ⊗ Pharmaceutical products
- ⊗ Dental treatments
- ⊗ Diagnostic tests
- ⊗ 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

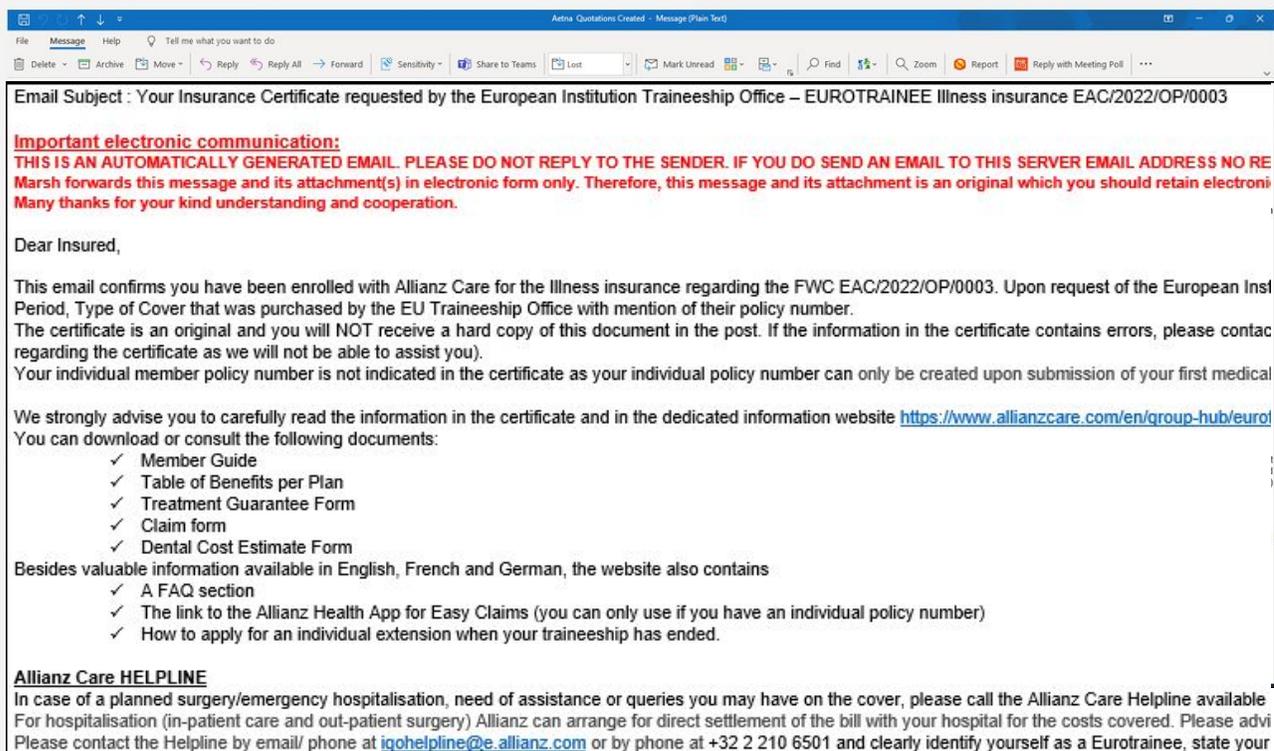
Allianz has access to a list of all insured declared by the traineeship office under their global insurance policy during your traineeship. When you claim or call, you identify yourself as a Eurotrainee and state your full name.



## 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



# Your insurance certificate

**CERTIFICATE OF INSURANCE**

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.

**Contract Details:**

Insurer:	Allianz Care
in collaboration with broker:	Marsh Belgium
EU Institution Policyholder:	TO BE COMPLETED
EU Institution Allianz Policy N°:	TO BE COMPLETED
Allianz Group ref.:	TO BE COMPLETED
Individual Member Policy N°:	Will be created after 1 <sup>st</sup> claim refund request

**Insured Member Details:**

Family Name:	TO BE COMPLETED
First Name:	TO BE COMPLETED
Date of Birth:	TO BE COMPLETED
Type of Insured:	TO BE COMPLETED
Country residence:	TO BE COMPLETED

**Insurance Plan Details:**

Start Date cover (0:00h):	TO BE COMPLETED
End Date Cover (23:59h):	TO BE COMPLETED
Type of Cover purchased:	TO BE COMPLETED

The healthcare insurance covers benefits under the following plans:

- Core Plan
- Out-patient Plan
- Dental Plan

A summary of the benefits per Plan is provided in the table below, per type of cover:

- 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.

