

Accessing healthcare in the United States

To provide you with a local and efficient service, we have selected Olympus Managed Health Care to administer your healthcare policy on our behalf within the USA. Olympus will deal directly with medical providers to co-ordinate the direct settlement of all your eligible medical treatment. Outside the USA, Allianz Worldwide Care will continue to look after your medical needs.

Allianz Worldwide Care members can call Olympus' multilingual Helpline which is available 24 hours a day, 7 days a week: (+1) 800 541 1983 (toll-free from the USA).

Olympus has access to the plans and benefits available to our insured members.

Selecting a medical provider

Online:

To locate a medical provider in the USA, simply go to: www.omhc.com/awc. You will be able to find doctors, hospitals and other medical providers searching by zip code, provider name, facility, specialty or condition.

By telephone:

Call the dedicated Allianz Worldwide Care Helpline at Olympus on (+1) 800 541 1983 (toll-free from the USA) and they will be happy to assist you with any questions you may have regarding the choice of a provider. This number is also on the back of your Membership Card.

Making an appointment

Please always carry your Membership Card with you. Once you have selected the hospital/doctor's office, please call Olympus who will arrange the appointment for you. This will give Olympus the opportunity to check the details of your cover, verify if pre-authorization is required for the treatment, and if so, start the process of obtaining pre-authorization.

If you prefer to contact the provider directly to schedule an appointment, you may do so – however, we would ask you to please call Olympus and inform them of the details. Many providers will ask you general questions over the phone such as the name of the insurance company, policy/ID number and a phone number for insurance verification, which would be Olympus:

(+1) 800 541 1983. The provider may or may not call Olympus for insurance verification: some providers will wait until the member is physically present with the insurance card before they do this. Should the provider ask you about the medical network that you have access to, you can state 'Coventry National PPO': this is one of the main medical networks that our members have access to in the USA, via Olympus. If you are receiving medical treatment in New York or New Jersey, you will be accessing the MagnaCare PPO network.

Your visit to the medical provider

Please 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. This could include filling in details about your healthcare policy, the person financially responsible for payment of medical expenses which are not covered by your policy, the names of people you have nominated as emergency contacts as well as details of medication taken and present or past medical conditions. You will also be asked to sign a document authorizing the release of your medical details, so that the medical provider can liaise with us for pre-authorization and claims purposes.

If Olympus arranged your appointment (or you provided Olympus with details of an appointment you made directly), they will have verified the details of our healthcare cover and arranged for pre-authorization (for any treatments which require this). Olympus will also organize for the bill to be settled directly with the medical provider, for in-patient, out-patient or dental treatment. You should not have to pay for any treatment up front, unless it is for something which is not covered under your healthcare policy (please refer to your Table of Benefits and Benefit Guide for details of your cover).

While at the doctor's office, in the unlikely event that you are asked to pay in advance for treatment which is covered under your healthcare plan, please ask them to call Olympus on: (+1) 800 541 1983. Olympus will be able to confirm that cover is in place and arrange for the direct settlement of eligible medical expenses. Alternatively, if you prefer to, you can choose to pay for the visit and apply for reimbursement of your medical costs by sending a completed Claim Form with supporting documents to Allianz Worldwide Care, 18B Beckett Way, Park West Business Campus, Nangor Road, Dublin 12, Ireland.

The Claim Form can be downloaded from:

www.aonexpatinsurance.com/netherlands/outgoing/en/claims/claimforms.

Please keep a copy of all documents submitted to Allianz Worldwide Care for your records. If you have any queries in relation to these reimbursement claims, please call AON on + 31 10 448 8200 or email: IPM@aonhewitt.com.

Prescription drugs

Your employer will have decided whether or not to opt for the Caremark pharmacy card when your healthcare plan was selected, and if they chose this option, you will be provided with a Caremark card. Whether or not you have been issued with a Caremark card, please note that you can apply for a discount pharmacy card through the Olympus website to get discounted rates on many prescription drugs, if they are not covered by your healthcare policy. Further details on both cards are provided below.

Caremark:

If this option has been selected by your employer, you will receive a plastic Caremark card which includes details such as your name and ID/policy number. 96% of all retail walk-in pharmacies in the US are participants of Caremark's National Network. When you present this card at the pharmacy they will be able to access details of your prescription drugs cover online, check whether any benefit limits apply, and then dispense your medication. If there is any amount to be paid by you, the pharmacy will confirm this. Please ensure that the prescriptions you present have the date of birth of the person that the prescription is for. If you have any queries in relation to using your Caremark card, there is a toll-free number provided on the back of the card.

Discount pharmacy card:

You can apply for a discount pharmacy card from Olympus and benefit from an average saving of 20% off the regular retail price of many prescription drugs. This discount card can be used any time your prescription is not covered by your healthcare policy. There are no restrictions on how many times you may use this card and it is accepted by 9 out of 10 pharmacies nationwide. To register and obtain your discount pharmacy card, simply go to: www.omhc.com/awc, click on 'Prescriptions' and then on 'Print Discount Card'.

Receiving statements or invoices at home

It is normal to receive a statement at home after visiting a doctor or hospital, to inform 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 there is nothing for you to do unless the treatment described in the statement does not correspond with the treatment you actually received, in which case please contact us.

It would be rare for you to receive an invoice at home, however this occasionally happens with providers who are independent of your main hospital e.g. laboratories, pathology providers etc, who may not hold details of your insurance policy. If you do receive an invoice at home, please inform Olympus by calling: **(+1) 800 541 1983**. You may be asked to send a copy of the statement to Olympus by fax to: **(+1) 305 530 0766** or by email to: awc@omhc.com. Olympus will then liaise directly with the provider to settle all outstanding, eligible invoices.



Allianz Worldwide Care
dedicated Helpline at
Olympus:
(+1) 800 541 1983