



**MEDICAL  
PLAN**

**Henner™**

# **MEMBERSHIP GUIDE**



**WORLDWIDE COVER**



## HENNER

**Henner Portugal –**

**International Administration**

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Website: [www.henner.com](http://www.henner.com)

## YOUR CONTACTS

Your main office of contact is mentioned on the first page of this membership guideline.

A qualified, multi-lingual staff is at your disposal to answer any of your requests regarding coverage, prior agreement or reimbursement of medical expenses.

Your contacts are knowledgeable in matters involving foreign social security and health care plan and can provide assistance for your particular needs.

For any request for information, please have your Henner ID Number ready.

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- ▶ Reception and information non-stop from 8:00 am to 6:00 pm (local time)
  - ▶ Around the clock service for urgent hospitalisation: 24/7, 365 days per year
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# CONTENTS

<b>1</b>	<b>DETAILS OF YOUR CONTRACT.....</b>	<b>4</b>
	WHAT IS THE EXTENT OF THE COVERAGE?.....	4
	HOW LONG DOES THE COVERAGE LAST? .....	4
<b>2</b>	<b>HENNER'S INTERNET SERVICES .....</b>	<b>5</b>
	MYHENNER APP .....	5
	THE WEBSITE WWW.HENNER.COM .....	6
	HENNER MEDICAL NETWORK .....	7
<b>3</b>	<b>WHAT TO DO IN THE EVENT OF AN EMERGENCY?.....</b>	<b>8</b>
	WHAT TO DO IN THE EVENT OF HOSPITALISATION .....	8
	ASSISTANCE & REPATRIATION .....	9
<b>4</b>	<b>MEDICAL CARE IN THE USA.....</b>	<b>9</b>
<b>5</b>	<b>PRIOR AGREEMENT PROCEDURE.....</b>	<b>10</b>
	TREATMENTS REQUIRING PRIOR AGREEMENT .....	11
	HOW TO APPLY FOR PRIOR AGREEMENT .....	11
<b>6</b>	<b>REIMBURSEMENT OF YOUR MEDICAL EXPENSES.....</b>	<b>11</b>
	HOW TO GET REIMBURSED .....	12
<b>7</b>	<b>LIFE &amp; DISABILITY COVER.....</b>	<b>13</b>

## What is the extent of the coverage?

Your medical expenses are reimbursed within the limits of the table of benefits provided they have been incurred during the period covered under the medical plan, within the zone of coverage and do not fall within the list of exclusions.

Medical expenses are defined as expenses relating to treatment:

- ▶ Dispensed by a duly authorised physician and provided in a locally licensed hospital, medical facility or institution (public or private).
- ▶ Prescribed by a duly authorised physician authorised to prescribe and practice medicine as he/she is locally licensed.

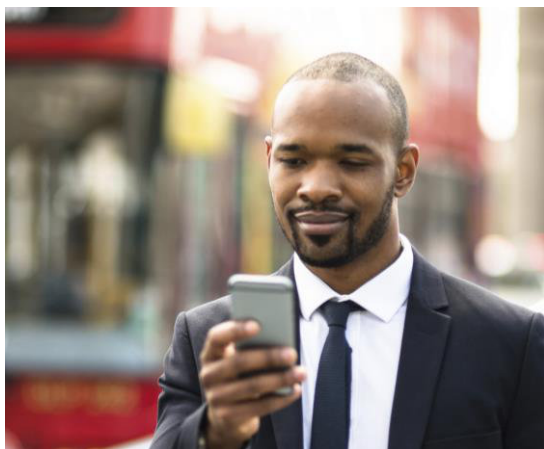


For medical expenses incurred in a hospital facility, the hospital must be a public or private institution, and in the latter case, the facility must be properly accredited.

Medical expenses which are clearly unreasonable or unusual may be subject to restricted coverage. The unreasonable or unusual nature is assessed on the basis of the practice prevalent for expatriates in the country of care.