For detailed information, please go to the dedicated website <https://www.allianzcare.com/en/group-hub/eurotrainees.html>. You can view/download the Member Guide, Table of Benefits, Treatment Guarantee Form, Claim form, Dental Cost Estimate Form. More information is also available, such as an FAQ section, how to apply for an individual extension when your traineeship has ended, the link to the Allianz MyHealth App for easy Claims (available once you have an individual policy number), the Provider finder, etc.

In case of a planned surgery/emergency hospitalisation and assistance, please call the 24/7 Allianz 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.

Health Insurance Core Plan	Limits Cover Primary	Limits Cover Complementary
	No Limit	No Limit
<b>Important Notes</b> for more information on Treatment Guarantee		
ment)	€535 per night	€535 per night
	85% refund	100% refund
only be purchased when you	85% refund	100% refund
theatre charges <sup>1</sup>	85% refund	100% refund
	85% refund	100% refund
ying in hospital with	€40 per day	€40 per day
isfiguring accident or surgery (s during your period of cover)	85% refund	100% refund
<b>Important Notes</b> for more information on Treatment Guarantee		
	100% refund	100% refund
	100% refund	100% refund
me <sup>2</sup>	85% refund	100% refund
st commence within 14 days (at treatment ceases) (payment for three or more dition)	85% refund	100% refund
	80% refund	100% refund
	85% refund	100% refund
	85% refund	100% refund
	100% refund	100% refund
al prosthetic device for	€675	€675
	85% refund	100% refund
th <sup>2</sup>	85% refund	100% refund
nity home	85% refund	100% refund

Orthopaedic footwear, soles, bandages, other medical equipment	€130	€130
<b>Dental Plan</b>		
Maximum plan benefit	€750	€750
	85% refund max. 90 days per lifetime	100% refund max. 90 days per lifetime
	€2.350	€2.350
a range		
on-line chat	Services available	
onal ity	Services available	
er)	Services available	
online and	Services available	
is and more.	Services available	
rogram ces)	Services available	
a, if you have id	Services available	
	<b>Primary</b>	<b>Complementary</b>
	Included in overall limit	Included in overall limit
when you	85% refund	100% refund
	€50 per visit	€50 per visit
	€70 per visit	€70 per visit
s.	€100	€100
ney)	Full refund	Full refund
	85% refund	100% refund
	85% refund	100% refund
	85% refund	85% refund
apy.	€40 per visit	€40 per visit
and	€300	€300
	€1.500 per	€1 500 per devise

Member Guide" accepted by the EU Institutions  
ation is available on the website  
d stipulate the respective rights and

an guarantes cover for certain treatment  
reatment Guarantee is not obtained for the  
ly necessary, Allianz will only pay 80% of  
d with a <sup>2</sup>, Allianz will only pay 50% of the  
Guide, or simply contact the Allianz Care

nz can arrange for direct settlement of the  
r planned surgery and as soon as possible  
ail/ phone at [igohelpline@e.allianz.com](mailto:igohelpline@e.allianz.com) or

terms of your policy. Please refer to the  
or simply contact the Allianz Helpline

. The maximum plan benefit, which applies  
in total, per member, per Insurance Year,  
nefit limit, which may be provided on a "per  
it" basis, such as per trip, per visit or per  
the costs for the specific benefit e.g. 65%  
ere the term "100% refund" appears next  
eft, if one applies to your plan(s). All limits  
your Table of Benefits.

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

- ⌚ 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.

WHAT ARE YOU COVERED FOR?

# Your benefits explained

## Terms and Conditions

All the conditions of coverage are included in the **Table of Benefits** and **Member Guide** available on [www.allianzcare.com/eurotrainees](http://www.allianzcare.com/eurotrainees) in the section 'Your benefits explained'.

Please consult your benefit guide to understand how you are covered, the limits and exclusions that apply.

