



Provider network overview 2023





We have built a network of 75,000 medical facilities. Worldwide.

Euro-Center holds one of the best provider networks worldwide, covering all countries and territories in the world.

It is built on the skills and local know-how of local and international network management specialists. The network is flexible, dynamic and geared at servicing a diverse customer group with varying requirements.

Extensive worldwide provider network

Euro-Center's 11 regional offices and 24/7 medical assistance hubs cover all countries and territories worldwide

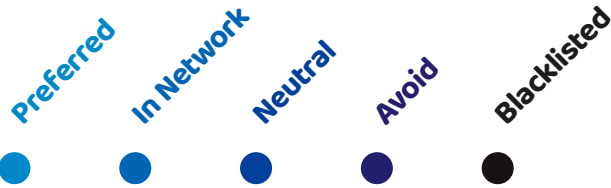
Global network built on local knowledge and experience. Multi-lingual local and international staff resulting in unique local solutions.

Network in numbers

Euro-Center uses an advanced custom-made database listing all providers

75,000 selected worldwide providers.
5,602 partner and preferred providers.
37,000 cashless service providers.
Case volume in 2022: 140,974.
80% of all payments went to approx. 1,500 partners and preferred providers.
In addition to medical providers, the network includes hotels, transport companies, local assistance services, tour operators, non-medical evacuation options, security companies etc.

Identification of the right provider



To ensure quality control, all medical providers are classified according to strict medical criteria, resulting in seamless cooperation, effective case management and customer satisfaction.

Euro-Center is not affiliated with any medical providers and is therefore objective when choosing appropriate providers, based on quality and cost considerations. This particularly applies to the selection of air ambulance (AA) and other transport providers, as well as the appropriate destinations.

Tailor-made networks

Tailor-made networks for companies in remote areas worldwide according to customer's specifications.
Tailor-made direct billing agreements with customer chosen specific providers.
Evacuation reports, specialised site visits and related services.

Cashless service worldwide

Our customers benefit from an extensive network of cashless service providers. Covered persons need not worry about cash payments – Euro-Center takes care of it.

Up front or ad hoc instant placement of guarantee of payment/verification of benefits at the providers in question. Direct billing agreements and "flash the card" options for covered persons.

A dynamic network in constant development

Site inspections are continuously undertaken, resulting in unparalleled insights and relationships. This includes also meetings with non-medical providers, such as drivers, embassies and local authorities; proving valuable in smooth case handling.

Ongoing desk and ad hoc case research by network development teams.
Questionnaires routinely sent to providers and quality checked.
Live updates in the EC case system allowing ECs global case coordinators 24/7 access to the latest local knowledge on providers.

Limited use of TPAs

Euro-Center endeavors not to use 3rd party TPAs unless in specific, limited circumstances.

Cost containment

Excellent cost containment outcomes achieved through the following tools:

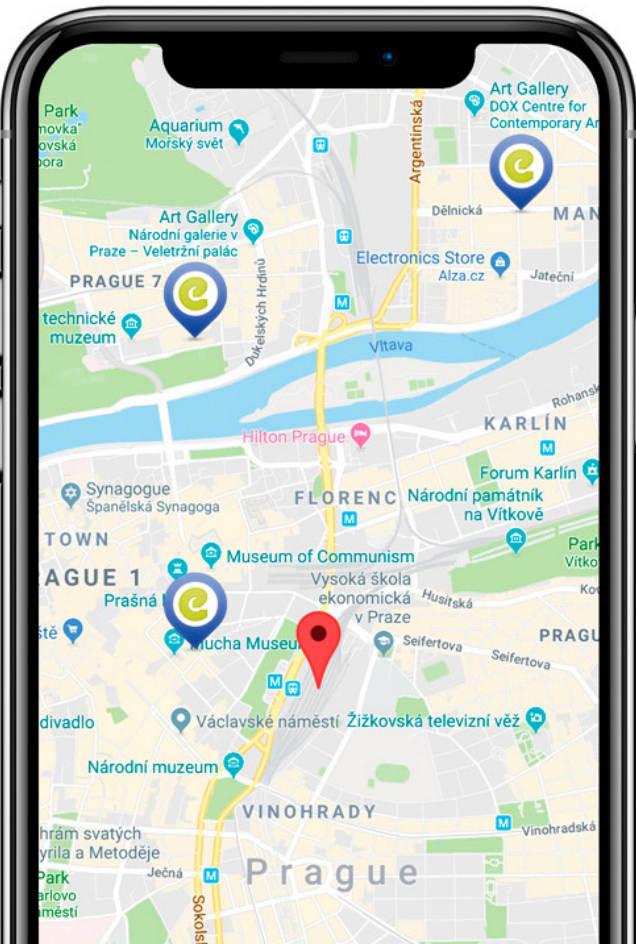
Documented cost containment achievements.
Volume rebates.
Negotiated contractual agreements.
Local Euro-Centers get local tariffs.
Claims and medical audits.
Prompt payment discounts.
Utilisation of bilateral health care agreements between countries.
Steerage of covered persons to preferred providers.
Local case management.

