

PROCEDURE FOR ACCESSING MEDICAL SERVICES INCLUDED IN THE SANAPRO HEALTH INSURANCE

ACCESSING MEDICAL SERVICES

The medical services included in SanaPro health insurance can be accessed both in Allianz-Tiriac preferred providers network and via medical providers outside this network, as per your policy coverages.

Exceptions to the above are medical services included in the **Prevention Package**, which are available only within Allianz-Tiriac preferred providers network.

The updated list of Allianz-Tiriac preferred providers network for providing the services included in the **Prevention Package** is available at www.allianztiriac.ro.

By **accessing healthcare services in the preferred providers network**, you don't have to worry about payment, as the medical services are settled directly by Allianz-Tiriac with the medical provider.

When you **access the medical services outside the network**, you will pay the full cost of the medical services. You can recover the incurred expenses based on reimbursement or indemnity payment by Allianz-Tiriac, in the amount and under the terms set out in the insurance contract.

Second medical opinion is an assistance service provided by medical experts that you can access in order to confirm a diagnosis or complex treatment, which can be accessed via the dedicated portal, available at <https://www.allianz-tiriac-advance.com/>.

ACCESSING MEDICAL SERVICES WITHIN THE PREFERRED PROVIDERS NETWORK DIRECT SETTLEMENT

The healthcare services included in SanaPro insurance, within Allianz-Tiriac network, are accessed based on the authorisation of the Health Insurance Assistance Service, sent to the preferred medical provider when you present yourself to the clinic.

For information regarding your insurance policy, please call the **Health Insurance Assistance Service at 021.20.19.100 – selecting information on health insurance policies** or consult **Allianz-Tiriac mobile app**.

To access healthcare services, please consult the list of Allianz-Tiriac preferred medical providers available at www.allianztiriac.ro or in Allianz-Tiriac mobile app and select one of them. When presenting yourself to the selected preferred medical provider, please submit your **identity card**. For children under 14 you need the **Birth Certificate**. After receiving the medical services, please verify the information recorded in the Medical Event Report and sign it.

If the doctor recommends additional investigations or examinations, please make sure you obtain a referral letter or a written recommendation issued by the doctor, necessarily containing the following: your first and last name, your personal numeric code (CNP)/date of birth, the presumptive/final diagnosis, the recommended medical services, the doctor's signature and stamp.

If a medical specialist recommends inpatient medical services, before being admitted to hospital, please request by email the Health Insurance Assistance Service authorisation at the email address daune.sanatate@allianztiriac.ro. If you are admitted to a medical partner of Allianz-Tiriac, hospitalization cost approval can be requested by the staff of the admissions office of the partner hospital. Allianz-Tiriac will send its agreement or denial within two business days at the most from the date when all required information and/or documents are received. The medical documents have to contain recommendations for the inpatient treatment.

Depending on the complexity of the medical case, Allianz-Tiriac reserves the right to request medical records documenting your medical history (e.g. your medical chart recorded by your family doctor) necessary to determine the corresponding risk covered under the insurance contract.

ACCESSING THE MEDICAL SERVICES INCLUDED IN THE PREVENTION PACKAGE

If you are covered for medical services under the Prevention Package additional rider, please:

- contact directly one of the medical providers accepted by Allianz-Tiriac to carry out the services in the **Prevention Package** and make an appointment. Please specify in your request that you are insured with Allianz-Tiriac and you need an appointment for medical services included in the **Preventive Package**.
- Present the following documents at the medical clinic reception desk: identity card and the *Preventive Package Medical Services Access Form*. You received this form from the sales representative, upon policy issuance. If you no longer have this form, you can request a duplicate at the email address info@allianztiriac.ro.

Services will be accessed in full, once per year of insurance and only with the chosen healthcare provider. Allianz-Tiriac covers only medical services included in the *Preventive Package Medical Services Access Form* - any other additional medical services requested by the insured or recommended by the doctor will be covered only if authorized by the Health Insurance Assistance Service (phone: 021.20.19.100) and subject to the insurance contract conditions.

