



International Expat Insurance Package

Membership Guidelines

INDIVIDUALS

Thank you for choosing Henner.

Please read these guidelines carefully as you will find all the information you need to know about your policy as well as all details of our services.

Please contact us should you have any questions

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Who is Henner?

To ensure the highest quality standards regarding medical claims handling, JOHO, as insurance broker, has appointed Henner as the Medical Plan Administrator for the “International Expat Insurance Package” plan.

With over 30 years of experience, Henner’s ISO 9001 certification as an international medical claims handler provides quality administration with commitment to continuous improvement of quality of service. Over 35 languages spoken, the Henner multi-cultural staff are situated worldwide to provide optimal response time around the clock, around the world, when you need them.

A knowledgeable team of international Client Services Officers will accompany you and your family in the administration of your healthcare plan during your international experience. Claims are reimbursed in over 140 currencies to the account of preference. Henner’s commitment to continually improve service includes client satisfaction surveys carried out on a regular basis to ensure maximized response to provide the best possible service to our clients.

With a well-established direct and worldwide network of over 39 000 of hospitals, clinics, diagnostic centers, physicians and other practitioners, your healthcare needs are served around the world. As a client of Henner you also have access to partner networks of healthcare providers such as in the USA via Aetna and Olympus Managed Healthcare and CVS Caremark. These agreements facilitate direct settlement arrangements and negotiated pricing when possible.

Online tools for JOHO clients mean that you are able to access information about your medical plan online, consult the Medical Network and partner networks, update personal information as well as consult your settlement notes.

As one of the leaders on the international market claims are consistently reimbursed within set processing times. Our proud client base is reinforced by renewed confidence in our service with over 50% of our clients being customers for over 10 years and a 95% satisfaction rate.

JOHO has grown into an international organization with the goal to set up a network of worldwide centers, dealing with international cooperation, personal development and travel. The main focuses of the organization are passing on knowledge, promoting international contacts and awareness and giving advice.

JOHO has appointed ALLIANZ as insurer of the ‘International Expat Insurance Package’ plan. With approximately 144,000 employees worldwide, the Allianz Group serves approximately 78 million customers in more than 70 countries. Allianz underwrites Life, Accident and Medical Coverage for expatriates, third country nationals and supranational populations.

MONDIAL ASSISTANCE is the worldwide leader in assistance, travel and customer services. They cover all areas of assistance for people, automobiles, travel and the home. Their top-quality assistance services are available 24 hours a day, 365 days a year – anywhere you might be around the world.

Our Services and Extended Network



Henner administration is ISO 9001 certified. This label guarantees the quality of administration services provided to you.

Simple and effective administration

Henner ensures that claims are reimbursed within 3 business days and that you receive your explanations of benefits by email within 2 business days. In case of emergency, a Guarantee of Payment can be delivered within 2 hours.

Local teams

Located across four continents (Singapore, Kenya, Tunisia, France, Portugal, USA), Henner client services will be contactable in the event of emergency 24/7. They will respond to your emails within 2 business days.

An integrated medical service

Our team of advisory physicians, pharmacists, and dentists process your health declaration, deliver letters of guarantee, and ensure a swift response to your needs.

Online services

Your dedicated and personal web space offers you the information and services you need. You can keep track of your reimbursements, follow your claims history, and download your policy information and various forms. You can locate healthcare professionals within our medical network and lodge your claims online.

myHenner APP

Download the myHenner APP to have access anywhere at any time to your Henner services. All useful information is now available at your fingertips.

Your Client Service Team



Highly qualified and multilingual staff are available to answer your requests regarding your coverage, Prior Agreement requests, reimbursement of medical expenses, invoices and any general administrative queries (ID card, etc.).

Our staff are highly knowledgeable in matters involving foreign social security and your healthcare plan and can provide assistance. The team can be contacted for emergencies 24/7.

Your dedicated Client Service Team is mentioned on your membership card.

However, all of our worldwide offices remain available to provide any assistance you may require.

Your international membership card

Your international membership card is sent upon completion of your enrolment. If an email address has been provided with your application, a temporary membership card will be sent to you by e-mail. The temporary card is valid **one month** from the date of issue. The actual membership card is sent to you with your member kit.

The membership card is used to:

- ▶ Provide proof of insurance coverage to hospitals and clinics worldwide
- ▶ Contact us and identify yourself

Please keep your card with you at all times

If you lose your card, please contact us by telephone, e-mail or fax and we will provide you with a new card as quickly as possible.