## How long does the coverage last?



### » Coverage will terminate :

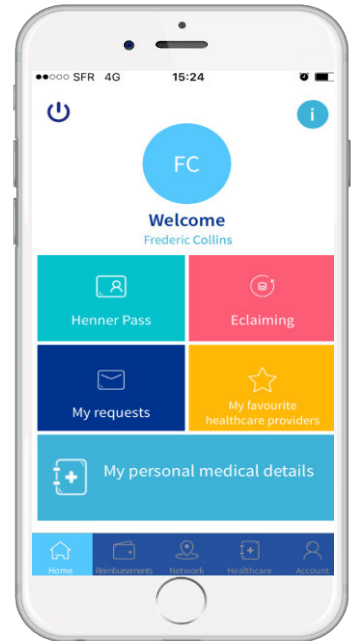
- ▶ The benefits have no limitation of age (Lifetime). All new members can join the plan before the last day of his/her 70th birthday
- ▶ On the date at which you no longer fall under the category of insured
- ▶ On the date of termination of the policy
- ▶ On the date of death of the insured person

## 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**

# The website [www.henner.com](http://www.henner.com)

## »» Connection

On arriving at the [www.henner.com](http://www.henner.com) home page, please enter:

- ▶ **your login: this is the ID which has been communicated to you.**
- ▶ **your password**



Bienvenue sur **Henner**. Accédez à votre espace client et bénéficiez de nos services en ligne : consulter vos décomptes, modifier vos coordonnées, trouver un professionnel de soins...

POUR ACCÉDER À VOTRE COMPTE, AUTHENTIFIEZ-VOUS :

Identifiant Internet :

Mot de passe :

[Mot de passe oublié ?](#)  
[Première connexion ?](#)

SE CONNECTER

## »» Further Internet services

- ▶ **Access to medical network:** find a healthcare professional via the Henner Medical Network and check whether the provider accepts direct billing for in-/outpatient care.
- ▶ **Consult your reimbursement statements:** you can view and download your latest statements issued for you and your family on our website. The database is updated daily and goes back two years.
- ▶ **Consult and/or print:** the «Henner refund form», the «Prior agreement forms», your coverage.
- ▶ **Change your personal information:** address, bank account details, email address.
- ▶ **Find the address and telephone number of your Client Services Unit** in your contacts.
- ▶ Send us your suggestions

### First visit?

#### During your first log on:

- 1- Click on the link « First Visit»
- 2- Enter your Identification which has been communicated to you
- 3- Choose if you prefer receiving your password either by email or by text message on your mobile phone
- 4- For safety reasons, you will be requested to personalise your password for future connections

## Henner Medical Network



To facilitate access to care, particularly regarding healthcare expenses, Henner provides its members with a network of institutions and practitioners under agreements that usually include:

- ▶ **Predetermined rates with healthcare providers**
- ▶ **Arrangements to settle invoices directly: direct settlement of expenses covered by the policy**
- ▶ **Medical cooperation: exchange of information with Henner Medical Advisory Board when prior agreement requests are made**

Our network agreements provide optimised conditions within the healthcare facilities and a close medical follow-up to our members. This is done in coordination with our medical advisory board.



### **THINK ABOUT IT!**

**The number of healthcare providers and countries covered is expanding all the time.**

**Visit the website regularly to find providers who offer this service.**

## What to do in the event of hospitalisation

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

### »» For emergency hospitalisation

In the case of a medical emergency, treatments are never subject to the prior agreement procedure

You must contact our Client Services Officers as soon as possible, so that Henner can send a guarantee of direct payment to the hospital. Contact details of the team are shown on the first page of this membership guideline. They can be contacted 24 hours a day. Please provide:

- ▶ the name and full contact details of the healthcare facility
- ▶ your contact details
- ▶ if available: the exact nature of the care to be provided and the itemised provisional costs of such care
- ▶ if available: the admission and discharge dates anticipated by the hospital

Henner will immediately send the guarantee of direct payment to the healthcare facility

### »» For scheduled hospitalisation

The "Prior agreement form – Hospitalisation" must be sent to the Henner Medical Department no later than 15 days prior to the date scheduled for the hospitalisation. The prior agreement application must indicate:

- ▶ the name, address and telephone number of the healthcare facility
- ▶ the exact nature of the care to be provided and the itemised provisional costs of such care
- ▶ the admission and discharge dates anticipated by the hospital

After the approval of Henner's Medical Department, the confirmation of coverage (letter of guarantee) will be sent directly to the healthcare facility.

┌ A copy will be sent to your personal email address registered in our database. ┐



## Assistance & Repatriation

➤➤ When calling Henner, please provide the following information:

- Your Henner ID number or policy number and the name of the insured member;
- Name, address, email and phone number if the healthcare facility;
- Patient/ contact person details.

