

# Local assistance
# – worldwide

euro-center.com

EURO-CENTER
Local Assistance - Worldwide

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# We make the world safer. Worldwide.

## 24/7 emergency medical assistance

## Claims handling

## Cost containment

## Cashless services

## Expatriate services

## Outsourced solutions

## Security services

## Remote on-site medical personnel services



# We make the world safer. Worldwide.

**Euro-Center is one of the world's leading companies in the fields of medical assistance, travel assistance and insurance claims handling. Since 2009, we have been part of the premier Munich Reinsurance Company; a multinational insurance group.**



Local
Euro-Center

Medical Assistance
Center

Euro-Center
Holding



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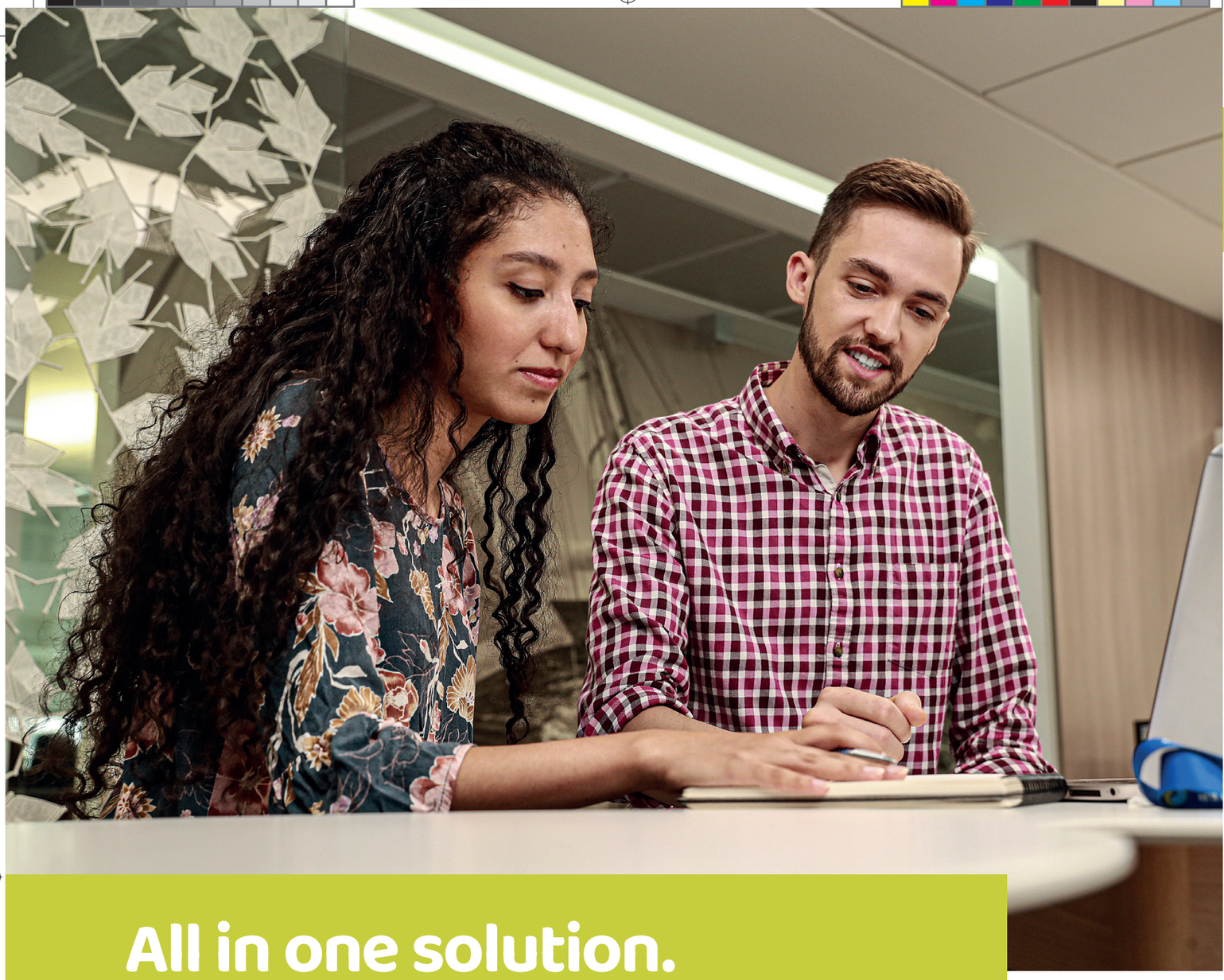
## Our clients benefit from a compelling suite of assistance solutions.

