



Allianz Health Insurance

Frequently Asked Questions

Cost

1. Will the fringe be increased to cover more of this insurance cost?
 - **The Total Rewards team will request that the \$1,000 fringe amount be reviewed and request an increase for FY24.**

Enrollment

2. Do countries have the option to use the plan or is it mandatory?
 - **It is mandatory. We understand that some projects may need time to make budget adjustments and get approval for the additional costs. We would review on a case-by-case basis and may allow for projects to continue their plans temporarily, but we would expect them to join the Allianz plan by next year. Allianz agreed to the staggered enrollment schedule but expects, and priced the plan, based on the majority of our LCN staff enrolling in the plan. As with most insurance plans, the greater the number of lives, the greater the possibility for premium savings in future years assuming claims aren't higher than the forecast. So, if have many projects opting out of coverage, we could see higher, not lower, premiums in year two.**
3. Can you confirm that the country transition plan starts when current insurance plans are due to expire?
 - **Yes.**
4. If the current project procured health insurance plan requires a cancellation notice, is their flexibility Some companies may require a notice period to terminate the policies.
 - **We are flexible on the schedule and have already moved some countries to July or August based on their notice period to their existing carrier.**
5. How do staff sign up?
 - **Two weeks before the first of the month of the country's enrollment date, Total Rewards will notify the project and send the enrollment session invite. Sessions are set up for every Wednesday at 6:00 a.m. EDT – we can set up separate sessions for countries where that time does not work. After their enrollment sessions (we will forward invites and documents – for sessions next Wednesday and Thursday) we will follow up with the electronic enrollment form which can also be submitted electronically.**



6. How will staff, such as drivers and janitors, who don't have access to the IT system receive electronic enrollment materials?
 - **If the employee has email access on their phone, they can email Abt. Or project staff can forward their information via email.**
7. How will staff update their accounts if they move from single, employee + spouse, or family?
 - **Staff can only make changes with life events (birth, marriage, divorce, etc.). Once that happens they can send a note to Abt@allegiantglobalpartners.com with the dates of the changes and details. Allegiant will then modify the changes. Changes can only be made within 30 days of a change.**
8. How are the coverage tiers defined?
 - **Single: Employee only**
 - **Married: Employee plus spouse**
 - **Family: Employee, spouse, and all children up to age 18 or 24 if a full-time student**
 - **Single Parent: Employee and all children up to age 18 or 24 if a full-time student**
9. Is there a limit to children/dependents in a family plan?
 - **No**

Allianz Network

10. Does the Allianz coverage have “IN” and “OUT” of network coverage and how can I search for providers?
 - **The plan does not have an “IN” or “OUT” of the network coverage schedule. Coverage is extended to any licensed provider. The Allianz plan does include lists of providers that have existing relationships with Allianz that will allow for a cashless or direct settlement experience, but employees are not restricted to these providers. Once a member is registered with Allianz, they will be able to search for providers within their region. They will also be able to nominate providers that may not already have a direct settlement relationship.**
11. Geographic coverage – The plans do not seem to cover staff in all regions of the country (Ethiopia and Kenya, as examples) and seem to focus on major cities. We have staff living and working in Abt offices in more remote locations. We are concerned about the ability to access care.
 - **Staff can seek care from any licensed provider. If they have a provider in a rural area that is not currently in a direct relationship with Allianz, you can seek care and get reimbursed and you are also welcome to nominate that**



provider to Allianz. The Allianz team will proactively reach out to that provider and attempt to establish a direct agreement to implement a cashless solution.

12. How can I nominate a provider to work with Allianz as a “Direct Settlement” Provider?
- **Complete Provider Nomination form. Allianz network team will then reach out to the targeted provider and determine willingness to partner with Allianz for cashless solutions. Please note that Allianz cannot control the timeline or if the provider will be willing to participate in a cashless solution. If it useful for you to also request that your provider work with Allianz, directly with the provider.**
13. Have deeper dives been done at the country level to confirm that staff will be able to keep the same providers in-country and will not be restricted to where they seek medical care or what hospitals they are required to go to?
- **We have reviewed provider counts by country and you can search for providers online using the link in the question below. Please note that employees are not restricted to go to any specific provider. All employees can seek care from any licensed provider. If you would like to submit approval or discuss a Guarantee of Payment, you should contact the helpline and discuss it with a team member at Allianz Care.**
14. How can I search for available providers?
- <https://www.allianzcare.com/en/support/health-and-wellness/provider-finder.html>

Coverage

15. In the Table of Benefits, it states that the Maximum Plan Benefit for the Core Plan is \$1,350,000, and on page 4 that for the Outpatient Plan the maximum plan benefit is \$2,000. Can you clarify what this means about the specific services included under those categories?
- **The overall plan maximum for all services is \$1,350,000. The Table of benefits includes a series of additional benefit details regarding specific points of service and coverage features. The \$2000 is the total Outpatient maximum benefit.**
16. Can you please confirm that this coverage does not include death or disability?
- **It does not cover those benefits.**
17. Are claims processed in-country?