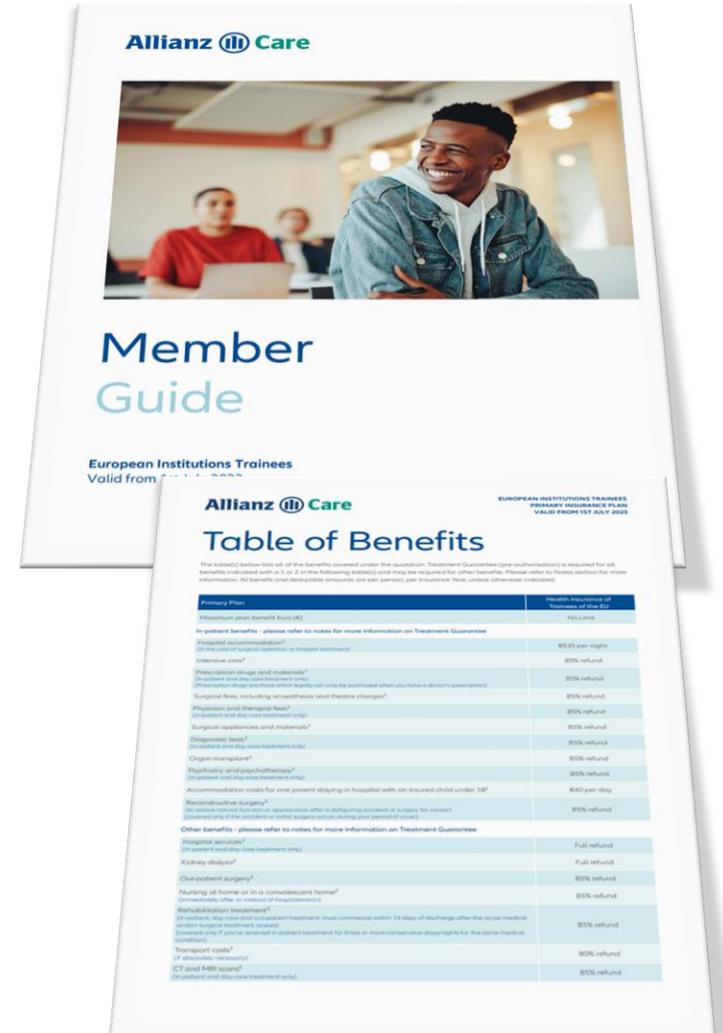
## Chronic and pre-existing conditions

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](mailto:igohelpline@e.allianz.com).

## Exclusions:

Cosmetic, preventative treatments, etc ...



WHAT ARE YOU COVERED FOR?

# Outpatient cover

## Doctor, specialist, dentist visits



### Out-patient cover

This is cover for treatments where:

- ④ you are not hospitalized
- ④ 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.

### Some treatment need pre-authorisation

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](mailto:igomedical@e.allianz.com)

# 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](mailto: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](mailto:igomedical@e.allianz.com)



## For assistance 24/7/365

Please contact our Helpline:

 +32 2 210 65 01  
 [igohelpline@e.allianz.com](mailto:igohelpline@e.allianz.com)

# 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

- ⌚ You may only claim once 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.

# 1<sup>st</sup> 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  
[IGOCclaims@allianzworldwidecare.com](mailto:IGOCclaims@allianzworldwidecare.com)

The screenshot shows the Allianz Care Group Claim Form for EC Trainees. The form is titled "Allianz Care Group Claim Form" and includes the reference "EC TRAINEES FWC EAC/2022/OP/0003". It instructs users to complete the form in BLOCK CAPITALS and provides a link to the MyHealth Digital Services. A blue banner with an information icon states: "Don't forget: You must submit your claims within the claiming deadline set out in your Member Guide, available at www.allianzcare.com/en/group-hub/eurotrainees.html".

**1 Policyholder's details**

Eurotrainee institution

Personal policy number (N/A when claiming for the 1st time)

EU Institution group policy number (The number is indicated on your Insurance Certificate)

Date of birth  /  /

First name

Surname

Latest correspondence address

Telephone number  COUNTRY CODE  AREA CODE

Email

Do you have any national/public or state provided health insurance cover in your home country or country of residence e.g. National Health Insurance? Yes  No

If Yes, please name the cover provided. Please give your reference number/identifier with the state.

**2 Patient's details (if different from policyholder)**

First name

Surname

Date of birth  /  /

Gender: Male  Female

# Claim for your **medical expenses**

## Submit your 1st claim\*

Fill out the claim form available on [www.allianzcare.com/eurotrainees](http://www.allianzcare.com/eurotrainees)

Submit your claim via [IGOCclaims@allianzworldwidecare.com](mailto:IGOCclaims@allianzworldwidecare.com) and don't forget to indicate your bank account details.

## Submit other claims

- ⌚ You will be able to send any future claims or additional costs to your 1<sup>st</sup> claim through MyHealth digital services.
- ⌚ You will need your individual policy number to register through MyHealth for the 1<sup>st</sup> time.

## Claims processing

Your claim will be processed within 5 days of submitting as long as all relevant information has been included.

You will receive a notification once your claim is settled.