International medical network

A network of quality healthcare services across the globe

Immediately following subscription to the policy, you will have access to the Henner direct settlement network of healthcare professionals.

Over 49,000 Providers in 166 countries

Hospitals, medical centres, laboratories, radiology clinics, pharmacies, doctors and dentists are all

selected on the basis of strict criteria focusing on the quality of services provided, fair pricing, and acceptance of direct billing.

We facilitate your access to healthcare services and help you control healthcare costs: 98% of our medical Providers offer Outpatient direct settlement services.

Find out more about the Henner's Medical Network at www.henner.com

WHAT YOU SHOULD KNOW

Although we recommend the professionals in our Medical Network, you are free to choose your own hospitals and medical practitioners.



What to do in case of Hospitalisation

Henner provides beneficiaries with direct payment facilities in the case of hospitalisation (including childbirth).

✓ FOR EMERGENCY HOSPITALISATION

You must contact our Client Services Team as soon as possible, preferable by phone, so that Henner can send a guarantee or direct payments to the hospital. Contact details are shown on your membership card. They can be contacted 24 hours a day. Please provide:

- ▶ The name and full contact details of the medical institution concerned
- ▶ Your contact details
- ▶ If possible, the exact nature of the treatment and a breakdown of its expected cost
- ▶ If possible, the expected dates of hospital admission and discharge.

Henner will **immediately** send the confirmation of coverage to the hospital. Medical emergency treatments are never subject to the prior agreement procedure.

The emergency letter of guarantee is valid for 3 days. Please note that for prolongation of this letter, the hospital or medical provider must send us a prior agreement form for the rest of the stay.

- ✓ Please contact your Henner client service team at: **+33 1 55 62 52 14**

✓ FOR SCHEDULED HOSPITALISATION

You must complete and send in the “Prior Agreement Form – hospitalisation” **at least 15 days before hospitalisation is due to start**, including the following mandatory information:

- ▶ The name and full contact details of the medical institution concerned
- ▶ The exact nature of the treatment and a breakdown of its expected cost
- ▶ The expected dates of hospital admission and discharge.

After receiving the agreement of Henner’s Medical Department, the confirmation of coverage (**letter of guarantee**) will be sent directly to the institution concerned. A copy will be sent to your personal email address as it is stated in our records.

- ✓ Please contact your client service team at: **+33 1 55 62 52 14**

or by email: joho@henner.com

Assistance and Repatriation

The evacuation benefits are provided by Mondial Assistance (also called Allianz Assistance).

WHAT TO DO IF YOU NEED TO BE REPATRIATED?

Please contact your Henner client service team at: **+33 1 55 62 52 14**

The Henner client service team will put you in relation with the assistance provider, who will manage and organise the repatriation.

Please note that the assistance provider will ask for medical information and analyse the request as to ensure that you are “fit to fly”.

Henner will coordinate with the assistance provider and issue an emergency guarantee of payment when and where necessary.

Prior Agreement procedure

- ▶ Prior Agreement is required according to the table below:

Type of Expenses	Forms to use ¹
Scheduled Hospitalisation (including childbirth)	“Prior Agreement Application Hospitalisation”

¹This form is available and downloadable from your personal web space (see page 13)

Scheduled hospitalisation where the Prior Agreement procedure is not respected may lead to a co-payment for the insured.

Hospitalisation and procedures in case of emergency (accident or sudden and unexpected illness) are not subject to the prior agreement procedure.

- ▶ **How to Apply for Prior Agreement**

The prior agreement form must be completed and signed by the attending practitioner and should include a detailed description of the diagnosis, the nature of the care to be given and the estimate of costs.

The form must be sent as soon as possible and a 15 day period prior to the date scheduled for the beginning of treatment or the hospitalisation is recommended to process your file. Please send your request in an envelope marked confidential to:

Henner Medical Department
14 Boulevard du Général Leclerc
CS 20058
92527 Neuilly-sur-Seine Cedex - France
Fax: + 33 1 85 64 74 15
Email: medical@henner.com

The reply from the Henner Medical Board will be sent to your email address registered in our database (failing which to your postal address) within 5 days of receiving your file.



Our Medical Advisory Board consists of Advising Physicians (based in Paris, Tunis and Singapore), Dentists, Consultants in orthodontics, Nurses, Pharmacists and Medical Assistants.

