



Simple. Safe. Smart.

**Out of Province
Travel Emergency Assistance**

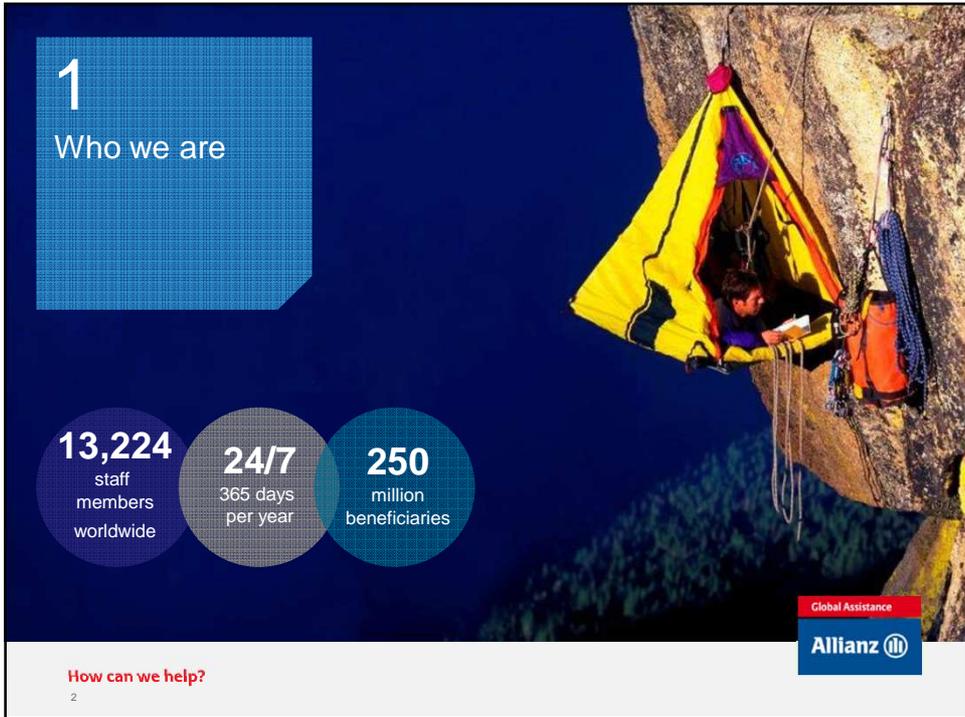
Green Shield – University of Windsor
Information Session
Presented by Allianz Global Assistance

November 20, 2015

Global Assistance

Allianz 

How can we help?



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Who we are

13,224
staff
members
worldwide

24/7
365 days
per year

250
million
beneficiaries

Global Assistance

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How can we help?

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Our mission
Helping people, anytime, anywhere

400,000
Service providers worldwide

40
languages

Group offices in **34** countries

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Our Values

caring
A duty to care ...

professional
Committed to help...

connected
Anytime, anywhere ...

proactive
Proactive in all ways ...

trust
... you can rely on us!

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How can we help?
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Our Canadian Operations

- Established in 1988
- Merged with TIC Travel Insurance Coordinators Jan. 1, 2015
- Head office in Kitchener, ON
- Additional offices in Toronto, Guelph, Montreal and Vancouver
- 24/7/365 emergency assistance
- 600+ employees
- Over 8 million Canadians covered
- Trusted by top Canadian travel and financial services brands



How can we help?

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Our international reach

Local presence around the world allows us to:

- Enable billing arrangements for customer
- Confirm legitimacy of facility and appropriateness of care
- Identify cultural differences in medical care
- Expedite delivery of medical information
- Dedicate an international team who manages and controls service providers



How can we help?

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Global Reach Advantage: One City in Africa, Two Hospitals

Hospital A



Hospital B



Thanks to thorough provider credentialing, Allianz Global Assistance knows to choose Hospital B.