### \* 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.

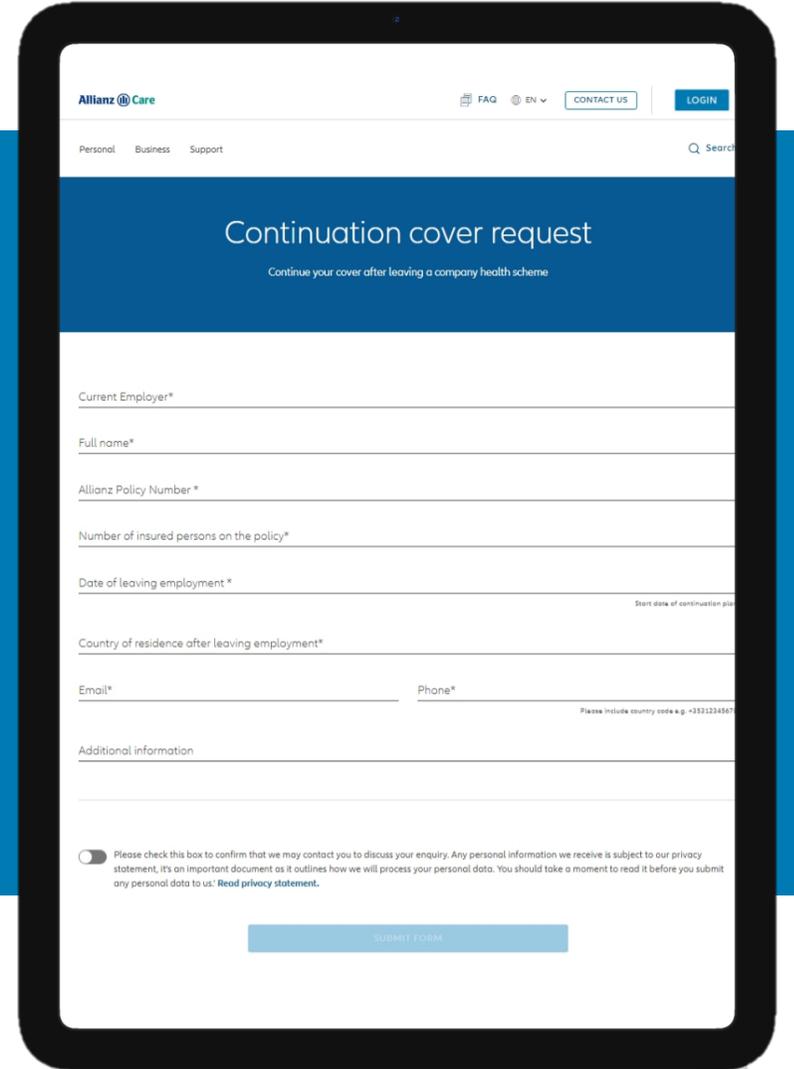
# Continuation of cover

# 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 [www.allianzcare.com/eurotrainees](http://www.allianzcare.com/eurotrainees), 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.



The screenshot displays the Allianz Care website interface for a 'Continuation cover request'. The page features a blue header with the Allianz Care logo, navigation links for 'Personal', 'Business', and 'Support', and utility links for 'FAQ', 'EN', 'CONTACT US', and 'LOGIN'. Below the header, the main heading reads 'Continuation cover request' with the subtext 'Continue your cover after leaving a company health scheme'. The form contains several input fields: 'Current Employer\*', 'Full name\*', 'Allianz Policy Number \*', 'Number of insured persons on the policy\*', 'Date of leaving employment \*', 'Country of residence after leaving employment\*', 'Email\*', and 'Phone\*'. A note indicates 'Please include country code e.g. +3331234567'. There is also an 'Additional information' section. At the bottom, a checkbox is accompanied by the text: 'Please check this box to confirm that we may contact you to discuss your enquiry. Any personal information we receive is subject to our privacy statement, it's an important document as it outlines how we will process your personal data. You should take a moment to read it before you submit any personal data to us. [Read privacy statement.](#)' A 'SUBMIT FORM' button is located at the bottom right of the form area.

# Key takeaways and contacts

# Your contacts

## Helpline 24/7:



English



French



German

+32 2 210 65 01

[www.allianzcare.com/eurotrainees](http://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



Fitness coaching



Employee assistance Programme & mind coaching



Travel Security Services

Thank you!



