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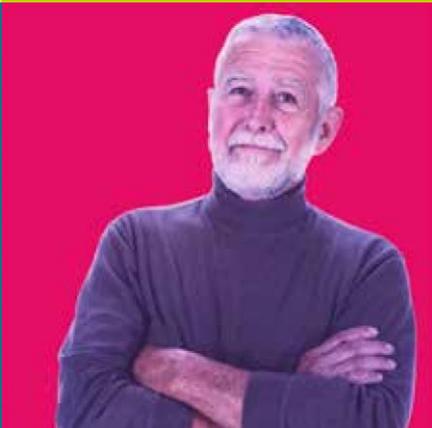
**OUR SOLUTIONS FOR
INTERGOVERNMENTAL
AND NON-GOVERNMENTAL
ORGANISATIONS**



**YOUR TRUSTED
PARTNER FOR MORE THAN 50
YEARS**



We work **hand-in-hand** with our clients to understand their needs, wishes and the culture that exists in their organisation.



Expertise you can rely on.

Partnering with Intergovernmental and Non-governmental Organisations for more than 50 years

Expertise you can rely on, credentials you can trust.

Our parent company, Allianz Group, is one of the leading global services providers in insurance, banking and asset management. Allianz is proud of its 'AA' Standard & Poor's rating and the group employs exceptional professionals from all over the world, who help build the robust financial community of over 83 million retail and corporate clients.

A proven track record of meeting unique needs.

With more than 50 years experience working with Intergovernmental Organisations (IGOs) & Non-governmental Organisations (NGOs), Allianz Worldwide Care understands the unique mix of services required to meet your specific needs. Our tailored approach and responsive attitude has seen us garner a reputation for expertise and innovation in the design of employee benefit plans that adhere to domestic social benefit regulations and international requirements.

A partnership with us delivers more.

We are committed to delivering straightforward, market leading insurance solutions and administration services to your staff, retirees and their dependants. The combination of our highly skilled team and our single system for reporting and policy administration ensures the delivery of a

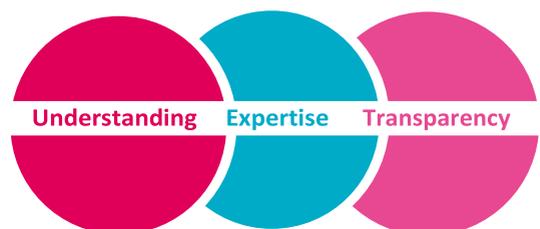
superior client experience, with full transparency and reporting for Group I.R.

“ We’ve been insuring International Organisations for more than 50 years. The stability of our partnerships is a result of our long term vision, and more importantly, our financial and product transparency.”

Hendrik Boelens
Head of Intergovernmental and Non-governmental Business
Allianz Worldwide Care

When your needs change, we adapt.

We closely monitor the market and understand that changes have a tangible knock-on effect for our clients. Our flexible approach means that at times of change we can quickly adapt. You can rest assured that we will be by your side delivering comprehensive cover, market expertise and full administration services every step of the way.



International solutions, local to you.

We realise that no two IGOs or NGOs are the same and so to deliver the best solutions, we believe it's important to be close to our clients.

Our dedicated team of more than 1000 staff members, made up of over 60 nationalities, mirrors the global nature of our client base.

In addition to our operational hub in Dublin, we have staff based in various regional offices around the world. This global presence and international team means that clients benefit from our multicultural expertise as well as our strong local knowledge and focus.

In Brussels, our sister company Allianz education for these vulnerable young adults.

2448

hours for email communication
hours for medical claims processing response

Worldwide Care Services has allocated a dedicated team that provides administration services for IGOs and NGOs. Being strategically located in Brussels, the team is in close proximity to many of our clients, and there for them when they need support.

Shared values foster understanding.

