

## **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.

### ***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 1st 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 1st January 2015. This means that claims for treatments completed in 2014 will be handled by Vanbreda International, and those starting in 2015 will be handled by Allianz Worldwide Care.

### ***What will individual participants receive upon the change?***

By 15 December participants will receive by ordinary 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 ordinary mail.

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 a long time 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 the AWC 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 will claims for treatments across 31st 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 as soon as possible important treatments that continue after 31<sup>st</sup> 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](http://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 1st 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 1st January 2015.

### **Pre-authorizations for treatment in 2015**

Allianz Worldwide Care will start dealing with them from 1st 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 (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 31st 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, i.e. in the same office previously used by Vanbreda International). They will provide guidance on the use of the plans and obtain clarifications on complex cases. The Phone is +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 three sessions on 13 and 14 November 2014 at FAO (also transmitted through web-cast) were mostly attended by pensioners. Another session took place at IFAD on 27 November. More will be undertaken as necessary, but 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 31st December 2014**

They should be sent to:

- Claims Department
- Allianz Worldwide Care Services
- 15 Joyce Way
- Park West Business Campus
- Nangor Road
- Dublin 1, Ireland

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 that 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 (VBI), 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 1st 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 1st January 2015 are:

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

**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.

All information contained in this note is also available on the FFOA website ([www.ffoa-web.org](http://www.ffoa-web.org)).

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