- **Claims are processed centrally, with most claims being processed out of Ireland. This program covers employees in more than 35 different geographies and therefore local claim processing is not possible. We have adopted a globalized strategy to increase and improve our overall coverage terms.**
18. How does coverage work for Dependents who are studying outside of their home country?
- **Depts will be covered as long as they are seeking care in region that is covered. Members can call member services and confirm coverage if you have a specific question or concern.**
19. Will this coverage, provide coverage for travelers outside of their home country?
- **Yes, as long as they are traveling to a region that is covered under the plan. If you have specific concerns, you should call members services and confirm coverage.**
20. Will the new insurance take over existing treatment plans, what if they are not covered?
- **Allianz would cover existing treatment if it was a covered service.**
21. Is this insurance accepted at major hospitals or does one pay upfront and then claim? (Paying up front could be a barrier to care for some staff)
- **Allianz has direct pay (cashless to employee) agreements with nearly 100% of inpatient providers and hospitals.**
22. Are there any exclusions for certain ailments?
- **This program is written with no pre-existing condition limitations or exclusions. Please review the Table of Benefits for specific coverage levels.**
23. Will there be any out-of-pocket, deductibles, or co-insurance that staff will be required to pay? Or will staff need to pay upfront and then submit receipts for reimbursement?
- **For in-patient care, most claims are direct settled (meaning a cashless experience for the member. Some outpatient providers also have a direct settlement with Allianz. And if a provider does not have a direct settlement with Allianz, they can request with Allianz. If no direct settlement, members would pay and then get reimbursed by Allianz.**
24. What happens if staff want to travel outside of their country of origin to see a medical provider?
- **Medical evaluation is covered.**



25. Are there any countries where we had been using the site supplemental benefits to cover services and where this change might represent a reduction in benefits? Would we be at risk of local lawsuits for reducing staff benefits?
- **For most countries, the Allianz plan will provide better benefits than what the projects have now.**
26. Does Allianz include vision coverage?
- **Yes, there is coverage for prescription glasses, contacts, etc. up to \$270 per person per year.**
27. How do staff get pre-authorization?
- **Pre-authorization for specific treatments can be done by calling the member service center 24/7. It is recommended that members always call the helpline for a Guarantee of Payments to increase the likelihood of a cashless experience.**
28. The info says in-patient treatment requires pre-approval and may take up to 5 days – this could be a barrier to obtaining coverage.
- **Emergency hospitalization can be approved through the helpline within 48 hours. In an emergency – members should seek care immediately. You or someone close to you can call after the fact within 48 hours to let Allianz know and arrange for insurance.**
29. Which conditions are regarded as an emergency to ensure claims are not declined?
- **The Table of benefits outlines which treatments or services would be recommended to call into Allianz for prior approval. The need for prior approval is also about arranging for a cashless solution when possible.**
30. To activate day-to-day benefits, one must pay for an initial couple of consultations- this could be an additional barrier to access health.
- **Many providers will allow for a cashless experience, even for day-to-day services. If your routine providers are not currently in the direct settlement arrangement with Allianz, you can nominate them, and Allianz will begin discussions about arranging for cashless experiences.**
31. The available or listed toll-free numbers do not include African countries - Will this be made by the time the health care is rolled out?
- **Members in Africa will have access to global toll-free calling.**
32. What if an employee does not have the resources to call for assistance?
- **They can call within 48 hours of an emergency**
33. What if a pharmacy is not contracted with Allianz? Would staff have to pay out of pocket and claim a refund?



- **If a member has specific pharmacies that they would like to nominate, Allianz can work with them to secure a cashless model.**

34. Is Orthodontia Covered under Dental?

- **No.**

35. Is self-medication/over-the-counter medication covered?

- **No.**

Invoicing

36. Will HR be sending invoices to project managers when the premiums exceed \$1000/employee?

- **We will be collecting charge codes from the projects so we can charge amounts above \$1,000 per employee per year (or \$250 quarterly) to the project.**

37. Have country staff had a chance to review the details of the insurance plan and are they comfortable with the new system for applying for benefits?

- **We've started to enroll some employees and will continue the enrollments for June and, starting a little later this month for July. We'll have more info to come but, in the meantime, the site, set up by Allegiant, our broker, has information on the plan: <https://www.allegiantglobalpartners.com/abt-associates>, PW: ABT2022, including an Employee Benefits Presentation, Employee Benefits Guide in various languages and Allianz Table of Benefits.**

38. What type of assistance is available to the site office here in-home office if they have an issue with Allianz?

- **Our broker, Allegiant Global Partners is available to assist with the Allianz issue**
- **Abt@allegiantglobalpartners.com**