Year 2022 in numbers:

Number of Paid Invoices 150,103	Savings % 17 % and 42 % (in the US)	Number of Paid Providers
Total Payments €118,437,849	Total Savings €30,316,271	10,507



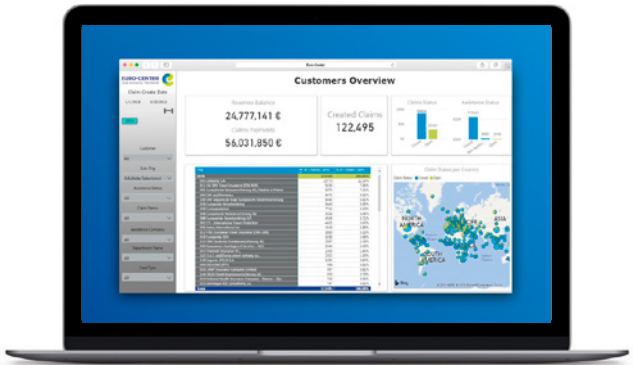
E-Solutions.



Mobile app provider network

Covered persons may be steered to Euro-Center selected providers via an app or web solution and provides the following information:

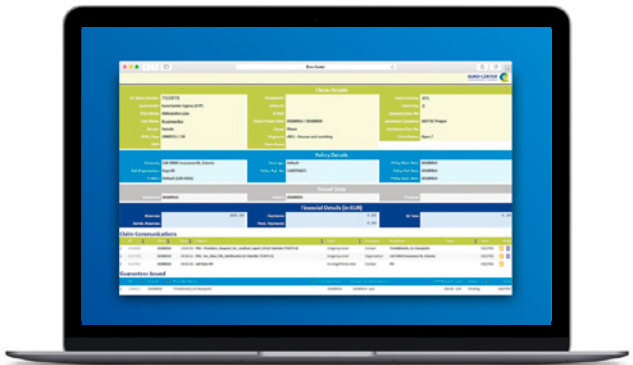
- Data derived from Euro-Center's worldwide provider network.
- Steerage ensures quality and cost containment.
- Provider search may be filtered by type of provider.
- Map search within given radius.
- Contact details of providers and/or assistance company.
- Standard package listing key cashless providers worldwide, or extended solutions.



Power BI reporting

Our clients are provided with extensive, user friendly statistics about cases and claims from a Cloud-based business analytic service.

Data include invoice/claims data, reserves, savings, type of cases/ diagnoses, geographical location, covered person's age, provider statistics and much more.
Accessible from any device and is updated in real time.



Globoweb

Globoweb is our online claims handling interface system. Customers benefit from access to the handling of their cases in real time.

It enables access to the assistance coordinators' case communication, case documents such as medical reports, guarantees of payments, invoices etc.

Total, preferred and cashless service providers.