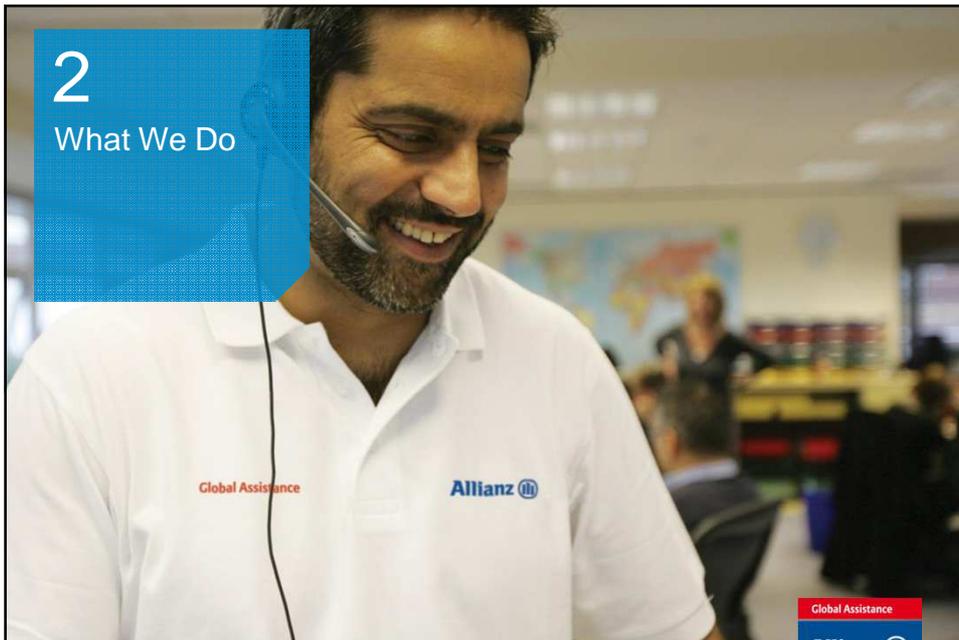


How can we help?

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What We Do



How can we help?

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Services provided to Members

- Pre-trip assistance
- Emergency message centre
- Emergency legal referrals
- Emergency translation services
- Referrals
- Cashless service
- Medical case management
- Medical transportation
- Cost containment
- Claims payment
- GHIP recovery
- Coordination of benefits



How can we help?

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Pre-trip Preparation

- Pack your Green Shield wallet card with the Allianz Global Assistance Emergency phone number on it and your travel booklet
- Your travel booklet can be downloaded by visiting: www.uwindsor.ca/hr - then by choosing "Benefits"
- If you will be travelling outside of North America call Allianz Global Assistance for the international dialing codes required to call Canada from your destination
- Inquire if there any Canadian Travel Advisory's for your destination Country
- Ask any benefit questions prior to leaving
- To confirm active coverage is in place you should verify with Green Shield directly



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Medical Emergency

- Evaluate your emergency
- If immediate medical assistance is needed then call for an ambulance (911 where applicable)
- Once at the hospital and your emergency is stabilized, call Allianz Global Assistance to open a case or have a family member call on your behalf
- If immediate attention is not needed call Allianz Global Assistance to open a case prior to seeking medical treatment

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Why contact Allianz Global Assistance?

- Assist in finding an appropriate level of medical care – clinic, hospital
- Able to inform the provider you are coming in prior to arrival
- When possible Allianz Global Assistance will arrange billing prior to your visit
- Provide a case number to reference during your emergency
- Medically manage the case to ensure procedures and practices are necessary and eligible for coverage
- Assistance with returning to get back to Canada if necessary

How can we help?

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Case Opening

- Call 1-800-936-6226 or 519-742-3556 to open a case
- It will take approximately 10-15 minutes to open a case
- Requires full details (OHIP number, Green Shield Number, date of birth, contact information, etc)
- You will be provided privacy statements
- You will be advised that Investigative and Intrusive Procedures must be approved in advance

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Case Management

- Experienced in-house nursing team of Registered Nurses to provide 24/7 in-house support and Exclusive partnership with five Emergency Physicians
- Allows real time monitoring and approval of emergent medical treatment
- Advise patient / provider up front regarding terms and conditions and pre-approval of all invasive procedures
- Review patient medical history and current physical condition details obtained during admission
- Liaise with physician, patient and or family members



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Submitting Claims

- Claim forms will be sent to home address
- Advise if you wish them sent elsewhere at case opening. For example, current location or email address
- Forms are also available on the Green Shield Website
- Call 1-800-936-6226 or 519-742-3556 to open a case
- Complete claim forms and submit original version along with any medical documents and all original bills you may have received to Allianz Global Assistance
- Mail documentation to P.O Box 277, Waterloo, N2J 4A4