- Euro-Center is the only contractual partner
- All costs are invoiced centrally in EUR or USD
- International compliance comes as standard
- A 50+ year track record
- Local assistance and expertise
- A global provider network
- Round-the-clock worldwide assistance 365 days a year
- A single administrative flow
- A single route into our global network
- Full corporate assistance solutions
- Human touch and customer focus
- Specialist problem solvers
- Transparent and ethical
- Local language capabilities

Drawing on our close relationship with our European shareholder groups, Munich RE and ERGO, we ensure that each Euro-Center operates in a stable environment and meets all relevant European regulations and legal compliance requirements on data protection, audit control and transparency.



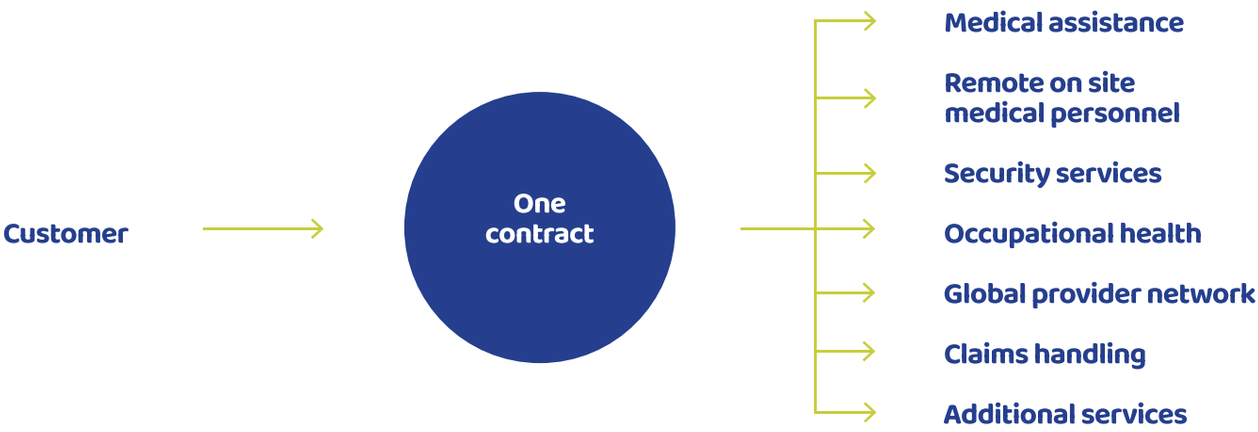
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# All in one solution.

Our customer centric, tailor-made solution enables our clients to select one or as many services they require to suit their needs. They do not need to select the entire services suite. They can also partner with only one entity, whilst still receiving global services from all the Euro-Centers on emergency medical assistance, all aspects of claims settlement, extensive cost containment, quality assurance and advanced reporting tools.

**One contract with Euro-Center is all you need to provide top quality services around the world – locally. No additional TPAs needed.**






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# Our clients.

## Travel and expatriate (IPMI) insurance companies

**Travel assistance and advice.**
**Multiple language platforms.**
**Claims handling and cost containment.**
**Outsourcing solutions of customer service and claims handling.**
**Country reports.**
**Associated services: psychological support and security solutions.**

Euro-Center has serviced its expatriate and travel insurance shareholder companies since 1971. Many companies in the Munich Re group, as well as multiple insurance companies from all over the world, have since benefited from our services. Our insurance clients list global players, as well as smaller companies. Dependent on their specific requirements, we provide emergency assistance via our 24/7 assistance hubs and chosen language platforms, travel assistance, claims handling, specialised expatriate services and associated services.