Henner will immediately transfer the call to the assistance provider.  
An emergency guarantee of payment will be issued if required (as described under “emergency hospitalisation”).

In the event assistance and/ or repatriation is required, it is imperative to call Henner at:  
**+351 218 290 397**

## 4

## MEDICAL CARE IN THE USA

If you are an expatriate in the USA or you require urgent medical care while traveling in the USA, please follow this procedure:

### How to find a healthcare professional



**Global Excel contact details:**

Toll Free: +1 866 936 1225  
777 Brickell Avenue, Suite 410  
Miami, FL 33131

[hennergroupp.globalexcel.com](http://hennergroupp.globalexcel.com)

**IMPORTANT:** When contacting Olympus, please provide them with your personal Henner ID number, which will allow them to identify you.

The medical network in the USA is jointly provided by **Global Excel - Aetna**. All direct billing and administration is carried out by **Global Excel**, therefore always mention and contact **Global Excel** when you seek treatment in the USA or Canada.

We ask all our insured members in the USA and Canada to contact **Global Excel** directly for hospitalisations, outpatient direct settlement and for locating a suitable local medical provider.

Their contact details are also available via the **MyHenner App** – the details are either on your HennerPass or when searching for medical providers in the USA.

## Treatments requiring prior agreement

For some treatments prior agreement is mandatory.

### » What is the purpose of the prior agreement?

In the event of a planned (i.e. non-emergency) treatment, the purpose of the prior agreement is to facilitate, whenever necessary, the direct contact between our advising physicians and your attending physician, without encroaching upon his prerogatives and his responsibility, with regard to the following aspects:

- ▶ consistency between diagnosis and treatment plan
- ▶ adequate treatment plan for the identified pathology
- ▶ if necessary, follow up on the procedures carried out with further treatment programs
- ▶ prices: make sure that the prices given, even when high, are usual and customary for the country in which the care is given

This procedure, which in some cases may lead us to ask you for additional information, was introduced in the best interest of our members and to provide support for you in your dealings with local practitioners and healthcare institutions. It can result in a refusal to cover treatment and/or care if they do not comply with established scientific data.

Our advising physicians are chosen for their international experience and can call upon a network of specialised consultants as necessary. They are always available to help guide you and to explain the reasons for any medical advice that has been given.

### » Which expenses are subject to prior agreement?

TYPE OF EXPENSES	PRIOR AGREEMENT	FORMS TO USE <sup>(1)</sup>
▶ Scheduled Hospitalisation (including childbirth)	<b>Mandatory*</b>	"Prior Agreement Application for Hospitalisation"
▶ Dental prostheses, including implants	<b>Mandatory*</b>	"Prior Agreement Application Dental Care"
▶ Treatment given in series (Chiropractor, homeopath, osteopath, acupuncturist etc.) whenever 5 or more sessions prescribed	<b>Mandatory*</b>	"Prior Agreement Application Series of procedures and Prostheses"

(\*) These forms can be downloaded in pdf format from [www.henner.com](http://www.henner.com)

**DID  
YOU  
KNOW** ?

**In the event of a medical emergency, treatments are never subject to the prior agreement procedure**



## How to apply for prior agreement

The prior agreement form, signed by your practitioner (or an equivalent document containing the same information), must include a detailed quote and specify the diagnosis and the nature of the treatments to be carried out.

The form must be sent no less than 15 days prior to the date scheduled for the beginning of the treatment or the hospitalisation, by email to:

**Henner Medical Department**  
14 boulevard du Général  
Leclerc  
CS 20058  
92527 Neuilly-sur-Seine Cedex  
[medical@henner.com](mailto:medical@henner.com)



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

## 6

## REIMBURSEMENT OF YOUR MEDICAL EXPENSES

### How to get reimbursed

**Reimbursement requests should be submitted as soon as possible after treatment.**

#### » How to prepare your request for reimbursement?

In order to obtain your reimbursement as quickly as possible, please provide all the documents listed below:

- Medical prescriptions
- Itemised paid invoices: we accept scanned copies transmitted on-line or by email. In this case, we ask you to keep the originals available for us to consult for 24 months from the date of the treatment. During this period we may ask you to send us these originals and if you fail to do so it may affect your claim
- Statement of any other healthcare system to which you may have subscribed, if applicable
- Agreement from the Henner Medical Department for treatments subject to prior agreement

**DID  
YOU  
KNOW ?**

We need the following information when you submit your first reimbursement request:

► **Your full banking details so that we can carry out payments to your bank account:**

- Bank name;
- Full branch address;
- Name of account holder;
- Full account number;
- Currency of the account;
- Swift code (or BIC);
- IBAN if you have an account in Europe or in other relevant countries .... Otherwise, the branch code;
- Phone number of account holder.

