



Paris



Niamey



Bamako



Grozny



Lomé



NGO
CARE



INTERNATIONAL HEALTHCARE AND
PROTECTION INSURANCE SOLUTIONS
FOR NGO AND INTERNATIONAL AID ORGANISATIONS



DEPARTURE

OUR MISSION,
TO SUPPORT YOUR EMPLOYEES.
OUR COMMITMENT,
TO PROTECT THEM.

NGO
CARE

Non Governmental Organisations and International Aid Organisations are experiencing new challenges in terms of health protection - the profile of their local and international employees is changing, specialised NGO college programmes are encouraging work experience and operational costs are increasing.

Organisations also face new challenges in being able to **attract** and **retain** the best employees, wherever they are located or assigned (HQ or on the ground).

Also, organisations tend to **harmonise** their **employee benefit package** to provide social **equity** to all their staff wherever they are, while keeping their **insurance budget under control**.

Lastly, the **increasing cost of international mobility is compelling** organisations to hire more and more **local employees** and **third-country nationals**.

To tackle these various challenges, **Ambrelia** has joined forces with **Allianz Worldwide Care** to design the **NGO CARE** range of products.

NGO CARE is a **simple, innovative and sustainable insurance solution, exclusively designed for organisations** and their staff, **wherever they are in the world and whatever their nationalities**.

Professional Adviser
International
Fund & Product
Awards 2013
Best in Class
for Healthcare
Solutions to NGOs





An insurance solution for all your employees

The NGO CARE's range of products enables the organisation to meet the health insurance needs for its entire staff including expats, CFE members, staff working abroad on a short term basis, locals and TCNs, all through one provider. The plans are available for groups of five members or more and provide cover for dependants where required.



Note: Subject to local regulation for local and third-country national (TCN) employees.



Choice of different areas of cover

To provide a competitive range of pricing, we offer 3 different areas of cover:

- Africa
- Worldwide excluding the USA
- Worldwide

A flexible insurance solution

NGO CARE is a flexible insurance solution offering a suite of products with varying levels of benefits. This flexible product range allows the organisation to create an insurance scheme that best **suits their needs** and meets **their budget objectives**.

HEALTH & ASSISTANCE BENEFITS

- ☑ In-patient plan
- ☑ Out-patient plan
- ☑ Maternity plan
- ☑ Optical plan
- ☑ Dental plan
- ☑ Evacuation
- ☑ Repatriation

Only healthcare and assistance benefits are provided by Allianz Worldwide Care.

PROTECTION BENEFITS

- ☑ Accidental Death and Disability insurance
- ☑ Private Civil Liability insurance

Note: Protection benefits are subject to approval.



Exclusive benefits and services for your employees

NGO CARE provides services and benefits to suit the specific needs of local and international staff of NGOs and International Aid Organisations.

SPECIFIC BENEFITS

- ➔ Flexible, tailored plans
- ➔ **Alternative medicines** such as osteopathy, Chinese herbal medicine, etc.
- ➔ **Routine health checks**
- ➔ **Vaccinations** including antimalarial treatment
- ➔ **Personal counselling** when returning to home country
- ➔ **Psychotherapy**
- ➔ **Medical evacuation** when necessary treatment is not available locally
- ➔ A comprehensive **evacuation** and **repatriation plan**

SERVICES ADAPTED TO YOUR NEEDS

- ➔ Members can **choose their preferred doctors** and **medical facilities**
- ➔ **Direct settlement of hospital bills worldwide** where possible
- ➔ **Claim forms sent by email are accepted**
- ➔ **Medical provider networks** can be designed around the needs and the location of the employees, **even in remote areas**
- ➔ **Multilingual Online Services available 24/7** for Group Scheme Managers and members

NGO CARE advantages for your employees

1. 24/7 multilingual Helpline available in 6 languages; French, English, Spanish, Italian, Portuguese and German.

2. Direct settlement of hospital costs worldwide where possible.

3. Fully completed Claim Forms processed within 48 hours.

Reimbursement can be made in more than 130 currencies.

