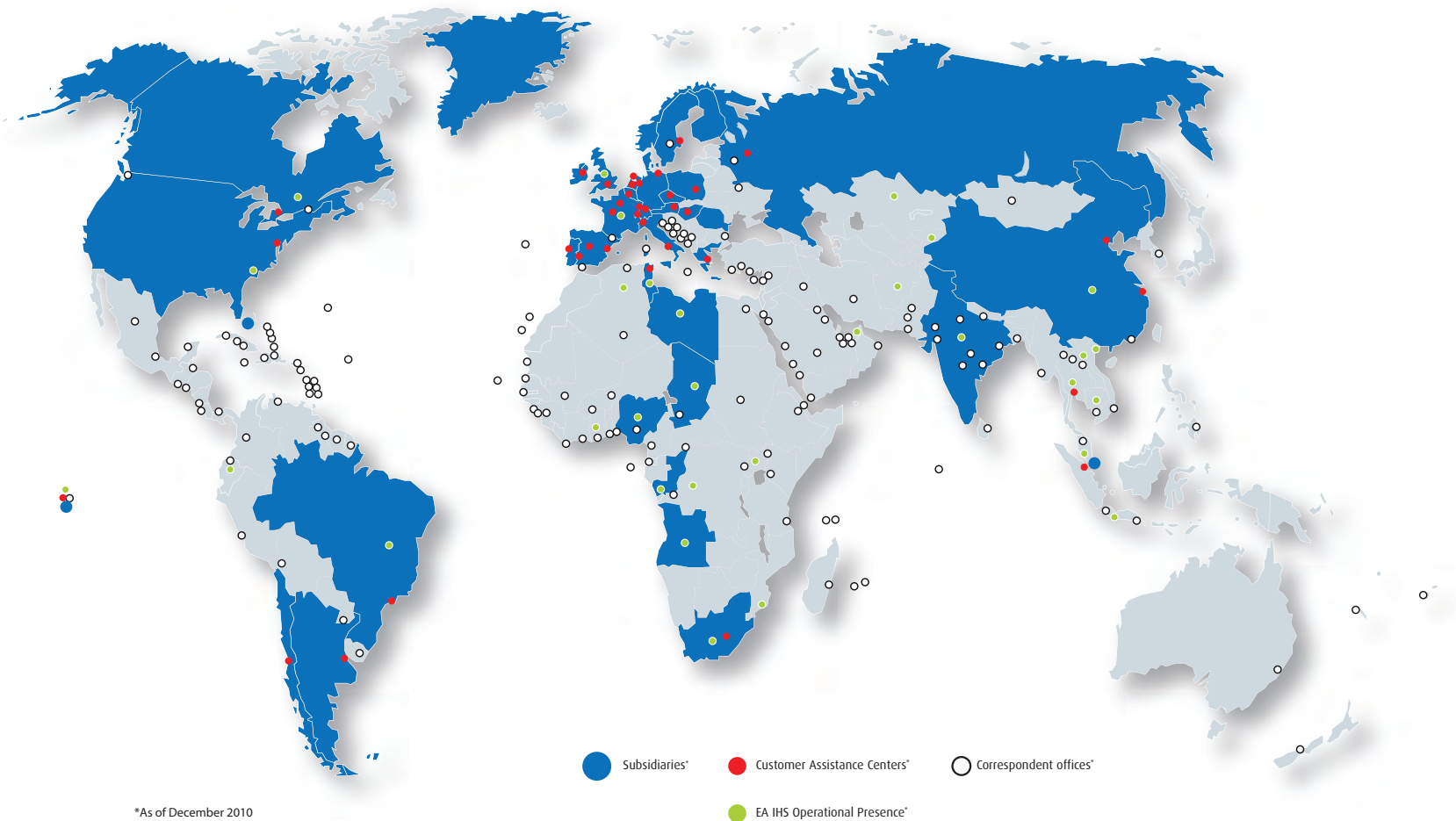




# Worldwide Healthcare Plan





\*As of December 2010

### 37 subsidiaries

Argentina, Austria, Bahamas, Belgium, Brazil, Canada, Chad, Chile, China, Congo, Czech Republic, France, French Polynesia, Germany, Greece, Hungary, India, Ireland, Italy, Libya, Luxembourg, Netherlands, Nigeria, Poland, Portugal, Romania, Russia, Singapore, South Africa, Spain, Sweden, Switzerland, Tunisia, Turkey, United Kingdom, United States

