

# Accessing healthcare in the United States

To provide you with a local and efficient service, we have selected Global Excel (formerly known as Olympus Managed Healthcare) to administer your healthcare policy on our behalf within the USA.

## The US domestic medical provider networks offered to you include:



**Medical:** access to Aetna's medical network, one of the largest medical networks in the United States with over 1.2 million health care professionals, more than 690,000 primary care doctors and specialists and over 5,700 hospitals nationwide.



**Dental:** access to DenteMax's dental network, one of the largest national dental networks in the United States. It provides you with access to over 270,000 dental access points across the country.

Members using the Dentemax in-network dental services benefit of direct billing and preferred in-network rates.



**Pharmacy:** access to CVS/Caremark's network, a comprehensive US network including more than 68,000 pharmacies across the USA.

Visiting an 'in-network' provider benefits you, as the provider will typically not require payment up front, unless a co-payment or a deductible applies to your treatment.

Please check your Table of Benefits and Benefit Guide to verify if any co-payments or deductibles apply. If you have any doubt, you can always call the Allianz 24/7 Helpline for clarifications – the contact details are available at the end of your Benefit Guide.



### Allianz Care members can call the Global Excel US multilingual Helpline, available 24/7 on

 (+1) 800 541 1983 (toll-free from the USA).

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

The US Helpline will be able to confirm if you are covered for specific treatment in the USA under your Allianz Care policy. They will also deal directly with local medical providers to co-ordinate the direct settlement of all eligible costs.

Outside the USA, we at Allianz Care will look after your medical needs as detailed in your Benefit Guide.

# How can I access healthcare in the USA?

01



## Select a medical and dental provider

You have 2 options:

- 🌐 Search a provider in the USA online at: <https://azc.globalexcel.com/>
- 📞 Call the USA Helpline: (+1) 800 541 1983 (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

Contact the medical or dental provider to schedule an appointment (please call the US Helpline to inform them of the details).

The US Helpline will be able to check the details of your cover and verify if pre-approval is required (if it is, they will start the process of obtaining it). Global Excel will also arrange the direct settlement of eligible costs.

Please note that the providers might ask you the name of the insurance company and policy/ID number.

If the provider asks you for a phone number for insurance verification or to confirm the medical network that you have access to, please provide them with the following number:

- 📞 (+1) 800 541 1983 (toll-free from the USA).

03



## Visit the medical provider

Please carry your Membership Card with you.  
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.

04



## Treatment payment

Global Excel will arrange the direct settlement of eligible medical expenses. You do 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 details of your cover).

In the unlikely event that your medical provider asks you to pay in advance for a treatment covered under your healthcare plan, please ask them to call (+1) 800 541 1983 (toll-free from the USA). They will be able to confirm that cover is in place and arrange for the direct settlement of eligible medical expenses. Alternatively, once cover is confirmed, you can choose to pay for the visit and apply for the reimbursement of your medical costs via the Allianz MyHealth Digital Services ([www.allianzcare.com/en/myhealth.html](http://www.allianzcare.com/en/myhealth.html)) Simply enter a few key details, attach your invoice(s) and press 'submit'.

Please keep a copy of all the documents you submitted for your records. If you have any queries in relation to a reimbursement claim, please contact us at:

- 📞 (+1) 866 266 2182 (toll-free from the USA)
- 📧 [client.services@allianzworldwidecare.com](mailto:client.services@allianzworldwidecare.com)



## Obtaining prescription drugs

### Caremark pharmacy card

Your plan may include a CVS Caremark pharmacy card, which allows you to get certain drugs and pharmacy products in the US on a direct settlement basis. If your plan includes it, you will receive the card separately. Show this card to your CVS Caremark pharmacy. The pharmacist will tell you if you need to pay anything. Please ensure that the prescriptions have the date of birth of the person that the prescription is for.

You can also access your CVS Caremark pharmacy card in digital format and access other useful features. Download CVS Caremark app from the App Store or Google Play or simply access their portal via your browser and create your personal account. The portal is accessible at:

 [www.caremark.com](http://www.caremark.com)




To locate a CVS Caremark network pharmacy use the 'Pharmacy Locator' on the dedicated website at:

 <https://azc.globalexcel.com/find-a-pharmacy/>

### Discount pharmacy card

Whether or not you have a CVS Caremark card, you can also apply for a discount pharmacy card, which you can use for any prescription that is not covered by your plan. To register and obtain your discount pharmacy card, simply go to the following website and click on "Print Discount Card":

 [www.rxprintacard.biz/private-label/enroll-now?account=93](http://www.rxprintacard.biz/private-label/enroll-now?account=93)



## 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 may receive an invoice at home if your provider is independent from your main hospital (e.g. laboratories, pathology, etc.) and doesn't hold details of your insurance policy. If you receive an invoice at home, please call the US Helpline. You may be asked to send a copy of the statement via email at:

 [service@globalexcel.com](mailto:service@globalexcel.com)

The US Helpline will then liaise directly with the provider to settle all outstanding, eligible costs.