# Appendix

## MyHealth digital services

MYHEALTH

# MyHealth digital services for members



Manage account



Policy information



Easy claims  
submission



LiveChat



Health & Wellness Hub



Telehealth Hub



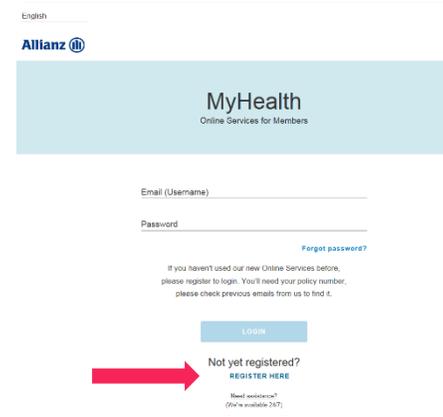
Provider finder



# Register to MyHealth

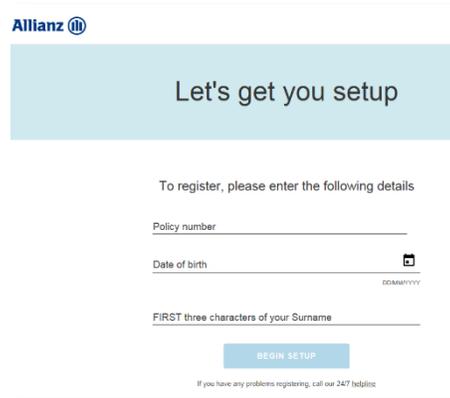
Access your information anytime, anywhere from any computer or mobile device.

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



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.



All you need to get started is:

- Policy Number
- Date of Birth
- First 3 characters of your surname (incl. apostrophes, dashes etc.)

# Register to MyHealth

1

Allianz

Let's get you setup

Please enter the email address you would like to use as your Username

Email

CONTINUE SETUP

Any issues, call the Helpdesk on xxxx

2

Allianz

Let's get you setup

A 6 digit security code was sent to the email address you provided.

Enter your 6 digit security code

CONFIRM SECURITY CODE

[→ RESEND SECURITY CODE](#)

3

Allianz

Let's get you setup

Create your password

Password

Confirm password

NEXT

## 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.

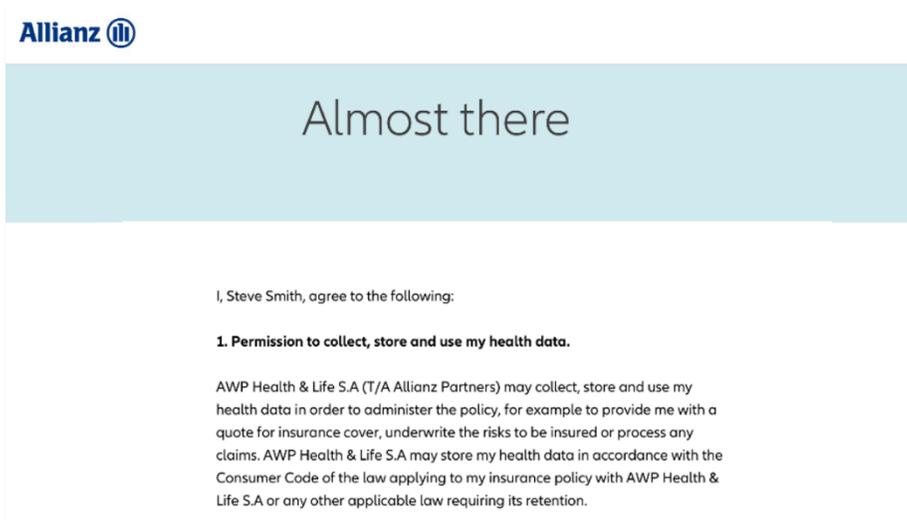
## Create a password

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:

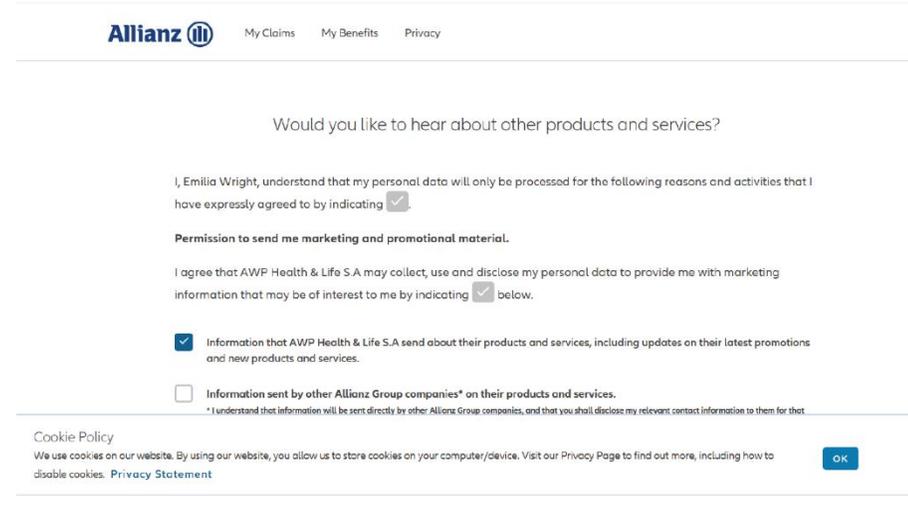
**1. Permission to collect, store and use my health data.**

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.



