

Suisse International Healthcare Plans (VVG)

# SWISS TOP-UP SOLUTION FOR CORPORATE GROUPS



In a world that brings people to be more and more mobile, we ensure that you don't have to worry about access to healthcare, anywhere your busy life takes you. With our international solutions designed to suit mobility requirements, we ensure access to healthcare, either in Switzerland or anywhere else.

We have designed the Suisse International Healthcare Plan (VVG), a fully compliant top-up solution for expats living in Switzerland, Swiss nationals and people with a Swiss employment living abroad. It allows members and their families to receive comprehensive health insurance cover around the world\* as well as enabling semi-private or private hospitalisation in Switzerland



# WHAT IS A TOP-UP (VVG) POLICY AND WHO NEEDS IT?

VVG cover, also known as a top-up and supplemental policy in Switzerland, provides an additional level of cover to the local Swiss mandatory health insurance (KVG/LAMal). The VVG policy offers insured members the freedom to choose their preferred medical provider in Switzerland or abroad.\*\*

# WHO ADMINISTERS MY BASIC (KVG) POLICY?

Your local KVG/LAMal insurer looks after treatments inside of Switzerland, up to the limits of your KVG/LAMal cover.

# WHO ADMINISTERS MY TOP-UP (VVG) POLICY?

Allianz Care looks after the on-boarding and invoicing as well as claims processing, case management and general query handling for your treatments outside of Switzerland and when you have opted to receive private or semi-private hospitalisation in Switzerland.

#### WHO IS MY POINT OF CONTACT?

Allianz Care for queries regarding treatment outside of Switzerland and your local KVG insurer for queries regarding treatment inside Switzerland.

### **HOW CAN I ACCESS TREATMENT?**

#### Inside Switzerland

Your local health insurance (KVG) provider is your first point of contact if you require a treatment inside Switzerland. You should contact Allianz Care only once the cover under your mandatory (KVG) policy has been exhausted and you need to avail of your top-up (VVG).\*\*\*

#### **Outside Switzerland**

The Allianz Membership Card provides you access to treatments and a comprehensive international network of healthcare providers outside of Switzerland. If your treatment requires pre-approval, download a Treatment Guarantee Form from our website, complete it and send it to us at least 5 days before the planned in-patient treatment.

Out-patient and day-care claims for treatments outside of Switzerland can be submitted on a "pay and claim" basis via our award winning Allianz MyHealth Digital Services.

- \* Subject to selected area of cover.
- \*\* Underwritten by AWP P&C S.A., Saint-Ouen (Paris), Wallisellen Branch (Switzerland), the Swiss Branch of AWP P&C S.A., Saint-Ouen, France, a limited company governed by the French Insurance Code. AWP Health & Life SA, acting through its Irish Branch, is a limited company governed by the French Insurance Code. Registered in France: No. 401 154 679 RCS Bobigny. Irish Branch registered in the Irish Companies Registration Office, registered No.: 907619, address: 15 Joyce Way, Park West Business Campus, Nangor Road, Dublin 12, Ireland. AWP Health & Life SA, acts as the reinsurer of the VVG policies, provides administration services and technical support. Allianz Care and Allianz Partners are registered business names of AWP Health & Life SA.
- \*\*\* Where appropriate for your treatments inside Switzerland, we will always request proof that the cost of the treatment has already been claimed under your KVG cover before processing and reimbursing the remaining eligible portion of the expense under your top-up (VVG) policy.

#### **REASONS TO CHOOSE US**

#### A culture of care



Simple modular plans with the ability to combine multiple plans.

# We'll take care of it



24/7 multilingual Helpline and Emergency.



We'll settle the medical bill directly with the provider for most in-patient treatments.



Fully completed medical claims processed promptly.

# A better quality of life



Comprehensive out-patient plans (specialist fees and diagnostic tests, generous cover for alternative treatment and physiotherapy).



Large network of over 900K - and growing - quality medical providers across the globe



MyHealth Digital Services - to give you easy and convenient access to your cover.

# FOR FURTHER DETAILS ON OUR RANGE OF PRODUCTS FOR CORPORATE GROUPS, INDIVIDUALS AND FAMILIES, PLEASE CONTACT US:



+ 353 1 630 1301



sales@allianzworldwidecare.com

The Underwriter of your VVG insurance is AWP P&C S.A., Saint-Ouen (Paris), Wallisellen branch (Switzerland), the Swiss Branch of AWP P&C S.A., Saint-Ouen, France, a limited company governed by the French Insurance Code. Registered in France: No. 519 490 080 RCS Paris. Swiss Branch registered in Zurich, registered No.:CHE-115.393.016, address: Richtiplatz 1, 8304 Wallisellen, Switzerland.

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