Our Advising Physicians, selected for their international experience, can call upon a network of specialised consultants when deemed necessary. They are available to assist you and explain the reasons for their medical decisions.

The Board handles all contacts with the members or their attending Physician when additional information is requested or when clarification is needed regarding the condition of a patient. The medical team is focused on quality, making sure that you receive the right care at the right time.



Prior Agreements

The purpose of the Prior Agreement process is to facilitate, whenever necessary, the direct contact between our advising Physicians and your attending Physician, without encroaching upon their prerogatives and responsibility, with regards to the following aspects:

- ▶ Consistency between diagnosis and Treatment Plan
- ▶ Adequacy of the Treatment Plan for the identified pathology
- ▶ Sustainable medical Treatment and supplements to healthcare programs if need be
- ▶ Ensure that the prices proposed, even when high, are usual and customary for the country in which the care is given

The procedure, which requires that we request additional information from you or your attending practitioner in certain cases, has been set up with your interests in mind and can be useful in your discussions with the local Physicians and healthcare facilities.

Please note that scheduled treatments may not be covered if they do not comply with the international medical treatment standards.

WHAT YOU SHOULD KNOW

Hospitalisation and procedures in case of emergency (Accident or sudden and Unexpected Illness) are not subject to Prior Agreement procedures

The Prior Agreement form must be completed and signed by your treating Physician. The application must include :

- ▶ A detailed description of the diagnosis
- ▶ The nature of the care to be received and a cost estimate.

Prior Agreement is requested for all treatments on page 8, unless in case of emergency.

In an emergency, a temporary emergency agreement will be issued within 2 hours for the first 3 days of Hospitalisation. A medical report and a quote must be submitted within 3 days in order to enable the issuing of the final coverage agreement. Should the Prior Agreement procedure not be followed, refunding the care expenses may be limited or rejected.

Treatments subject to Prior Agreements

Hospitalisation or Maternity *

You or the selected Hospital must provide us with a Prior Agreement application at least **15 days before** the planned Hospitalisation date - except for emergencies.

In the event of an emergency, a temporary Emergency Guarantee of Payment will be issued within 2 hours for the first 3 days of Hospitalisation. A medical report and a quote must be submitted within 3 days in order to enable the issuing of the final Guarantee of Payment.

The Prior Agreement application must be sent to us within the 48 hours following admission to the Hospital, stating the urgent nature of the Hospitalisation.

After examination and agreement by the advisory doctor, a final Guarantee of Payment will be sent to the Hospital.

For all extensions of Hospitalisation, the Prior Agreement application must be renewed before the expiry of the approved period.

For all Hospital changes or unplanned transfers of medical or surgical services, a new Prior

Agreement application must be made within 48 hours following the change.

*For the Essential cover, Maternity costs are not covered. Please read your table of benefits carefully to verify your level of cover.

Where can you find the Prior Agreement Form?

The forms are available on your personal web-space at henner.com:

- ▶ Click on **Consult** and select **My Documents**
- ▶ Then click on **Demand Prior Agreement Application for Hospitalisation**
- ▶ Download the document and print the page that you need.

The form must be sent :

- ▶ by e-mail : medical@henner.com
or
- ▶ by fax at: **+ 33 1 85 64 74 15**

A reply from the Medical Advisory Board will be sent to your email address recorded in our database (failing this, to your postal address) **within 5 days** of receiving your file.

YOUR DOCUMENTS

Click on the documents you wish to download and/or print.

- GUIDELINES
- HEALTHCARE GUIDELINES
- FORMS
- REFUND APPLICATION FORM
- PRIOR AGREEMENT APPLICATION FOR HOSPITALIZATION
- JOHO_PRIOR AGREEMENT APPLICATION_HOSPITALISATION
 - ENGLISH (190.33KB) / FRENCH (1.2MB) / SPANISH (86.6KB)

Reimbursement of your medical expenses

All Claims are reimbursed according to the general and special conditions of the policy in place. Treatments must be performed by a duly authorized practitioner or physician.

- ▶ In order to obtain reimbursement as quickly as possible, please ensure you provide Henner with all of the documents listed below:

- ▶ **Original paid invoices.** Invoices can be sent by **post, upload your scanned copies online or via our mobile app**. Invoices should contain an explanation on diagnosis and treatment.
- ▶ **Medical prescriptions** (please make a copy of your prescription before providing it to a doctor/pharmacist)
- ▶ Original statement of any other healthcare system to which you may have subscribed, if applicable

Please ensure that your name and insured member number are provided with your claim

IMPORTANT

Claims for treatments undergone in the Netherlands do not need additional justification. Just provide us with the originals or scanned copies of your paid invoices.