Allianz  My Claims My Benefits Privacy

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 have expressly agreed to by indicating

**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  below.

Information that AWP Health & Life S.A send about their products and services, including updates on their latest promotions and new products and services.

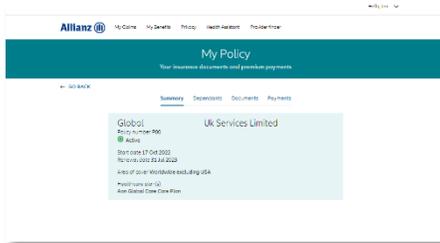
Information sent by other Allianz Group companies\* on their products and services.  
\* I understand that information will be sent directly by other Allianz Group companies, and that you shall disclose my relevant contact information to them for that

[Cookie Policy](#)  
We use cookies on our website. By using our website, you allow us to store cookies on your computer/device. Visit our [Privacy Page](#) to find out more, including how to disable cookies. [Privacy Statement](#)

## Marketing preferences

You will also be asked to choose Marketing preferences.

# MyHealth digital services

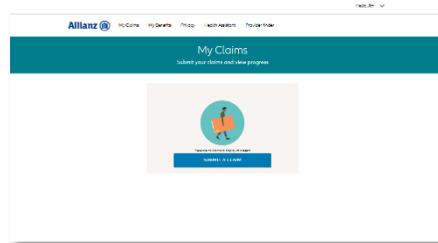


## My policy

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

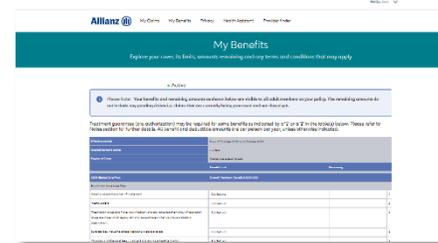


## My Claims

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).

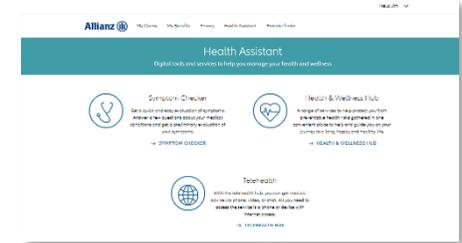


## My Benefits

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:

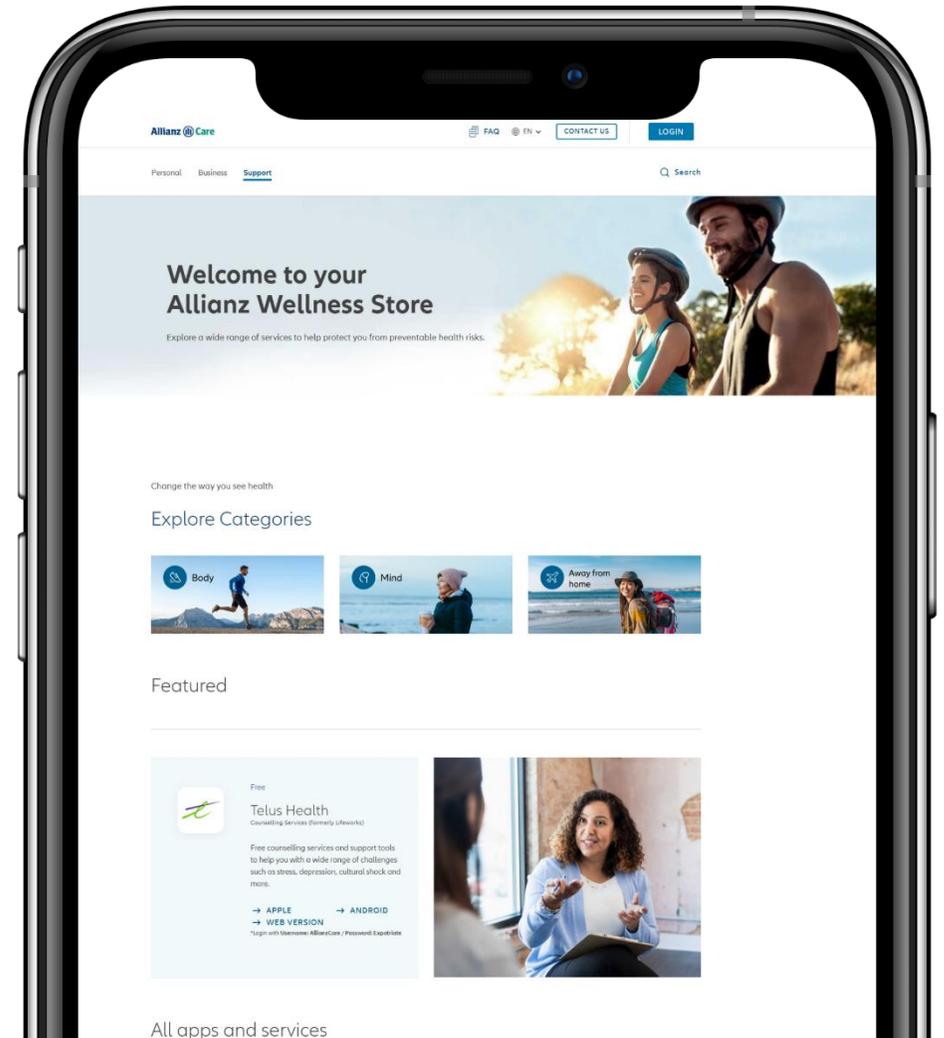
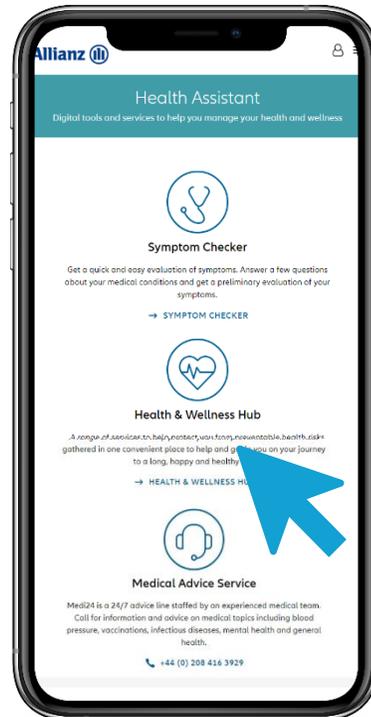
- Telehealth hub
- Health & wellness hub
- Symptom checker
- Emergency services
- Pharmacy aid and medical translator