Country	Preferred	Cashless	Total
Afghanistan	1	4	44
Albania	8	9	58
Algeria	6	19	38
American Samoa	1	1	3
Andorra	10	17	18
Angola	14	31	69
Anguilla	2	0	3
Antigua and Barbuda	1	3	7
Argentina	12	18	85
Armenia	1	6	8
Aruba	1	1	14
Australia	267	6089	6862
Austria	36	193	487
Azerbaijan	1	7	10
Bahamas	5	5	23
Bahrain	3	8	23
Bangladesh	2	5	48
Barbados	6	6	26
Belarus	3	26	30
Belgium	21	66	242
Belize	0	1	2
Benin	1	6	15
Bermuda	3	3	14
Bhutan	0	0	16
Bolivia	6	11	37
Bosnia and Herzegovina	2	14	55
Botswana	8	34	59
Brazil	198	382	1599
British Virgin Islands	1	1	3
Brunei	2	2	17
Bulgaria	21	59	120
Burkina Faso	3	6	17
Burma	13	23	123
Burundi	2	5	5
Cambodia	8	31	115
Cameroon	4	15	44
Canada	158	416	848
Cape Verde	11	21	44
Cayman Islands	1	1	8
Central African Republic	2	3	12
Chad	1	6	12
Chile	12	19	64
China	326	409	997
Christmas Island	0	1	1
Cocos (Keeling) Islands	0	1	1
Colombia	26	34	108
Comoros	1	1	5
Congo, Democratic Republic of	4	13	39
Congo, Republic of	2	4	13
Cook Islands	3	4	8
Costa Rica	15	18	107

Country	Preferred	Cashless	Total
Cote d'Ivoire	3	12	19
Croatia	19	63	140
Cuba	53	53	55
Cyprus	21	117	179
Czech Republic	37	132	256
Denmark	36	178	370
Djibouti	2	5	14
Dominica	2	2	4
Dominican Republic	16	30	97
Ecuador	4	8	48
Egypt	22	168	286
El Salvador	5	7	18
Equatorial Guinea	2	5	8
Eritrea	2	2	4
Estonia	6	14	30
Ethiopia	2	15	40
Falkland Islands (Islas Malvinas)	1	1	2
Faroe Islands	1	1	3
Fiji	11	33	50
Finland	23	175	238
France	286	1296	1539
French Guiana	0	0	1
French Polynesia	31	100	116
Gabon	3	5	26
Gambia	3	9	23
Georgia	3	21	25
Germany	92	2222	5775
Ghana	3	40	107
Gibraltar	1	4	7
Greece	83	354	571
Greenland	1	6	18
Grenada	1	3	4
Guadeloupe	1	1	3
Guam	1	4	9
Guatemala	3	4	24
Guernsey	0	8	10
Guinea	2	5	10
Guinea-Bissau	2	2	16
Guyana	0	0	1
Haiti	0	0	8
Honduras	2	5	13
Hong Kong	5	24	86
Hungary	5	22	86
Iceland	2	12	20
India	73	145	820
Indonesia	24	109	518
Iran	6	0	17
Iraq	6	8	91
Ireland	7	78	179
Isle of Man	0	4	4
Israel	12	55	87

Country	Preferred	Cashless	Total
Italy	141	671	817
Jamaica	3	7	26
Japan	101	389	949
Jersey	0	5	8
Jordan	5	13	27
Kazakhstan	18	24	27
Kenya	19	175	268
Kiribati	0	3	6
Korea, North	0	0	3
Korea, South	8	7	19
Kuwait	5	10	11
Kyrgyzstan	5	10	11
Laos	1	6	25
Latvia	9	35	60
Lebanon	4	5	24
Lesotho	1	7	21
Liberia	3	9	23
Libya	6	11	35
Liechtenstein	0	1	5
Lithuania	5	18	47
Luxembourg	3	11	42
Macau	3	4	5
Macedonia	3	5	18
Madagascar	2	7	22
Malawi	6	25	37
Malaysia	18	73	493
Maldives	1	3	57
Mali	3	5	25
Malta	11	21	25
Marshall Islands	1	3	6
Martinique	2	3	3
Mauritania	1	3	15
Mauritius	8	25	38
Mayotte	0	0	5
Mexico	100	134	462
Micronesia, Federated States of	0	1	7
Moldova	1	3	3
Monaco	3	10	12
Mongolia	2	3	5
Montenegro	13	24	71
Morocco	21	84	157
Mozambique	5	23	44
Namibia	12	165	221
Nauru	0	0	1
Nepal	7	26	155
Netherlands	11	122	365
Netherlands Antilles	3	7	7
New Caledonia	21	50	62
New Zealand	92	1097	1241
Nicaragua	1	4	12
Niger	2	4	9

