**To all FFOA Members enrolled in the BMIP/MMBP Plans**

For those of you who were not able to attend the briefing sessions given by Allianz Worldwide Care on 13 and 14 November (which were called by FAO management, we realize, on very short notice) and on 27 November (called by IFAD management), some of the key information is now conveyed by this message in Q&A format, dealing with the transition from Vanbreda International to Allianz Worldwide Care.

**Q&A for the Transition**

What is it all about? The BMIP-MMBP Medical insurance plans belong to the

Rome-based Agencies. They have been developed and refined over more than forty five years to meet the needs of the Agencies, their staff and their pensioners. They are not commercial plans but need support from the commercial world for: a) insuring the risk that reimbursements exceed income (from contributions); and b) claims handling.

Such support is sought through a tender process carried out periodically, to identify the most effective provider at a convenient cost.

In the course of the last tender process, recently concluded, it was found that the best offer (technical and financial) came from Allianz (the insurer that is supported by Allianz Worldwide Care (for claims handling) for a three year contract starting from 1 January 2015.

Why do we need to change? The previous contract was expiring and procurement procedures require a bidding process.

What has really changed? The insurer remains Allianz as for previous contracts. The claims handler will change from Vanbreda International to Allianz Worldwide Care (AWC) on 1 January 2015. This means that claims for treatments completed in 2014 will be handled by Vanbreda International and those started in 2015 will be handled by Allianz Worldwide Care.

What will individual participants receive upon the change?

By 15 December participants will receive by traditional mail a Welcome pack from Allianz Worldwide Care (AWC) including the membership card carrying a personal identification policy number, the benefits plan, claims forms, an insurance certificate, a pin slip (your initial password), hospital estimate forms and the addresses and phone numbers to contact AWC. The pack will also contain a user number and a password for on line access and communications.

For those who have an email address, the soft copy will be sent out. The hard copy plastic card will be sent by post through the country offices. For members without an email address, the welcome pack will be sent by post.

Retirees will receive the welcome pack by post and email (a hard copy and a soft copy for those who have an email address).

If you are a pensioner away from the address you have communicated to the UN Joint Staff Pension Fund please advise [social-security@fao.org](mailto:social-security@fao.org) where your Welcome pack should be sent.

The information in the Welcome pack is also available on-line.

Treatment taking place between December 2014 and January 2015

Inform our medical team and they will issue a guarantee of payment to the provider to ensure you are covered.

Provide the information indicated below:

Identify yourself as FAO / WFP / IFAD / ICCROM member

Treatment received / diagnosis

Details of provider / treating doctor

Cost estimate

Treatment taking place shortly after 1st January 2015

Contact AWC medical team and they will issue a guarantee of payment to the provider.

How claims for treatments across 31 December 2014 be handled?

The portion of the treatment in 2014 will be handled by Vanbreda International and the 2015 portion by Allianz Worldwide Care (AWC).

AWC recommends to report asap important treatments that continue after 31 December 2014 by phone or e-mail at the number/address indicated below. This in order to speed up procedures, contacts with medical providers and facilitate claims settlements.

Validity of medical prescriptions for on-going treatment or chronic diseases

Validity up to 12 months must be clearly indicated by the medical doctor who releases the prescription.

Submission of medical prescriptions used in 2014 and 2015

Vanbreda International should be asked to return the original after processing the 2014 claim. For the 2015 claim you may forward a photocopy of the prescription to AWC, but keep the original for two years (or longer if required by local legislation).

Membership cards Each participant including family members will have one card. Insurance coverage by Allianz can be confirmed by calling the phone number indicated. For residents in the USA the card specifies access to the **Olympus**( Coventry network), for discounts and direct billing. Persons visiting the USA may contact Olympus on (+1) 800 541 1983 who

will arrange a direct settlement with the provider in their network.

To find provider information in the USA please use: www.omhc.com/provider.

Your membership card will indicate the Coventry network for ease of recognition.

However, if you do not receive the Welcome pack with your card YOU ARE STILL INSURED by Allianz from 1 January 2015, and you will have your card details by e-mail as well through the Allianz website where a downloadable version will be available.