# 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



# Global telehealth services



Book a teleconsultation with a doctor 24/7\*



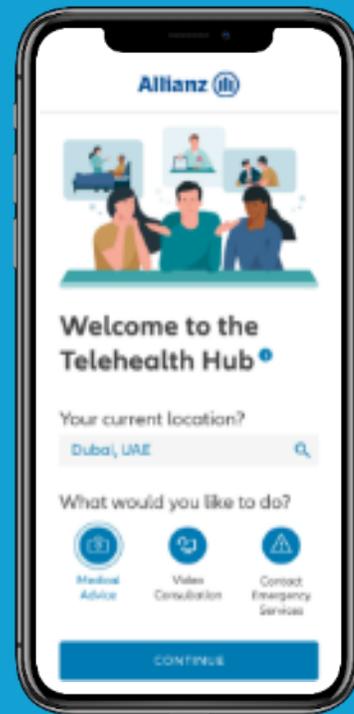
See a doctor via video



Access prescriptions for non-emergency medical concerns\*



Medicines delivered to your door or collect them from your local pharmacy\*



## Telehealth hub within the Health Assistant of MyHealth

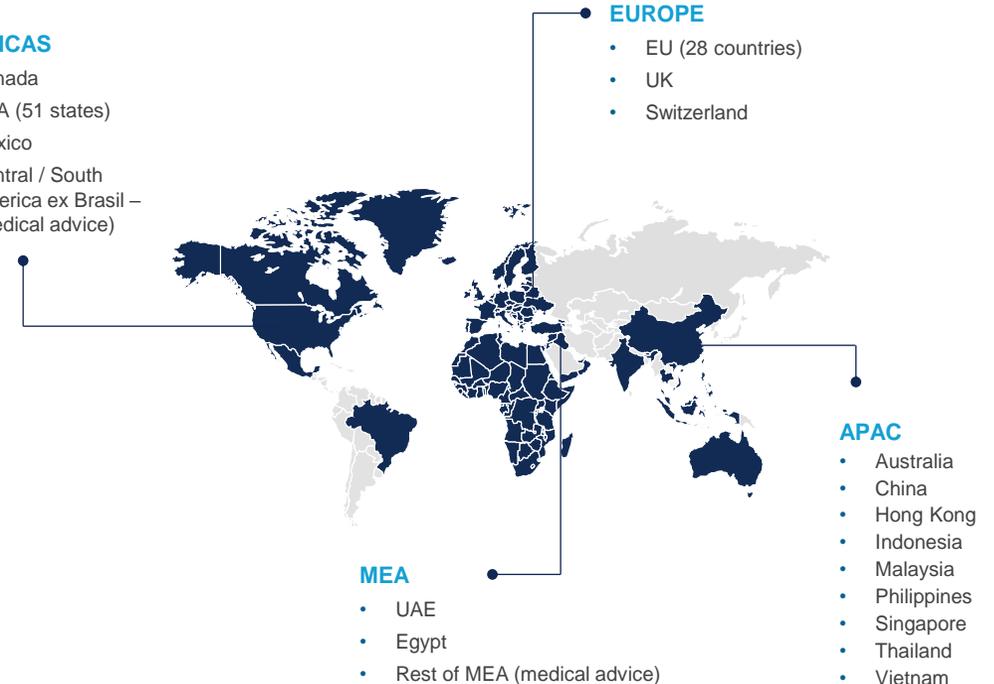
Teleconsultation geographic coverage - As of Sep 2024