4. Completed claim forms can be submitted by email.

5. Access to Allianz Worldwide Care's extensive network of health care providers around the globe.

6. Your employees can choose their preferred doctors and medical facilities.

7. Cover in all emergency situations; accident, hospitalisation or death.

8. Locally assisted medical evacuation and repatriation using the most suitable local partner.

It provides fast, convenient and safe transport, supervised from start to finish by a dedicated member of the Medical Services Team.

9. A personalised Membership Card for each insured member.

10. Secure 24/7 Online Services – available in 6 languages.

- ✓ Your employees will receive a username and password to manage their medical policy.
- ✓ View or download medical policy documents (Certificate, Table of Benefits, claim form, treatment guarantee for etc).
- ✓ Securely change or retrieve password.
- ✓ Monitor their reimbursement statements.
- ✓ Locate a list of medical providers in a specific country, region or city.



NGO CARE advantages for your organisation

1. A bespoke product range, with healthcare managed by Allianz Worldwide Care

Allianz insures thousands of IGO and NGO employees around the world and Allianz Worldwide Care is a leading provider of international health insurance.

2. A range of products to suit all the different categories of employees of organisations

NGO CARE covers expats, staff working abroad on a short term basis, locals and TCNs whatever their nationalities (subject to approval with local regulation). NGO CARE covers the employees' dependants where applicable.

3. Medical History Disregarded scheme starts from only five members

4. A flexible solution which supports the organisation's human resource strategy

The organisation can design a single group scheme with medical and death cover which can be split into separate policies to suit the requirements of your employees based in different countries, with flexible solutions and personalised budgets.

5. Supporting sustainable premiums

One of NGO CARE's core objectives is the perfect balance between cost containment and service excellence. This is achieved by working with our insurance partners through a multidisciplinary approach such as provider network discount, treatment guarantee, case management and fraud detection.

6. Personalised support to your employees on the ground

Our clients get full support, from the design of medical provider networks based around their needs and the location of their employees, even in remote areas to having local doctors provide operational support in specific regions.

7. Secure Online Services

For speed and convenience, Group Scheme Managers can use multilingual online services 24/7, allowing them better control of the insured member base and offering much greater convenience in terms of scheme administration.

8. Ambrelia: a single and dedicated point of contact for your organisation



The **NGO** CARE product range

The NGO CARE range of products has 3 different plans:

 **NGO MISSION**

 **NGO ESSENTIAL**

 **NGO PREMIER**

**NGO CARE COVERS ALL YOUR
EMPLOYEES, WHATEVER THEIR
STATUS OR NATIONALITY.**

...Dakar ...Ulaanbaatar ...Chisinau
...Genève ...Mbanane
...Niamey
...Rangoon ...Lomé



...Bamako ...Grozny
...Monrovia ...Managua
...Goma
...Antananarivo ...Makhachkala
...Lausanne
...Port au Prince

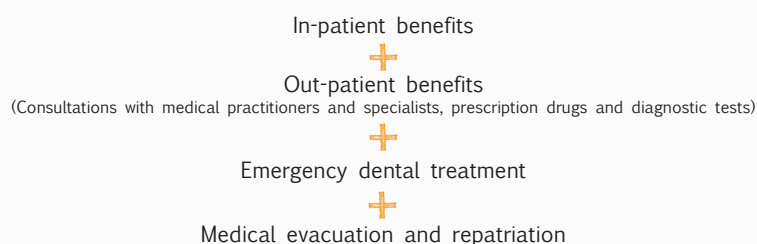
NGO MISSION PLAN

The health insurance solution for your employees on short term travel

Comprehensive emergency health insurance + repatriation

This plan is specifically designed to cover the emergency healthcare needs of your employees while they travel abroad. This plan covers emergency treatment, accidents, medical evacuation and repatriation.