In addition to our commitment to you, we are actively involved in a number of local social projects. For instance, the team in Brussels has an ongoing relationship with Mentor Escale, who provide support services to young isolated refugees that have recently arrived in Belgium. Team members volunteer to assist with the administration processes required to secure housing and

“ We are strategically located close to many of and NGO clients. We work in partnership with the various stakeholders in each organisation and they appreciate our responsiveness, transparency and integrity.”

Elke De Cauwer
Operations Manager, Brussels
Allianz Worldwide Care

Excellent service standards and 24/7 support with a human touch.

Our experienced team are on hand and available 24/7 to answer any questions you may have and provide services such as:

- Helpline

- Medical Services - Management of sensitive cases

We pride ourselves on balancing market leading standards of service excellence with rapid response

times. “ Our flexible administrative services bundled with insurance expertise is the perfect combination. This offering provides our clients with bespoke cover outstanding service with full support for HR and reporting requirements.”



Our solutions

At Allianz Worldwide Care our services are tailored to your organisation's needs. There are three main ways in which we can partner with IGOs and NGOs:

Insurance services + Administration services

Option 1

We can provide comprehensive insurance cover and administration services (in partnership with Allianz Worldwide Care Services) for a range of risks. This dual approach offers IGOs and NGOs tailored, flexible insurance solutions as well as end-to-end transparency and reporting – all from one provider.

Insurance services only

Option 2

We offer cover for a range of insurance risks. For more than 50 years our underwriters and actuaries have built expert knowledge, reinsurance mechanisms and financial management frameworks tailored for IGOs and NGOs.

Administration services only

Option 3

Allianz Worldwide Care Services provides third party administration services for a range of global insurance risks, including health, life and disability. The services offered include issuing policy documents, handling claims and providing 24/7 multilingual Helpline support.

Our approach

We make it our business to thoroughly understand your needs.

We work hand-in-hand with our clients to understand their needs, wishes and the culture that exists in their organisation. This approach allows us to customise our global insurance solutions to suit the specific requirements of each client.



We're by your side from the beginning.

Our highly experienced implementation team will take the time to guide and support you through each stage of the transition and implementation process, taking care of every detail along the way.



Extensive reporting capabilities with a focus on transparency.

We are fully transparent with our clients and our relationships are based on honesty, integrity and

clarity. This approach is mirrored by our flexibility in

reporting which means that you are provided with the data you need, how and when you need it. This approach is key to understanding your organisation's evolving needs and ultimately maintaining a long-term and sustainable partnership.

We're by your side from the beginning

Customise your cover

We offer and administer a range of global insurance risks. Our extensive product range is modular in design allowing you the flexibility to choose your preferred combination of products and plans.

MEDICAL AND DENTAL

Clients can choose a level of cover that accommodates benefit preferences and budgetary requirements. They have the freedom to select their preferred Core Plan plus additional Plans which cover a wide range of in-patient and out-patient treatments. Other benefits such as routine maternity, medical evacuation and nursing at home are also available.