IMPORTANT! We recommend you to schedule the health exam only after receiving the results of the laboratory tests and clinical investigation included in the package. The health exam included in the **Preventive Package** will take place within 15 days at most from the date when the laboratory tests are carried out.

ACCESSING MEDICAL SERVICES OUTSIDE ALLIANZ-TIRIAC PREFERRED PROVIDERS NETWORK - MEDICAL EXPENSE REIMBURSEMENT AND/OR INDEMNITY PAYMENT

When accessing necessary medical services outside the network, print and present to the doctor the Medical Event Report. This form is available both on www.allianztiriac.ro under section Useful Documents and in Allianz-Tiriac mobile app.

For expense reimbursement and/or indemnity payment it is necessary to submit the following documents to Allianz-Tiriac:

- The Medical Event Report filled in, signed and stamped by the doctor; this form will necessarily include the diagnosis established by the doctor, your symptoms and medical history;
- The claim form - available on www.allianztiriac.ro under section Useful Documents or in Allianz-Tiriac mobile app;
- A copy of your identity card;
- The fiscal receipts / invoices attesting to your payment of the healthcare services;
- Medical documentation in support of the diagnosis, the medical services for which you have paid and fiscal documents were issued; these documents must contain details on the treatment and investigations performed, as well as the date when they were performed;
- The hospital discharge form – only for the Inpatient plan;
- Any other documents requested by Allianz-Tiriac.

The documentation will be submitted/filed to the closest Allianz-Tiriac branch or office or to the address 74 Grigore Alexandrescu St., district 1, Bucharest, to the attention of the Health Claims Department.

You can also submit the documentation via Allianz-Tiriac mobile app. Allianz-Tiriac will reimburse the costs covered under the insurance contract within 30 calendar days from the date when the last requested document is submitted.

ACCESSING MEDICAL SERVICES IN THE PREFERRED PROVIDERS NETWORK

DIRECT SETTLEMENT

Please refer to Allianz-Tiriac preferred medical providers list available on www.allianztiriac.ro, under section *Find an agent or provider*

To access the necessary medical services, please make an appointment directly with the clinic

Access the services and request the medical report

You receive confirmation of coverage for the medical services accessed

If the medical services are not covered under the health insurance, you will pay the expenses specified by the healthcare provider.



ACCESSING MEDICAL SERVICES OUTSIDE THE PREFERRED PROVIDERS

MEDICAL EXPENSE REIMBURSEMENT AND/OR INDEMNITY PAYMENT

To access the necessary medical services, please make an appointment directly with the clinic

Access the services and request the medical report

Pay the costs of the accessed medical service and keep documents to prove the payment

To open a medical expenses reimbursement file, access the dedicated section directly from Allianz-Tiriac mobile app or on: www.allianztiriac.ro

After analysis of your reimbursement file, we will let you know our final decision: reimbursement or denial of payment of the medical expenses incurred.



OPENING A REIMBURSEMENT FILE PROCEDURE



- Download **Allianz-Tiriac mobile app** from App Store or Google Play
- Create an account and access **File a claim** in the **Life and Health Insurance** section
Required information: Number of the health insurance policy & Personal Numeric Code (CNP) of the insured person
- Follow the 7 steps to save the **Reimbursement file** online notification:
 1. validate policy
 2. policy details
 3. event description
 4. attach documents
 5. payment beneficiary
 6. payment method
 7. save notification.



- Access www.allianztiriac.ro, section **Claims and service – Online – Health**
- Click on **Request expense reimbursement** and fill in the mandatory fields
Required information: Number of the health insurance policy & Personal Numeric Code (CNP) of the insured person
- Follow the 7 steps to save the **Reimbursement file** online notification:
 1. validate policy
 2. policy details
 3. event description
 4. attach documents
 5. payment beneficiary
 6. payment method
 7. save notification.