Country	Preferred	Cashless	Total
Nigeria	14	56	135
Niue	2	2	3
Norfolk Island	0	1	1
Northern Mariana Islands	0	0	3
Norway	6	65	137
Oman	18	23	41
Pakistan	5	11	159
Palau	1	1	2
Palestine (Gaza Strip)	1	1	2
Palestine (West Bank)	1	2	7
Panama	6	18	34
Papua New Guinea	6	18	34
Paraguay	3	5	20
Peru	26	39	98
Philippines	25	55	480
Poland	38	110	313
Portugal	63	241	305
Puerto Rico	3	3	56
Qatar	5	13	39
Reunion	2	5	9
Romania	36	37	60
Russia	199	843	962
Rwanda	4	10	44
Saint Helena	0	0	1
Saint Kitts and Nevis	2	0	3
Saint Lucia	0	1	8
Saint Pierre and Miquelon	1	1	1
Saint Vincent and the Grenadines	0	1	5
Samoa	4	6	14
San Marino	1	1	1
Sao Tome and Principe	1	2	6
Saudi Arabia	5	3	55
Senegal	14	22	53
Serbia	14	36	109
Seychelles	1	7	17
Sierra Leone	2	7	19
Singapore	149	378	1680
Slovakia	7	34	92
Slovenia	2	17	23
Solomon Islands	1	3	7
Somalia	2	2	31
South Africa	562	1771	3393
South Sudan	2	6	16
Spain	533	1735	2239
Sri Lanka	8	17	102
Sudan	2	5	24
Suriname	1	0	3
Svalbard	1	0	3
Swaziland	3	13	20
Sweden	24	120	252
Switzerland	35	196	489

Country	Preferred	Cashless	Total
Syria	0	0	3
Taiwan	5	11	208
Tajikistan	3	4	4
Tanzania	18	57	112
Thailand	164	393	1611
Timor-Leste	1	2	29
Togo	2	8	28
Tonga	2	15	18
Trinidad and Tobago	2	3	9
Tunisia	14	64	103
Turkey	65	366	662
Turkmenistan	1	1	2
Turks and Caicos Islands	0	1	2
Tuvalu	0	1	2
Uganda	10	33	93
Ukraine	45	0	211
United Arab Emirates	110	214	369
United Kingdom	140	932	1399
United States	100000+ (PPO network)		
Uruguay	7	10	25
Uzbekistan	7	10	13
Vanuatu	9	19	27
Vatican City	0	0	0
Venezuela	3	6	17
Vietnam	25	62	180
Virgin Islands	2	2	27
Wallis and Futuna	0	2	2
Western Sahara	0	0	5
Yemen	2	2	22
Zambia	11	25	77
Zimbabwe	6	101	285

Notes

Cashless providers

This includes FTC (Flash the card) providers. EC can generally negotiate an ad hoc guarantee of payment as well, which means that the actual number of cashless providers is significantly higher.

*Total providers

Total providers include all partners, preferred, in network other, neutral, avoid and blacklisted providers. Many hospitals have multiple independent medical practitioners. Some Euro-Centers list these under the hospitals, and they do not appear in this table.

General

The data originates from Globo, January 2023. The network is updated daily.



**One partner,
complete solution.**

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EURO-CENTER
Local Assistance - Worldwide