NGO Mission: emergency cover with the following benefits:



Medical and protection benefits

Medical benefits provided by Allianz Worldwide Care

A choice of 3 plans: According to the duration of your employees' assignment abroad: **30 travel days, 90 travel days or 300 travel days per year.**

NGO Mission 30

- ✓ Emergency medical insurance cover up to **30 travel days per insurance year**
- ✓ **Private room**
- ✓ Maximum plan benefit up to **€ 200,000 per insurance year**
- ✓ Repatriation up to **€ 10,000 per insurance year**

NGO Mission 90

- ✓ Emergency medical insurance cover up to **90 travel days per insurance year**
- ✓ **Private room**
- ✓ Maximum plan benefit up to **€ 200,000 per insurance year**
- ✓ Repatriation up to **€ 10,000 per insurance year**

NGO Mission 300

- ✓ Emergency medical insurance cover up to **300 travel days per insurance year**
- ✓ **Private room**
- ✓ Maximum plan benefit up to **€ 200,000 per insurance year**
- ✓ Repatriation up to **€ 10,000 per insurance year**

Reimbursement

Full refund of emergency medical treatment, evacuation and repatriation

Protection benefits

Death and Disability insurance subject to approval

Conditions

Area of cover	The insured persons are covered worldwide for trips outside their principal country of residence or country of primary employment
Duration of cover	30 travel days, 90 travel days or 300 travel days per insurance year
Minimum number of employee	5 members minimum

THE STRENGTHS OF NGO MISSION

- ☺ Health cover and services **specifically designed for the employees of** organisations on short term travel abroad.
- ☺ **Tailored pricing** based on the maximum duration of your employees' assignment abroad.
- ☺ The insured **members' spouses** are covered.
- ☺ **Simplified** scheme set up and administration.
- ☺ Insured members receive their Membership Pack including their electronic **Allianz Worldwide Care membership card** by email.

NGO ESSENTIAL PLAN

The insurance plan specifically designed for your local and Third-Country National employees based in Africa and the rest of world*

* Worldwide area except Africa, China, Hong Kong, Israel, Singapore, Switzerland, UK and USA

Flexible benefits

A core plan and 4 optional plans:

- ☞ Core in-patient plan
- +
- ☞ Optional plans:
 - Out-patient plan
 - Maternity plan
 - Optical and Dental plan
 - Medical evacuation (when necessary treatment is not available locally)

Out-patient plan includes consultations with practitioners and specialists, diagnostic tests, psychiatry and psychotherapy.

Medical and protection benefits, private civil liability

Medical benefits provided by Allianz Worldwide Care

A choice of 2 plans:

NGO Essential	NGO Essential Plus
<ul style="list-style-type: none"> ✓ Medical cover ✓ General ward ✓ In-patient plan up to € 50,000/year for the Africa area and up to € 100,000/year worldwide* ✓ Maternity plan up to € 1,000 per insurance year ✓ Optical & Dental plan up to € 200 per insurance year 	<ul style="list-style-type: none"> ✓ Comfort medical cover ✓ Private room ✓ In-patient plan up to € 100,000/per insurance year for the Africa area and up to € 250,000 per insurance year worldwide* ✓ Maternity plan up to € 1,000 per insurance year ✓ Optical & Dental plan up to € 200 per insurance year

A choice of 6 different levels of benefit

This flexible structure means you can select tailored coverage that will suit your employees and their dependants :

- ✓ In-patient plan only (core plan)
- ✓ In-patient plan + Out-patient plan
- ✓ In-patient plan + Out-patient plan + Maternity plan
- ✓ In-patient plan + Out-patient plan + Maternity plan + Optical/Dental benefit
- ✓ In-patient plan + Out-patient plan + Optical/Dental benefit +/- Evacuation
- ✓ In-patient plan + Out-patient plan + Maternity plan + Optical/Dental benefit + Evacuation

Reimbursement 80% refund on all benefits with the exception of medical evacuation and repatriation which is reimbursed at 100%.

Protection benefits Death and Disability insurance subject to local regulation and approval.

Conditions

Area of cover	The areas of cover are based on your residency and are as follows: <ul style="list-style-type: none"> • Africa • Rest of World*
Duration of cover	12 months minimum
Minimum number of employee	5 members minimum

THE STRENGTHS OF NGO ESSENTIAL

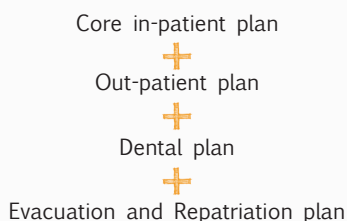
- ☺ Health insurance cover specifically designed for the local and TCN employees of NGO's based in Africa and the rest of the world (except excluded countries).
- ☺ Flexible benefits.
- ☺ Tailored pricing to local medical costs.
- ☺ The insured members' spouses and children can be covered.
- ☺ Alternative medicine such as osteopathy, Chinese herbal medicine etc.
- ☺ Medical history disregarded scheme: pre-existing and chronic conditions are covered.
- ☺ Insured members receive their Membership Pack including their Allianz Worldwide Care membership card by email or by post.