Keep in mind that an incomplete file delays reimbursements. Please therefore provide us with all of the requested documents including your Henner ID number which you will find indicate on your insured member card and insurance certificate.

Please refer to the chapter [Online services](#) which explains how you can submit your claim via the myHenner APP and online.

For postal requests, please send your claims to:

Henner International Administration – UG14

14 Boulevard du Général Leclerc - CS 20058
92527 Neuilly-sur-Seine Cedex - France

If you haven't already provided this information, Henner requires the following elements when you submit your first reimbursement request:

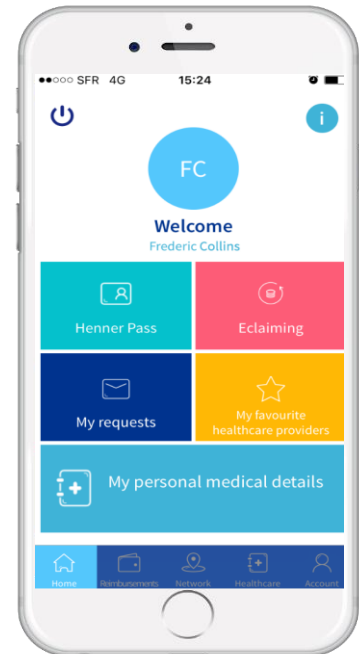
- ▶ **Your bank details** in order to carry out payments to your account via bank wire transfer:
 - name of the bank
 - full branch address
 - name of the account holder
 - telephone number of the account holder
 - full account number
 - Swift code (or BIC code)
 - currency of the account
 - IBAN code
- ▶ **Your email address:** to activate the option for email reception of your statements. The receipt of your statement by email enables you to access your claim records on the website www.henner.com



myHenner APP

All the information about your Henner healthcare contract in one useful application: myHenner. With myHenner, you can manage your healthcare contract with ease:

- ✓ Keep track of your [claims and payments](#)
- ✓ Create a new [e-claim](#) by taking a picture from your phone
- ✓ Send a request for [pre-approval](#)
- ✓ [Scan documents](#) with your phone's camera
- ✓ [Contact](#) the Client Services Team quickly with the app message box
- ✓ Show your doctor a digital version of your [Henner card](#)
- ✓ [Locate medical providers](#) anywhere in the world - including those providers within Henner's Medical Network
- ✓ [Access all useful documents](#): Reimbursement guidelines, FAQ and more,
- ✓ Save and update you and your family's [medical details and records](#) for easy access



myHenner is available on:



To log into the myHenner APP simply enter your login and password as described here below under the chapter :
your personal web space

Your personal web space

Step 1

Go to: <https://www.henner.com> and click on Connection – Insured member

Step 2

Enter your **login** and **password**, and log on

- ▶ **Login:** You can find your login identification number on the front of your insurance card (HENNER number)
- ▶ **Password:** When you first log on, please click on “First visit” and follow the instructions on the screen. You will receive your password via text message or email. For security reasons you will be asked to modify it.

Step 3

Click on **View or Modify Your Personal Details**

Step 4

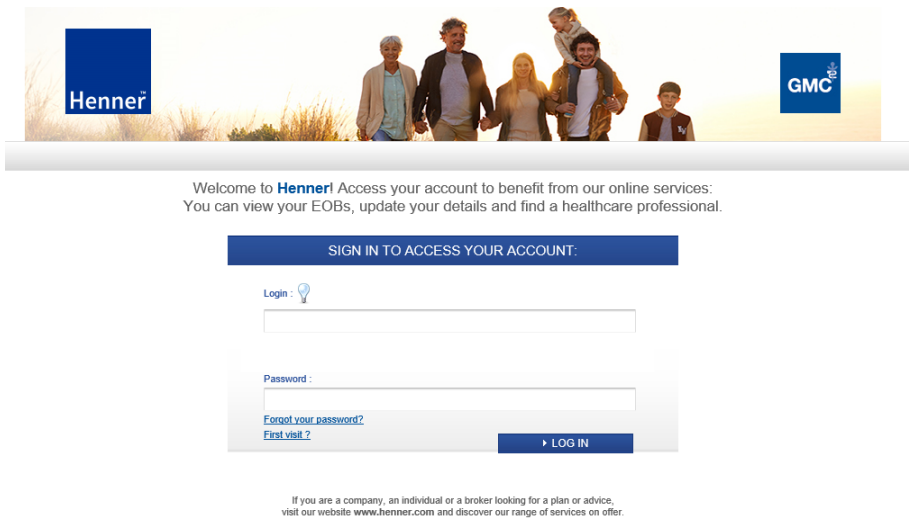
Browse the site and discover the different sections:

My Documents: access information on your coverage including your table of benefits and prior agreement documents.