LIFE

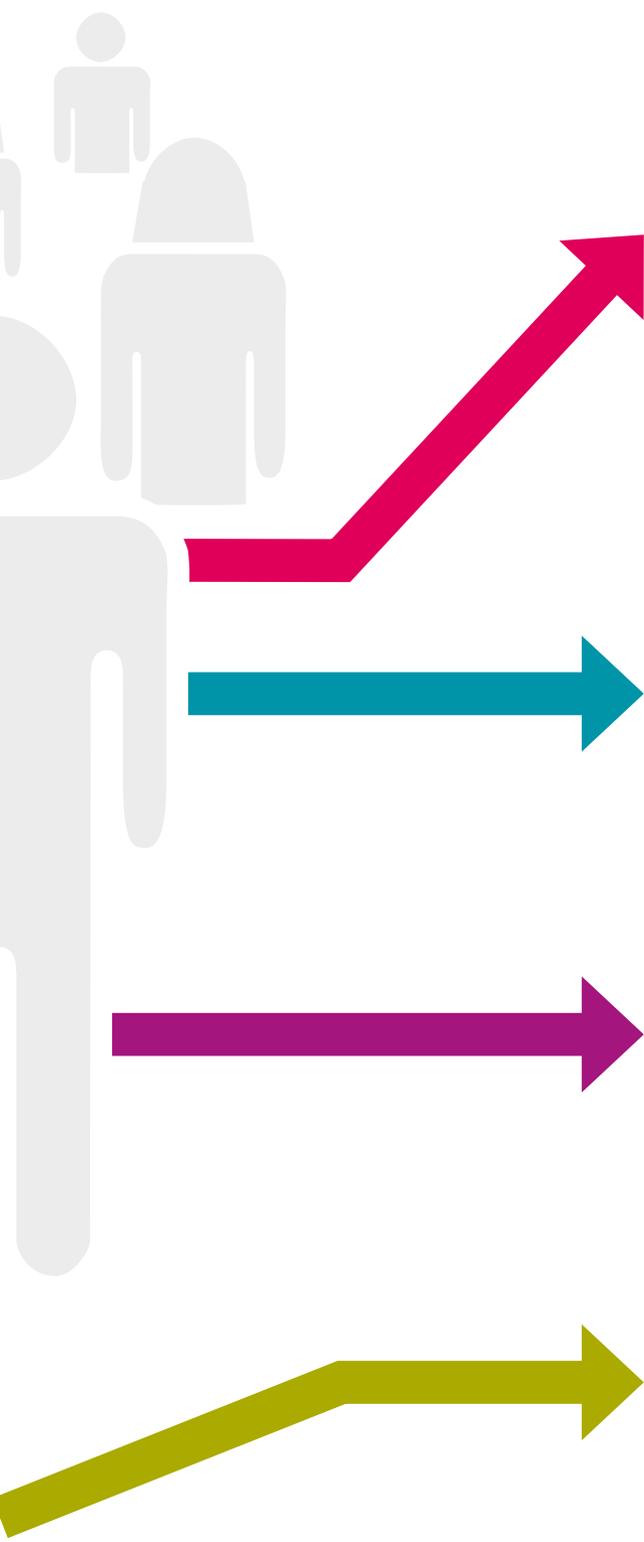
Cover provides financial protection and security for employees and their dependants, in the unfortunate event of death. The benefit amount can be based on a percentage of the employee's gross annual salary, or it can be a fixed amount.

DISABILITY

Our Disability cover provides a replacement income for employees who are unable to perform their duties as a result of an accident or illness – over the short and longer term.

CORPORATE ASSISTANCE

Allianz Worldwide Care Services has developed these services to mitigate the risks of business travellers and expatriated staff of IGOs and NGOs. They range from standard medical assistance and medical site surveys, to the establishment and staffing of fully fledged clinics in remote regions.



Organisations can choose from a wide selection of services including Employee Assistance Programmes and expatriate services, tele-medicine and the shipment of prescribed drugs. This can be combined with state of the art security solutions.



Core Plans can be supplemented by a choice of Out-patient, Dental and Repatriation Plans. The plans have a choice of regions of cover as well as a range of deductible and co-payment options. Medical networks can be tailored specifically to the needs of your organisation.



Cover can be extended to the insured employee's dependants, plus there is also the option to add Terminal Illness, Accidental Death and Accidental Dismemberment to Life cover.



Our clients can choose from a range of disability benefits, including Long Term Care, that provide insured members with income support, lump sum payments and peace of mind. We can provide absence management and early intervention services which are integrated with our health and disability plans.

Support for your organisation

The tailored range of products and services we offer is underpinned by our client focus and human approach.