## Assistance companies

**Local advice and know-how.**
**Navigation to the best providers for quality and cost.**
**Case management support.**
**Local language skills.**
**Air Ambulance quotations.**
**Real time access to an interface of EC's case handling system.**

Assistance companies with their own 24/7 call centers enjoy direct access to our 11 Euro-Centers covering all regions around the globe and provide specialised know-how and local knowledge. Instead of working with multiple TPAs around the globe, they benefit from one seamless solution covering assistance and network in all countries and territories. Our assistance clients include global top five companies, as well as smaller boutique operations.

## All types of corporations

**Emergency assistance solutions.**
**Provider network app solution.**
**Provision of medical emergency response plans (MERPs).**
**Associated services: topside support and security solutions.**
**Expatriate & local employee support and advice.**
**Occupational health services.**

Companies who are self-insured or partly self-insured are provided full 24/7 medical assistance, local network access, cashless services, advice, and evacuation solutions. Various security services, remote onsite medical personnel solutions, and occupational health services may be chosen as add-ons.



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# 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

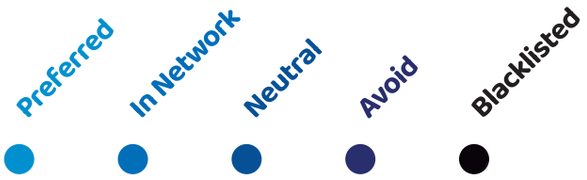
**Euro-Center uses an advanced custom-made database listing all providers**

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.



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## 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 cusomer satsifaction.

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



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# 24/7 Assistance.

**In unpredicted situations the access to instant advice and help from experts is vital. Euro-Center has three 24/7 assistance hubs worldwide with expert teams ready to assist people calling us.**

**Euro-Center's multilingual assistance experts are available 24/7. With broad international experience and backed up by our in-house teams of doctors and nurses, our assistance experts can help in a variety of situations where instant help is needed:**

Medical assistance
Ground and air transport
Travel assistance services
Repatriation of remains
Legal assistance
Security solutions
Psychological hotline services in multiple languages
Corporate assistance services
Transport of medication
Telemedicine

**24/7 spoken languages:**

English, German, French,
Spanish, Portuguese,
Slovak, Czech, Polish
Italian, Bulgarian,
Danish, Swedish, Finnish,
Ukranian, Russian, Thai.

Besides working with our in-house medical teams, our assistance experts are in close contact with their colleagues at Euro-Center's local offices. These offices maintain our regional medical networks and provide local knowledge. Combined with the assistance teams, this gives and unpresedented holistic approach to assistance both locally and worldwide.

Our 24/7 offices and our local offices worldwide work in the same case system. It ensures a seamless flow of information between all ECs and enables instant access to claims data and network information.



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# Local assistance.

**The Euro-Centers worldwide provide a local access point to advice, case management support and claims handling services to insured members (IPMI/expatriate, leisure) and self-insured corporates.**

## Local assistance and claims services include:

Local case managment
Coordination with 24/7 assitance hubs
Worldwide cashless solutions
Flash the card options
Welcome letters with network advice
Branded insurance cards
Claims and reimbursement processing
Fraud investigations

Swift advice from our dedicated staff at the local Euro-Center, combined with easy access to selected providers, makes the utilisation of the insurance scheme seamless for the insured member. In addition, we ensure improving steerage towards the most suitable providers, selected and vetted by Euro-Center.

## Claims handling:

Applying our local knowledge when processing claims at the local Euro-Center means that claims are assessed based on known local standards and customary pricing.