My Personal Information: modify your contact details, personal data and bank details.

My Reimbursements: consult your reimbursement statements and status, manage your healthcare expenses.

Medical network: find a healthcare provider (Hospital, Clinic, Physician, Dentist...)



Welcome to **Henner!** Access your account to benefit from our online services:
You can view your EOBs, update your details and find a healthcare professional.

SIGN IN TO ACCESS YOUR ACCOUNT:

Login:

Password:

[Forgot your password?](#)
[First visit ?](#)

If you are a company, an individual or a broker looking for a plan or advice, visit our website www.henner.com and discover our range of services on offer.

Online services

E-claiming

In order to use this service, connect to our website www.henner.com and click on «Complete a reimbursement claim online ».

In certain cases, Henner may request that you provide original invoices.

Fill in the form in 4 steps:

1. Complete your personal information;
2. Indicate the amount of your expenses;
3. Upload the justificatory documents;
4. Send your request.

Supporting documents to be uploaded:

- ▶ Your original paid invoice;
- ▶ The reimbursement statement from your primary healthcare system;
- ▶ Medical prescriptions (for drugs, laboratory tests, x-rays etc.)

- ▶ The approval from our Medical Department (for treatments subject to Prior Agreement).

ATTENTION:

We recommend keeping the original documents at our disposal for 24 months as of the date of treatment. During this period, we might ask you to provide the original documents received by scan.

IMPORTANT

Please make sure that your bank details are up to date when submitting a claim. You can save and modify your bank details online.

Keep in mind that an incomplete file delays reimbursements. Please provide us with all of the requested documents.

Online services continued...

UPDATE YOUR CONTACT DETAILS

If you change your residential address, [you can update](#) your address under [Contact Details](#)

If your [marital status](#) (marriage, contract of civil union, divorce, etc.) or [family changes with the addition/termination of a dependent](#) (birth, death, etc.), please provide your Client Service Team with the following [information](#):

- ▶ New dependent's first and last names and date of birth
- ▶ Your ID number
- ▶ Effective date of the modification

and with the following [documents](#):

- ▶ New dependent: copy of the birth certificate
- ▶ Marriage, contract of civil union, cohabitation: invoices with both names

DOWNLOAD DOCUMENTS

- ▶ Prior Agreement form
- ▶ Explanation of Benefits
- ▶ Your Membership Guidelines
- ▶ Your General Conditions

CONSULT YOUR EXPLANATIONS OF BENEFITS (EOB)

You can access and check your reimbursement statements on your personal web-space.

We can also send you your EoB by e-mail (hard-copy statements are replaced by soft-copies that will also remain available on your personal web-space for two years).

PAY ONLINE BY CREDIT CARD

Enter your credit card details for secure online payment of premiums.

FIND OUT MORE ABOUT OUR MEDICAL NETWORK

Find healthcare professionals via MedNet, the HENNER - GMC International Medical Network website.

GIVE US YOUR FEEDBACK

In order to help us improve our services to you, we welcome any comments that you care to share with us.

Contact us

Your dedicated Client Service Team's contact details are mentioned on your international membership card. However, any of our worldwide offices below can give you the support you need.

Henner International Administration – CST 14

14 Boulevard du Général Leclerc - CS 20058
92527 Neuilly-sur-Seine Cedex - France

Tel: +33 1 55 62 52 14

Fax: +33 1 53 25 22 97

E-mail: joho@henner.com

Reception & Information from 8:00 to 18:00 from Monday to Friday

**For requests for urgent Hospitalisation, a hotline service is available
24/7**



Henner - Simplified private joint stock company - Insurance brokerage and Third Party Administration - Registered capital of € 8,212,500 - RCS Nanterre B 323 377 739 - VAT No. FR 48323377739 Brokerage license ORIAS No. 07.002.039 - Regulated by the ACPR - ISO 9001 certified - Headquarters: 14 bd du Général Leclerc 92200 Neuilly-sur-Seine - France - www.henner.com