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Claim submission tips

- Keep copies of all submitted documentation for yourself
- Delays occur when further documents or information is needed
- 3 most common reasons for delays: claim forms, medical records, improper bills
 - Claim forms are required prior to processing any claims. Be sure to submit claim forms as quickly as possible.
 - If you are in a hospital obtain a discharge summary before leaving if possible
 - Requirements from the Canadian Government for reimbursement:
 - Original Itemized Bills
 - HCFA or UB92 bill if in USA

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Processing Claims

- Allianz Global assistance will review the claim in relation to the covered benefits of your policy
- Upon approval of the claim Allianz Global Assistance will negotiate the bill with the provider to obtain preferred rates
- If claims payment is outstanding to the provider a cheque will be issued directly to them. You will receive an Explanation of Benefits advising of any discounts and total payment issued.
- If you have paid the provider, a cheque will be issued to your home address
- Proof of payment should be submitted to Allianz Global Assistance with your claim documentation
- Upon completion of claims payment Allianz Global Assistance will submit to the provincial health plan and coordinate with other insurance policies for eligible reimbursements on your behalf



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Policy Specifics

How can we help?

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What is covered?

- Reimbursement of eligible benefits for emergency services will be made only if the services were required as a result of emergency illness or injuries which occurred while you were vacationing or travelling for other than health reasons. Benefits will be eligible only if existing or pre-diagnosed conditions are completely stable and you are fit to travel (in the opinion of Green Shield Canada and/or our Assistance Medical Team) at the time of departure from your province of residence.
- Eligible benefits are limited to a maximum of 180 days per trip commencing with the date of departure from your province of residence, up to \$1,000,000.00 CAD Per Calendar Year. This includes:
 - Hospital services and accommodation up to a standard ward rate in a public general hospital.
 - Medical/surgical services rendered by a legally qualified physician or surgeon to relieve the symptoms of, or to cure an unforeseen illness or injury.
 - Diagnostic laboratory tests and x-rays when prescribed by the attending physician. Except in emergency situations, Green Shield Canada must pre-approve these services
 - Medical appliances including casts, crutches, canes, slings, splints and/or the temporary rental of a wheelchair



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What is covered?

- Land ambulance to the nearest qualified medical facility
- Air ambulance - the cost of air evacuation (including a medical attendant when necessary) between hospitals and for hospital admission into Canada when approved in advance by your provincial government health plan or to the nearest qualified medical facility.
- The extra cost incurred for the purchase of a one way economy airfare, plus the additional economy airfare if required to accommodate a stretcher, to return you by the most direct route to the major air terminal nearest the departure point in your province of residence, should you be required to immediately return to your province of residence for immediate medical attention.
- Prescriptions
- Treatment by a dentist only when required due to a direct accidental blow to the mouth up to a maximum of \$2,000.
- Return of deceased up to a maximum of \$5,000



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What is covered?

- Transportation to the bedside including round trip economy airfare by the most direct route from your province of residence, for any one spouse, parent, child, brother or sister, and up to \$150 per day for a maximum of 5 days for meals and accommodation
- Meals and accommodation up to \$1,500 (maximum of \$150 per day for up to 10 days) will be reimbursed for the extra costs of commercial hotel accommodation and meals incurred by you when you remain with a traveling companion or a person included in the "family" coverage, when the trip is delayed or interrupted due to an illness, accidental injury to or death of a traveling companion. Medical/surgical services rendered by a legally qualified physician or surgeon to relieve the symptoms of, or to cure an unforeseen illness or injury.
- Cost of returning your personal use motor vehicle to your residence or nearest appropriate vehicle rental agency when you are unable to due to sickness, physical injury or death, up to a maximum of \$1,000 per trip.
- \$50,000.00 CAD Per Calendar Year for Referral services – (a) hospital services and accommodation, up to a standard ward rate in a public general hospital, and/or (b) medical surgical services rendered by a legally qualified physician or surgeon.



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What is not covered?