- **Dedicated support team:** Our dedicated staff will take care of all schemes and will be there to guide clients through the implementation and transition process when switching from another provider. For large IGOs and NGOs, a Relationship Manager will be appointed and will be the main point of contact.
- **Network management:** We are not restricted to any one medical provider network and we can select the optimal combination of providers delivering high standards of medical care, even where staff are based in remote locations.
- **Cost containment:** We realise that monitoring and containing medical costs is a key concern for our clients. To proactively address this, we have put in place a range of proven cost containment processes across various operational areas. For example, our regionally based doctors check that proposed medical treatment and costs are locally appropriate.

- **Fraud detection:** We take fraud detection very seriously and our specialist fraud detection unit is responsible for monitoring and reporting suspected fraudulent activity. Our state of the art system, supported by our on-the-ground medical experts, ensure that cases are detected early and losses minimised.

Products and services delivered with a personal touch.

- **Online Services for Group HR:** We have a range of Online Services specifically designed for Group HR. These resources provide instant access to medical plan membership details and have been designed to deliver greater efficiencies for the management of schemes. Features include:
 - Group account management
 - Policy administration

- Bespoke reporting tools - Access to payment information
- **Absence management services:** In addition to cost, absence impacts on productivity and employee wellbeing. We have developed a range of comprehensive absence management services to support both the organisation and employees. Some of the options available include:
 - A pre-screening stage to support an absent employee in getting well and returning to work. - Long term case management if absence or illness is prolonged.
 - Independent medical assessment services. - Reporting system that offers sick leave certification tracking and full analysis.
- **Duty of care:** We are committed to working in support of the organisation while protecting the duty of care we have to each individual member. In practice, this means that we regularly consult with Group HR on sensitive cases, to find a human solution where perhaps under normal circumstances a claim could be declined.

Transparent reporting

We believe in being clear and transparent so our solutions are supported by our extensive reporting capabilities.

- **Accurate reporting at your fingertips** Online Services allows Group HR to run a variety of different reports including: membership lists, premium reports, address details and joiners and leavers reports. There is also the option of building your own tailored reports within Online Services.
- **Bespoke reporting:** Our team of skilled reporting specialists use our bespoke system to ensure that you have access to regular reports and detailed scheme analysis. Our information management system provides a broad range of reporting options to monitor performance, including claims, membership and service standard reports.
- **Insightful interpretation** Our expert team can provide insights into each scheme report. This review allows us to recommend options to improve performance, where required. We can also benchmark performance against that of similar schemes in order to draw comparisons.



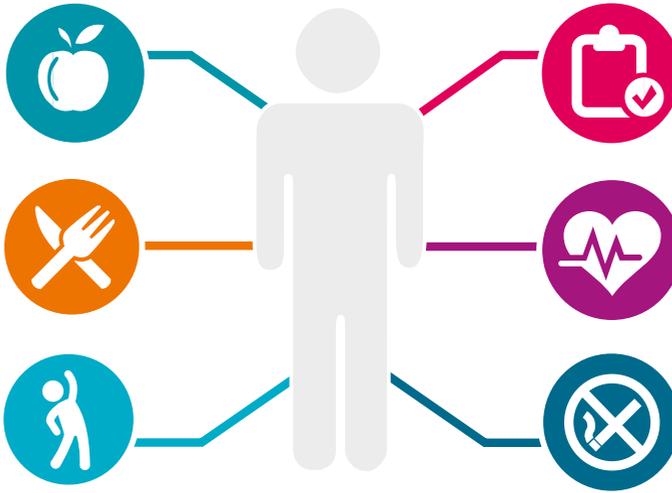
PRE-SCREENING
STAGE

LONG
TERM CASE
MANAGEMENT

REPORTING
SYSTEM

INDEPENDENT
MEDICAL
ASSESSMENT

On-site support



We never lose sight of the fact that no matter how large the organisation, we're providing cover to protect individuals.

We maintain a clear focus on our members and what's important to them. Not only can members contact us via our 24/7 Helpline, but we can also provide on-site support.