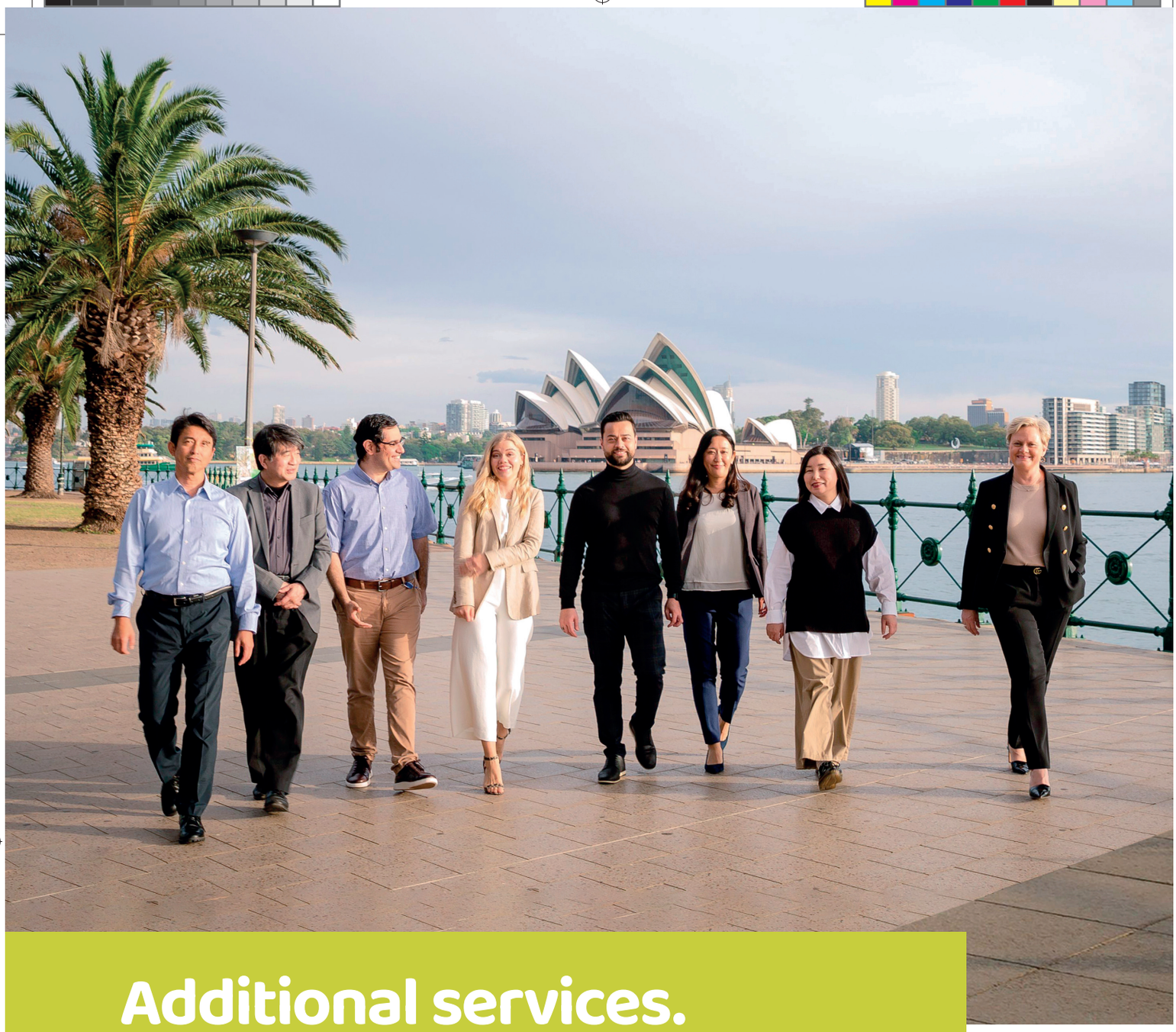
## Euro-Center's claims handling solution includes an end-to-end process:

Online claims submission: claims and associated documents can be subitted via a dedicated link, simplyfying and fast tracking reimburements.
Monitoring relevant excesses/deductibles/co-payments and maximum sums on behalf of the insurer directly in our claims handling system.
Payments made directly to the covered person.