- No services shall be provided during any trip undertaken for the purpose of seeking medical treatment or advice unless pre-authorized as outlined in referral services. Referral services are only eligible if the required medical treatment is not readily available in your province of residence
- Treatment or service required for ongoing care, rest cures, health spas, elective surgery, check-ups or travel for health purposes, even if the trip is on the recommendation of a physician.
- Treatment or service which you elect to have performed outside Canada when the medical condition would not prevent your return to Canada for such treatment.
- Treatment or service required as a result of suicide, attempted suicide, intentionally self-inflicted injury of you, a traveling companion, or immediate family member while sane or insane.
- Amounts paid or payable under any Workplace Safety Insurance Board or similar plan.
- Hospital and medical care for childbirth occurring within 8 weeks of the expected delivery date from the date of departure, or deliberate termination of pregnancy.
- Treatment or service provided in a chronic care or psychiatric hospital, chronic unit of a general hospital, Long Term Care (LTC) facility, health spa, or nursing home
- Services received from a chiropractor, chiroprapist, podiatrist, or for osteopathic manipulation.



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What is not covered?

- Cataract surgery or the purchase of eyeglasses or hearing aids.
- Trip Cancellation
- Trip Interruption and trip delay with the exception of the following
 - Meals and accommodation up to \$1,500 (maximum of \$150 per day for up to 10 days) will be reimbursed for the extra costs of commercial hotel accommodation and meals incurred by you when you remain with a traveling companion or a person included in the "family" coverage, when the trip is delayed or interrupted due to an illness, accidental injury to or death of a traveling companion. Medical/surgical services rendered by a legally qualified physician or surgeon to relieve the symptoms of, or to cure an unforeseen illness or injury
 - The extra cost incurred for the purchase of a one way economy airfare, plus the additional economy airfare if required to accommodate a stretcher, to return you by the most direct route to the major air terminal nearest the departure point in your province of residence, should you be required to immediately return to your province of residence for immediate medical attention.
- Green Shield Canada reserves the right, without notice, to suspend, curtail or limit its services and eligible benefits in any area in the event of political or civil unrest, including rebellion, riot, military uprising, labour disturbance or strike, act of God, or refusal of authorities in a foreign country to permit Green Shield Canada to provide service.

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During this 30 minute presentation, we assisted more than 3,019 people*.

Thank you!

* Based on an average of 2.3 people being assisted per file

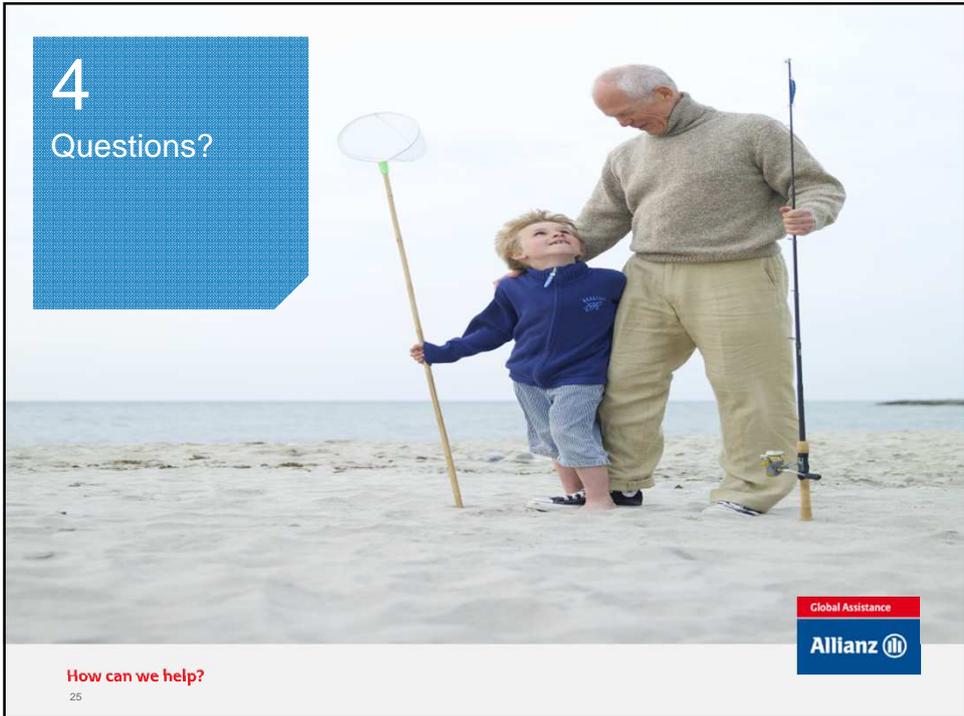
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Questions?



How can we help?
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