### 40 Customer Assistance Centers

Angers, Arnhem (Netherlands), Athens, Badajoz (Spain), Bangkok, Barcelona, Beijing, Brussels, Budapest, Buenos Aires, Deventer (Netherlands), Fort Lauderdale (US), Geneva, Istanbul, Johannesburg, Le Mans (France), Lisbon, London, Madrid, Milan, Moscow, Mumbai, Munich, Navan (Ireland), Papeete, Paris, Prague, Rende (Italy), Rostock (Germany), San Diego, Santiago (Chile), São Paulo, Shanghai, Singapore, Toronto, Tunis, Vienna, Warsaw, Washington DC, Zurich

### EA IHS Operational Presence:

Afghanistan, Algeria, Angola, Brazil, Cambodia, Canada, Chad, China, Congo, Democratic Republic of Congo, Ecuador, France, French Polynesia, Ghana, India, Indonesia, Kazakhstan, Kyrgyzstan, Laos, Libya, Malaysia, Mozambique, Nigeria, South Africa, Thailand, Tunisia, U.A.E, Uganda, United Kingdom, U.S.A, Vietnam



## International Health Solutions

### > About Europ Assistance

**As the pioneer and original creator of the assistance concept back in 1963, Europ Assistance has evolved both over time and beyond frontiers by continually anticipating changes in society.**

**With over 40 years unequalled experience, Europ Assistance continues to be a leading provider within its sector by supporting individuals and companies in every life situation, from the most exceptional to the most routine.**

Some group facts

- 40 customer assistance centers
- 80 consolidated companies in 37 countries
- 208 agents throughout the world
- 6,800 permanent full-time employees
- 400 medical professionals
- 410,000 listed service providers



## International Health Solutions

# > From medical assistance to medical insurance; merging the best of both worlds in one company

Europ Assistance has pioneered the development of assistance for travellers abroad for over 40 years and today we are a recognised and respected provider of international medical assistance. By combining these established medical assistance capabilities with the provision of health insurance, we offer complete peace of mind for internationally based personnel and their families. In the Generali Group we have a strong and powerful parent which provides additional reassurance and security.

### Typical features of our plan

Increases in international mobility over recent years demand flexibility in the provision of health insurance and our Worldwide Healthcare Plan was created very much with this in mind. The plan is designed to accommodate people of any nationality wherever they happen to be based in the world and offers the choice of three different programmes of cover.

Flexibility and choice is at the very heart of our product proposition providing the ability to tailor bespoke solutions based around the specific needs of both the employer and their expatriates.



## International Health Solutions

### > Flexible offering for different partners; tailored to cover a variety of needs

Our Worldwide Healthcare Plan has been designed to appeal to and cater for groups of all sizes and profiles and offers a wide and comprehensive level of cover underpinned by customer service excellence at a fair and reasonable price.

- Membership is open to all eligible employees and their dependants living outside their country of residence on a worldwide basis.
- Group schemes can be started with just one employee.
- Maximum age at entry is 65 for adult and 19 for unmarried children (or 25 if they are unmarried and in full time education).
- Premiums should be paid annually in advance although there is the option of paying either semi annually or quarterly for a small surcharge.
- Option to reduce the premium by taking a deductible either on an annual or per medical condition basis.



## International Health Solutions

### > Global presence, Local expertise

#### **Outstanding service 24/7 365 days a year**

No matter where in the world our members are or where their business takes them, our extensive global network of offices and agents are there to help. Round the clock, our multilingual and multicultural staff are ready to provide the best in class customer service delivery.

#### **Assistance services and medical insurance**

Should an emergency arise we will get to work immediately by conducting a comprehensive assessment of the situation. If there are no local medical facilities or if there are and they are inadequate, then we will arrange, where necessary, the most suitable means of transport to take the member to the nearest suitable medical care facility best equipped to deal with their condition.

For an elective major surgical operation, the member can choose any country within their selected geographical area of cover in which to

undertake their surgery. For total peace of mind we can ensure that all medical expenses are settled directly with the healthcare provider.

#### **Peace of mind for your company, your personnel and their families**

Wherever they are in the world, the Worldwide Healthcare Plan provides your employees and their families with the peace of mind, reassurance in knowing that in the event of a medical emergency or a routine visit to the doctor, our highly skilled staff are just a phone call away, day or night to provide assistance and advice.

#### **Our complementary security services**

Thanks to our unique partnership with Drum Cussac, world leading business security consultants, our complementary security services related to information, travel and assistance in case of a security crisis allow your employees and their families to be prepared, informed and helped when most in need.





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