► **Your email address to activate the option of receiving your claim statements electronically (this option also allows you to track your reimbursements via our website [www.henner.com](http://www.henner.com))**

## »» How to submit your claim?

### Online via our website

This online claim tool allows you:

- ▶ To claim a reimbursement by following four quick and easy steps
- ▶ To avoid postal delivery expenses
- ▶ To keep track of your reimbursement in real time

### Via the myHenner APP

To claim for reimbursement by taking a photo with your phone and submitting the claim via the myHenner application.

### By post

Please send your claims by post to the Henner office in charge of your contract. The postal address is indicated on the second page of this document.

## »» The processing of your medical expenses

Medical expenses are always reimbursed in a convertible currency. If the currency of your bank account is different from the currency of the medical invoice, the conversion will be made based on the exchange rate applicable on the day of the claim's processing.

For international transfers, we recommend that you group your reimbursement claims.

### THINK ABOUT IT!

Keep in mind that incomplete files will delay reimbursement. Please provide us with all of the requested documents including your Henner ID number.

### How to claim online?

**Log onto our website [www.henner.com](http://www.henner.com) and click on "Online Services" – "Create a reimbursement claim online. Then follow the four steps to fill in the form:**

The screenshot shows the Henner website's online claim form. At the top, there are tabs for 'MY ACCOUNT' and 'ONLINE SERVICES'. Below the tabs, a message says 'Welcome MEMBER TEST to your online account' with a 'LOG OFF' button. The main heading is 'COMPLETE A CLAIM FORM ONLINE'. Below this is a section titled 'HOW DOES IT WORK?' with a dropdown arrow. A progress bar shows four steps: 'MEMBER INFORMATION' (selected), 'INVOICES DETAILS', 'ATTACH SUPPORTING DOCS', and 'SUBMIT REQUEST'. The 'MEMBER INFORMATION' step is expanded, showing a form with fields for 'Full name' (pre-filled with 'MEMBER TEST'), 'ID number' (pre-filled with '2459566'), 'Phone number', and 'Your email address' (pre-filled with 'test@henner.fr'). A 'NEXT' button is at the bottom right of the form. A note at the bottom left says '\* required fields'.

- 1** Confirm your personal details in the pre-filled form;
- 2** –For each invoice, specify the beneficiary (ies) of the treatment given, the country where it was given, and the amount and the currency of the invoice.
- 3** –Attach all your documents, including itemised and paid invoices, medical prescriptions.
- 4** –Send your claim

#### IMPORTANT:

Scanned documents must be legible. The information must not be obscured, and there must be no changes made to the invoices.



For legal reasons, remember to keep the original versions of any documents you scan for at least 24 months from the date of treatment.



For life and disability, please send all documents to your Employer/Manager who will settle the claims directly. The employer/manager will send the claims directly to:

➤➤ To : [claims@anker.nl](mailto:claims@anker.nl)

Contact: Claims Department Anker Verzekeringen NV

Address: Paterswoldseweg 812 P.O BOX 8002, NL9702 KA, Groningen

Tel: +31 50 52 09 779

Cc: [claims@wycc-insurance.com](mailto:claims@wycc-insurance.com)

Insured member who may be entitled to sick leave pay or possible disability benefit must contact their employer /manager within the 2 working days after the day of occurrence (preferable the same day).

Please provide the following:

**Documents:**

- ▶ Anker policy n°
- ▶ Brief description of the nature of the claims
- ▶ Date of the accident/ date of death or disability (if different)
- ▶ Nature of sickness or cause of accident
- ▶ Date of recovery time in case of temporary disability
- ▶ Contact details patient and treating doctor

**Member's information:**

- ▶ Name, date of birth, rank and vessel of the insured person
- ▶ Copy of the passport
- ▶ Copy of employment agreement
- ▶ Copy of medical certificate
- ▶ Copy of certificate (death, permanent disability or temporary disability)
- ▶ Bank details "employer" (IBAN, etc) for payment of the indemnity



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