Examples of when we've been there:

- **Roadshows:** Offer staff the opportunity to have face to face consultations with our experts who take time to explain cover for employees and retirees in more detail.
- **Dedicated staff on-site:** Our representatives are placed within the

offices of larger clients and are available to answer members' queries on the spot. This approach reassures the member and also helps support Group HR.

- **Health and Wellbeing initiatives:** We offer members a range of tools to support them in achieving a healthy and active lifestyle. These include: health risk assessments, stress and weight management tips, information on smoking cessation and details on topics such as fitness and nutrition. We have also arranged onsite clinics with health experts covering a range of topics such as nutrition.

Global and local member support services

As a client centric organisation, our primary goal is to deliver excellent services to our members. Below are some examples

of what we can offer:

- 24/7 multilingual Helpline and Emergency Assistance Service.
- 24/7 English speaking MediLine service, offering information and advice on a wide range of health-related topics such as common symptoms and cancer treatment.
- Direct settlement available for all in-patient treatment.
- Freedom to choose preferred doctors and medical facilities.
- Local Medical Services Teams are available via our Helpline to provide 'on the ground' medical support and case supervision.
- Locally assisted medical evacuation and repatriation services, using the most suitable local partner to provide fast, convenient and safe transport to a medical facility.
- Log-in access to a sophisticated range of secure member Online Services allowing members to: download key policy documents, check remaining benefit limits, confirm the status of any claims that have been received and

uploaded by us and view claims-related correspondence.

- Web-based services allow members to search for medical providers and download forms. Our medical provider directory, allows members to search for hospitals, clinics, doctors and specialists in their area.
- Online Health and Wellbeing resources designed to educate, advise and support members in maintaining a healthy and active lifestyle. These resources include access to health risk assessment, stress and weight management information, advice about nutrition, tips for sleeping well and details on topics such as fitness and nutrition.

CIAO

BONJOUR

HELLO

24/7

MyHealth app

MyHealth app for quick & easy claims submission – no forms required!

Available for Apple and Android smartphones and tablets, the MyHealth app allows members to submit medical claims in just three easy steps.

The app (available in English, German, French, Spanish and Portuguese) also allows members to:

- Access contact details for our 24/7 multilingual Helpline and MediLine as well as the local contact numbers for the emergency services on the go.



Go to www.allianzworldwidecare.com/myhealth to find out more

- View current policy documents, even when offline.
- Locate a medical provider nearby using GPS functionality.
- Look up the local equivalent names of brand name drugs.



Translate common ailments into one of 17 languages.

Quick and easy claims submission

1. Provide a few key details
2. Take a photo of your invoice(s)

3. Submit and you're done

“ In just over one year 34% of medical claims we receive are submitted using the MyHealth app. Higher than average usage by IGOs and NGOs indicates the app is particularly popular with these members.”

Alyson Duggan,
Senior Claims Manager
Allianz Worldwide Care

**Talk to us, we
love to listen.**

**To find out more about
the tailored solutions
we can provide for
your organisation,
contact us today.**

Sales Support Team

Available Monday to Friday, 8am to 5:30pm (GMT)

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www.allianzworldwidecare.com

EXPERTISE YOU CAN RELY ON

www.allianzworldwidecare.com

Allianz Worldwide Care SA, a limited company with a capital of €65,190,446 governed by the French Insurance Code, with its registered office at 37, rue Taitbout - 75009 Paris, France. Registered in France: 401 154 679 RCS Paris. VAT number: FR 84 401 154 679. 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. Allianz Worldwide Care SA is the underwriter of the insurance.

Part of the Allianz Group, Allianz Worldwide Care Services Limited is a limited liability company registered in Ireland, having its registered address at 15 Joyce Way, Park West Business Campus, Nangor Road, Dublin 12, Ireland. Registered number: 509216. Belgium Branch trading address at Place du Samedi 1, 1000 Brussels, Belgium. RPM Bruxelles: 843.991.159. Allianz Worldwide Care Services is responsible for the provision of administration services.