Please remember the Vanbreda card will NOT be active as from 1 January 2015.

Pre-authorizations for treatment in 2015 Allianz Worldwide Care will start dealing with them from 1 January 2015

Hospital estimate forms New forms (similar to those used so far) will be available from the Allianz website and in the Welcome pack.

Claims forms New forms will be available from the Allianz website. With the first claim the participant will communicate the banking instructions

Welcome packs They will be made available electronically to staff and retirees with an e-mail address and by ordinary mail to the others. Packs in Italian are being prepared and will be distributed later.

Policy number This is an additional number that was not used under Vanbreda (which was using a prefix and the index number instead). This number will identify each participant and needs to be mentioned in all transactions and claims. It is recommended that participants add also their index number (for identification by the former employer, etc…). It is important not to confuse them.

Unspent balances for dental treatment and hearing aids

They will be carried over from 31 December 2014 to 2015. Vanbreda International will communicate them to AWC

Allianz staff available in Rome Two staff of AWC will be stationed in Rome (in FAO same office used by Vanbreda). They will provide guidance on the use of the plans and obtain clarifications on complex cases.

Phone +39 06 570 56826

Allianz staff elsewhere Allianz has several offices and providers around the world; some details will be provided in the Welcome pack.

General briefing sessions The 3 sessions of 13 and 14 November 2014 were mostly attended by pensioners and transmitted through web-cast. More will be made available as necessary, at least one in the second half of January 2015.

Toll free numbers Will be available for queries, in several languages (see below).

Network of providers offering discounts, reasonable costs and direct billing

Allianz has its own worldwide network but is willing to expand it further; advice/recommendations from participants are welcome and should be sent to AWC.

Reimbursement criteria While freedom of choice remains with the participant, the level of reimbursements will be based, as done now, on reasonable and customary (R&C) criteria. In case of disagreement call or write to AWC.

Claims with treatment date after 31 December 2014

They should be sent to:

Claims Department

Allianz Worldwide Care Services

15 Joyce Way

Park West Business Campus

Nangor Road

Dublin 12 Ireland

Pouch service The Rome Based Agencies will continue to provide a pouch service (and related large collection boxes) to AWC for sending claims to Vanbreda International or Allianz Worldwide Care as needed.

Time limit for sending 2013 and 2014 claims to Vanbreda International

You have 24 months for sending claims from the date treatment was received (not from the date of the bill). However FAO urges you to make an effort and send all such claims by December 2015.

Viewing claims online Your Welcome pack will include a Pin Slip which contains details on how you can log-in to Online Services where you can view claim information for treatment received after 1st January 2015. If you wish to view details of your previous claims submitted to Vanbreda International you will need to log-in to the VBI web site.

Kindly note that the log-in details will be unique for each online service.

Alliance Worldwide Care address, phone numbers and websites are:

E-mail addresses to use now are: [medical.services@allianzworldwidecare.com](mailto:medical.services@allianzworldwidecare.com) and

[Social-Security@FAO.org](mailto:Social-Security@FAO.org)

AFTER 1 JANUARY 2015 the contact e-mail address will be: [RBA.medical@allianzworldwidecare.com](mailto:RBA.medical@allianzworldwidecare.com)

The helpline e-mail address will be: [RBA.helpline@allianzworldwidecare.com](mailto:RBA.helpline@allianzworldwidecare.com).

Telephone numbers after 1 January 2015 are:

**Helpline** In-house team of professional, multilingual helpline staff; available 24 hours a day, 7 days a week – will handle all your cover, claims and provider related enquires +32 2 210 6601;

USA toll free - +1 844 460 9520;

Rome: +39 06 5705 6826;

Universal toll free number (17 countries): +800 1398 3812.

The office at FAO will continue to function. Phone +39 06 570 56826.

New features The new contract contains some improved features such as e-claims through mobile phones. This and other points are explained in the Welcome pack

The above information will be available on the FFOA website www.ffoa-web.org.