The local Euro-Center can also assist insurers and corporate clients with in-depth reports regarding local health-care, medical preparedness plans and evacuation solutions.



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# Additional services.

## Security services

**Security services are closely tied in with our medical assistance services and global provider network.**

In a world challenged with security threats and increasing travel to global hot-spots, individuals and companies require comprehensive and effective security protection.

Euro-Center offers the full package of security services worldwide through renowned security companies.

**These services include:**

Security advice, alerts and information services
Provision of security services in active case handling where required
Travel risk management
Travel tracking
Crisis management: extraction, K&R, terrorism, cyber security etc.
Global executive protection
Onsite or offsite security training



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## Outsourcing services

### Claims hub and customer service call center solutions

Euro-Center has offices in locations that are internationally renowned for global call centers and outsourced customer service solutions; such as e.g. in Cape Town, Bangkok and São Paulo. Several of our customers utilise the outsourcing options within our company and benefit from the vast array of languages and high quality of staffing solutions available for this kind of work.

Our cloud based telephone systems and IT systems make the transfer of calls between our clients' and our phone lines seamless.

**Services:**

Customer service call center.
Claims handling services: simple and complex.
24/7 overflow call taking.
White labelling solutions.
Multiple languages available, including English, German, Swedish, Danish, French and Italian.
No time difference for European customers (Cape Town), Asian clients (Bangkok), etc.
Availability of qualified and experienced employees, enabling fast implementation of even large outsourcing projects.
As a provider to leading European insurance companies, we are fully compliant with EU GDPR and data protection regulations, globally.

## Occupational health services

Euro-Center offers occupational health services in-house and through close cooperation between medical teams and our extensive network of occupational health providers globally.

Euro-Center coordinates and arranges health check assessments (pre-deployment, exit medicals, fit for duty etc.), specialised employment health checks and vaccination drives (travel-, Covid- and other regional vaccination support) for our clients anywhere in the world.

## Remote on-site medical personnel services

### We can source medical personnel and equipment, and provide a simple one-stop solution in close cooperation with selected partners.

Euro-Center offers topside support for corporate clients from many industries, including mining, off shore sites/vessels, renewable energy, remote construction, engineering etc. We can source medical personnel and equipment, and provide a simple one-stop solution in close cooperation with selected partners.

Our partners are selected according to previous experience from the country in question, local pricing and knowledge, local compliance, accreditation and liability.

**Services:**

Risk assessments and MERPs
Placement of credentialed medical personnel
Provision of equipment, clinics and transport solutions
Associated occupational health services
Tailor-made solutions



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# We speak your language.

**Based in key locations around the world, our offices are manned by multilingual staff that speak 40+ languages.**

## Medical Assistance Centers.

### Euro-Center Prague

**Office hours: 24/7/365**

Euro-Center Prague s.r.o
Křižíkova 36a
186 00 Praha 8 - Karlín
Czech Republic

T: +420 221 860 619
E: help@euro-center.com
Fax: +420 221 860 600
General manager: Marija Magdicova

### Euro-Center Helsinki

**Office hours: 24/7/365**

EMA Finland Oy
Nuijamiestentie 3 C
00400 Helsinki
Finland

T: +358 9 431 501 12
E: helsinki@euro-center.com
Business director:
Dr Jaana Suhonen

### Euro-Center Bangkok

**Office hours: 24/7/365**

Euro-Center (Thailand)
Co., Ltd.
188 Spring Tower Building,
22nd Floor Phayathai Road
Ratchatewi District
Bangkok 10400
Thailand

T: +66 (0) 2569 0229
E: bangkok@euro-center.com
fax: +66 (0) 25 69 00 91
Regional general manager Asia:
Roland Hohmann



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# Local Euro-Centers.