### AMERICAS

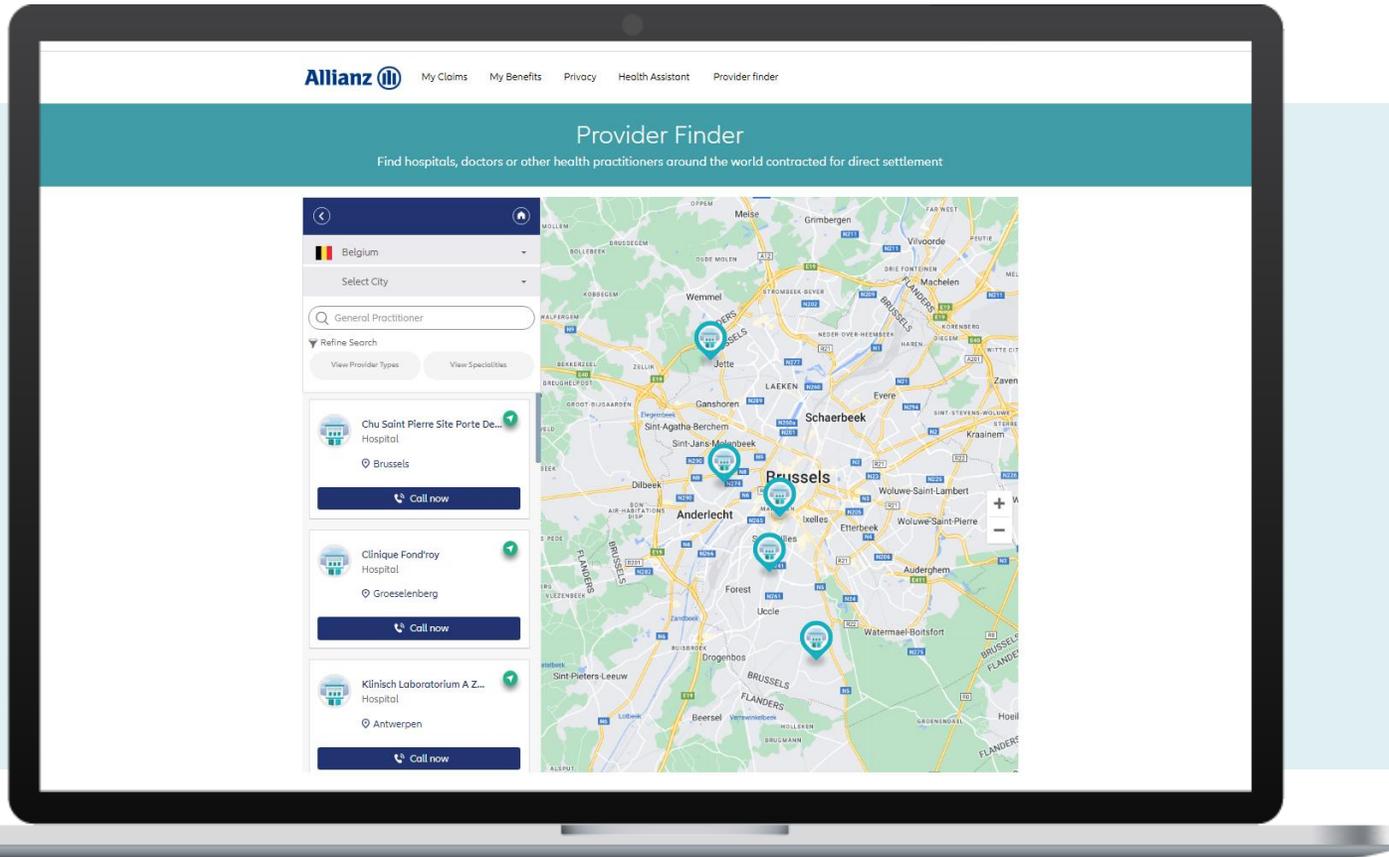
- Canada
- USA (51 states)
- Mexico
- Central / South America ex Brasil – (medical advice)

### EUROPE

- EU (28 countries)
- UK
- Switzerland



\* Where service is available



# 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.