NGO PREMIER PLAN

Insurance cover specifically designed for your expatriate employees around the world

Comprehensive insurance solution

NGO Premier provides a comprehensive cover including the following:



Out-patient plan includes consultations with medical practitioners and specialists, prescription drugs, diagnostic tests, psychiatry and psychotherapy, routine health checks, alternative medicine (e.g. osteopathy), personal counselling, optical benefits and laser eye treatment.

Medical and protection benefits, private civil liability

Medical benefits provided by
Allianz Worldwide Care

A choice of 2 plans :

NGO Premier

- ✓ Comprehensive medical cover
- ✓ Semi-private room
- ✓ In-patient plan up to € 1,000,000 per insurance year
- ✓ Out-patient plan up to € 7,500 per insurance year
- ✓ **Specific benefits :**
 - Routine health checks
 - Vaccinations e.g. antimalarial treatment
 - Personal counselling when returning to home country
- ✓ **Optical benefit including laser eyes treatment up to € 200 per insurance year**
- ✓ Dental plan up to € 1,000 per insurance year

NGO Premier Plus

- ✓ Comprehensive medical cover
- ✓ Private room
- ✓ In-patient plan up to € 1,500,000 per insurance year
- ✓ **Comprehensive out-patient plan**
- ✓ **Specific benefits :**
 - Vaccinations, including antimalarial treatment
 - **Alternative medicine such as osteopathy and Chinese Herbal Medicine**
 - Routine health checks
 - Personal counselling when returning to home country
 - Psychiatric and psychotherapy treatment
- ✓ **Optical benefit including laser eye treatment up to € 300 per insurance year**
- ✓ Dental plan up to € 2,000 per insurance year

Reimbursement

In-patient and Out-patient reimbursement levels vary subject to benefit. Please see your Table of Benefits for details.

Protection benefits

Death and Disability insurance subject to local regulation and approval

Conditions

Area of cover	A choice of 3 areas of cover:		
	• Africa	• Worldwide except USA	• Worldwide
Duration of cover	12 months minimum		
Minimum number of employee	5 members minimum		

THE STRENGTHS OF NGO PREMIER

- ☺ Health cover solution **specifically designed** for the **expatriate employees** of NGO's and International Aid Organisations.
- ☺ **Tailored pricing** to local actual medical costs.
- ☺ The insured **members' spouses and children** can be covered.
- ☺ Specific benefits: **Alternative medicine** (such as osteopathy, acupuncture), vaccinations including antimalarial treatment, personal counselling when returning to home country etc.
- ☺ Routine **health checks**.
- ☺ Medical history disregarded: **pre-existing** and **chronic conditions are covered**.
- ☺ A comprehensive Evacuation and Repatriation plan.
- ☺ Insured members receive their Membership Pack including their **Allianz Worldwide Care membership card** by email or by post.



Through offices in Dublin and Brussels, the Allianz Group supports the healthcare needs of international organisations around the globe.

In partnership with Ambrelia, Allianz Worldwide Care insures the medical collective insurance schemes of Non Governmental Organisations and International Aid Organisations

Allianz Worldwide Care

- Subsidiary of Allianz Group
- Many clients are «Fortune 500» companies
- Leader in international private medical insurance
- 95% client retention rate
- Multilingual team: 38 nationalities and 26 languages spoken

Ambrelia

- Based in Paris
- Design innovative individual and collective niche insurance solutions
- Specialist of medical, assistance and protection insurances, kidnap and ransom
- Multilingual team
- Your local Customer Care

Do you have any questions?

We remain at your disposal, contact us:

AMBRELIA
WE COVER ANYONE, ANYWHERE

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We cover anyone, anywhere.

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