


Accessing healthcare in the United States



aetna

We have selected Aetna to give you access to their national provider networks within the USA.

Allianz Care members can call our Aetna multilingual Helpline, available 24/7 on:

 (+1) 866-238-1399 (toll-free from the USA)

For your convenience, this number is also printed on the back of your Membership Card.

Allianz Care will:

1. Confirm if you are covered for specific treatment in the USA under your Allianz Care policy
2. Deal directly with local medical providers to co-ordinate the direct settlement of all eligible costs

Outside the USA, Allianz Care will look after your medical needs.

Your Membership Card

Allianz Care and Aetna provide a co-branded personalized Membership Card for every member in the USA.

This card will allow you **cashless access to the Aetna medical network in the USA** (subject to the terms of your policy and to the limits indicated in your Table of Benefits).

You can also choose to **receive treatment with a medical provider that is not part of the Aetna network**. In this case, please refer to step 4 of this flyer.

The Membership Card will also provide **cashless access to prescribed medications at any participating pharmacy**, subject to the limits indicated in your Table of Benefits.

Please note that you will receive one of the two following cards:

- The Aetna USA card containing a W number*
- The standard Allianz Card that includes the US contact details for providers to check eligibility

**Please note that members may initially receive their Membership Cards with blank information in the W Number section of the card. When it occurs updated membership cards including the W Number information will be reissued to members within a few days. No action is required from members.*

How can I access healthcare in the USA?

01



To select a medical provider, you can:

🌐 Go to https://www.aetna.com/dsepublic/#/contentPage?page=providerSearchLanding&site_id=passport

or

📞 Call the dedicated Allianz Care Helpline: **1-866-238-1399** (toll-free from the USA)

You will be able to choose doctors, hospitals and other medical providers by zip code, provider name, facility, specialty or condition.

02



Make an appointment

1. Contact the provider to schedule an appointment.
2. Inform the provider that you hold a valid Aetna card and provide them with the Aetna Helpline phone number (which appears on the reverse of the card) and explain that they can call Aetna for any queries about your cover.

03



Visit the medical provider

1. Carry your Aetna Membership Card with you.
2. Arrive at least 15 minutes before your appointment time

When visiting a doctor/hospital for the first time, you will be asked to complete a registration form and sign a document authorising the release of your medical details.

Since you have recently changed insurer, **please ensure that you update your medical provider upon your next visit**, advising them of your new insurance details. **The details needed would include your Aetna ID number located on the front of your card and the Payor ID which can be found on the back.** This will prevent you from receiving medical bills as the provider will send them directly to us.

04



Treatment payment





Aetna normally arranges the direct settlement of eligible medical expenses.

If you are asked to pay in advance, you have 2 options:

1. Ask the medical provider to call Aetna to arrange the direct settlement.
2. Pay for the visit and claim your medical costs from Allianz Care.

You should not have to pay for any treatment up front, unless costs relate to something not covered under your healthcare policy (please refer to your **Table of Benefits and Benefit Guide** for the details of your cover).

If you pay for the visit, please follow the steps below:

 <p>Receive your medical treatment and pay the medical provider</p>	 <p>Get an invoice from your medical provider stating:</p> <ul style="list-style-type: none">• Your name• Treatment date(s)• Medical condition treated and type of treatment• Date you first experienced the symptoms• Treatment cost	 <p>Claim back your eligible* costs via our MyHealth app or online portal</p>	 <p>Simply enter a few key details, add your invoice(s) and press 'submit'</p>
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*Claims must be submitted within the claiming deadline set out in your Benefit Guide available at <https://my.allianzcare.com/myhealth/login>

If you have any queries in relation to a reimbursement claim, please call Allianz Care on:

 1-866-238-1399 (toll-free from the USA)

or

 IOM.helpline@allianz.com




Obtaining prescription drugs

Prescription Drug Program with CVS Caremark

IOM provides you with a Prescription Drug Program, which is covered in the USA through CVS Caremark.

To avail of this service, simply present your Membership Card at any pharmacy within the CVS Caremark network in order to benefit of cashless access to your prescribed medications (subject to co-payments, benefit limits and to the terms of your policy).

You can find the list of CVS Caremark in-network pharmacies at:

 https://www.caremark.com/wps/PA_FAST/AltAuthProxy/#/login


If you acquire your prescription drugs in a pharmacy that is not part of the CVS Caremark network, please pay for them and then submit to Allianz Care the original supporting prescription label receipts with a completed Claim Form (please refer to step 4 of this flyer).



Receiving statements or invoices at home

After receiving a treatment in the USA you may receive a statement informing you of the amount your insurance company is being charged via direct settlement for the services you received. This statement is for your information only and no action is required unless the treatment described does not reflect the treatment you actually received. If this is the case, please contact us.

You should not receive any provider invoices at home but in the unlikely event that you do, please contact us on

 **1-866-238-1399**

We will advise and liaise directly with the provider to settle all outstanding, eligible costs.