## Euro-Center Florida

Euro-Center USA, Inc.
7951 Southwest 6th Street,
Ste 308 Plantation,
FL 33324
USA

T: +1 212 265 8522
Tollfree: +1 800 844 3876
E: florida@euro-center.com
fax: +1 212 202 7527
Regional general manager Americas: Aline Estrella

Outside office hours calls are answered by Euro-Center's global 24/7 assistance hubs

## Euro-Center Mallorca

Euro-Center, S.A.
– Mallorca
Avda. Antonio Maura, 22
07012 Palma de Mallorca
Spain

T: + 34 971 72 60 03
E: mallorca@euro-center.com
Fax: + 34 971 72 26 16
General manager: Hanne Stender

Outside office hours calls are answered by Euro-Center's global 24/7 assistance hubs

## Euro-Center São Paulo

Euro-Center Ltda.
Rua Augusta 1598,
Conjunto 33
Cerqueira César
São Paulo, CEP: 01304-001,
Brazil

T: +55 11 3508-5000
E: latinamerica@euro-center.com
Regional general manager of Americas: Aline Estrella

Outside office hours calls are answered by Euro-Center's global 24/7 assistance hubs

## Euro-Center Sydney

Euro-Center Sydney Pty Ltd
Suite 2, Level 8, South Tower
Chatswood Central
1-5 Railway Street
Chatswood NSW 2067
Sydney,
Australia

T: +61 2 8274 5700
E: sydney@euro-center.com
Fax: +61 2 9884 9947
General manager: Bodil Fricke

Outside office hours calls are answered by Euro-Center's global 24/7 assistance hubs

## Euro-Center Bangkok

Euro-Center (Thailand)
Co. Ltd.
188 Spring Tower Building,
22nd Floor
Phayathai Road
Ratchatewi District
Bangkok 10400 ,
Thailand

Network and claims department
T: +66 (0) 2569 0229
E: bangkok@euro-center.com
fax: +66 (0) 25 69 00 91
Regional general manager Asia: Roland Hohmann

Outside office hours calls are answered by Euro-Center's global 24/7 assistance hubs

## Euro-Center Istanbul

Euro-Center Yerel
Yardim Hizmetleri Ltd.
Fulya Mahallesi Büyükdere
Caddesi Quasar Plaza
No:76 Kat:13 Daire No:188
PK:34394, Şişli, Istanbul,
Turkey

T: +90 212 922 0922
E: istanbul@euro-center.com
Regional operations manager: Sibel Özkan

Outside office hours calls are answered by Euro-Center's global 24/7 assistance hubs

## Euro-Center Cape Town

Euro-Center Cape Town
(Pty) Ltd.
The Terraces
Corner Bree and
Waterkant Street, Suite 2,
1st floor, Cape Town 8001,
South Africa

T: +27 21 440 9999
E: capetown@euro-center.com
General manager: Hanne Bodil Smit

Outside office hours calls are answered by Euro-Center's global 24/7 assistance hubs

## Euro-Center Larnaca

Euro-Center (Cyprus)
Limited
12 Nikodemou Mylona Street
1st floor, 6050,
Larnaca,
Cyprus

T: +357-24 65 9860
E: cyprus@euro-center.com
Regional manager Mediterranean and Middle East: Maria Coul

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## Euro-Center Beijing

Euro-Center ERGO
Consulting Limited
Room 1101 B, Shun Tak Tower
(Xinde Jinghui Center)
Bulding 11,
No. 1 Xiangheyuan Street, Dongcheng District,
CN- 100028 Beijing,
China

T: +86 10 8455 9500
E: beijing@euro-center.com
Regional general manager Asia: Roland Hohmann

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## Euro-Center Czech Republic

Euro-Center Prague s.r.o
Křižíkova 36a
186 00 Praha 8 - Karlín
Czech Republic

Network and claims department
T: +420 221 860 630
E: czechrepublic@euro-center.com
Head of claims and network: Chacik Gevorkjan

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# One partner,
# complete solution.

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Local Assistance - Worldwide

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