

# Cared for like you're at home

International health  
insurance for expats

PassportCard



In partnership with



Allianz  Partners

---

**New language. New culture. And a new way to get the best health insurance.**

**With us you are never out of pocket paying for medical costs, as we'll put the money straight onto your PassportCard. That means no out-of-pocket payments or tiresomely long claim times. It's the way it should be.**

**PassportCard, a better way to acquire health insurance for anyone moving abroad.**

Moving to another country is one of the most exciting things you can do. But for most of us, knowing we can still access familiar, comfortable health insurance is crucial to settling and relaxing into a new lifestyle.

We have plans to cover everyone from individuals to families to businesses.

We cover doctor visits, emergencies and much more, including our 24-hour customer service and 24/7 on-call medical advice in German based on our global telemedicine providers network, you can talk and consult with a German doctor from the comfort of your home. And, most importantly, we provide you with a card which makes paying for treatment and prescriptions fast, seamless and super-convenient.

So you can get on with enjoying your new life with total peace of mind, and the care you need.

PassportCard is part of the White Mountains Group, a leader in the insurance industry, operates in over 150 countries, providing both travel and international health insurance and serving over 2.2 million customers a year.



---

# How it works

If you need to see a doctor, just call us or use your Assist app. Load sufficient money straight onto your PassportCard. Then you can just use the card to pay the doctor.<sup>1</sup>

You can pay with the card for: doctor visits, purchasing prescription medications, laboratory tests, imaging and emergency room visits.

No out-of-pocket payments, no paperwork, or long claims processing, it's that simple!

## How to load the card:

### 1. Call us

Before your medical appointment you can call us 24/7 or use the Assist app.

### 2. Load the card

We will load the card with sufficient funds.

### 3. Swipe to pay

Just swipe the card like a normal debit card to pay the doctor and you're done.

<sup>1</sup> Please note for the USA: Cover plans for the USA include co-pay mechanism and do not include the use of the PassportCard within the USA.



---

# Why PassportCard?

---

## See the doctor of your choice

With PassportCard, you're not limited to a shortlist of recommended doctors. In fact, if a doctor accepts Mastercard they'll accept you. So while we'll certainly suggest local doctors who will be able to help, you're free to go wherever you feel most comfortable. Or wherever is most convenient.

---

## No paperwork, no hassle

If you're unwell or have an accident, the last thing you need is a load of paperwork to fill out. We trust you to tell us what you need, and you can trust us to sort everything out straight away. And, best of all, instead of having to pay upfront yourself and then claim it back, you can pay the doctor with your PassportCard.

---

## Medical insurance 24/7

It doesn't matter where you go or how the local medical system works, we are available 24/7 via WhatsApp, chat on our website, phone and email. If you're with PassportCard, you'll get treated the same way as you would at home. And it doesn't matter how complex your claim or how urgent the care – we'll always find a way to help.

---

## Access instant help, day or night

Need to book an appointment as part of ongoing treatment? Lost your prescription? Starting a family? Whether your medical needs are new or existing, we're here to help, instantly. You can also consult with an experienced German medical team on a wide range of medical issues from the comfort of your home.

Think of us like a safety net, allowing you to get on with enjoying your new home without a second thought. We are here to answer any of your questions 24/7 in German, English, Spanish, French and more.

# Our Products

## COMPACT

If you only need the basics: hospitalization & inpatient care with limited outpatient care.

- Emergency dental treatments
- Prescribed medicines and drugs for outpatients (limited)
- Hospital accommodation and boarding in semi-private room
- Cancer treatments
- Outpatient physician consultations (limited)

## COMFORT

If you seek peace of mind, in your medical situation.

- Inpatient and certain outpatient prescription medications
- Maternity and newborn care
- Office visits and check-ups
- Cancer treatments
- Hospital accommodation and boarding in semi-private room
- Basic and major dental services may be added as an add-on

## PREMIUM

For our best level of cover and extended benefits.

- Extensive inpatient and outpatient coverage
- Hospital accommodation and boarding in private room
- Cancer treatments
- Bone marrow and organ transplants
- Office visits and check-ups
- Maternity and newborn care
- Extensive dental coverage
- Comprehensive therapy and psychotherapy services
- Hearing and vision appliances

# Our service level agreement for you.

Values	Nature of Service	Our Commitment
Availability	Customer service call centre	24 hours a day, 365 days a year.
	Call toll-free	Via toll-free number, Skype - (ID: passportcard.de).
	WhatsApp	You can WhatsApp us 24/7 at: + 49 170 210 1616.
	Response to voicemail	Up to 60 minutes during business hours.
Management responsibility for your personal well being	Medical advice call centre	24 hours a day, 365 days a year (MD-Medicus).
	Speak to a supervisor	Within one business day.
Paying for medical services	Medical emergencies	Our representatives are trained to handle medical emergencies. However, per your request, a senior supervisor will return your call up to 30 minutes, in the event of a medical emergency.
Transparency and good faith	Claims and reimbursements	Once you submit a claim: If we need to reimburse you according to the policy terms, we will process the claim up to 5 business days (once we receive all the documents relevant to your claim).
	Changes in coverage	We will notify you of any change in your insurance cover, two months in advance.
Quick response	PassportCard website & mobile App	As a member, you will have access to our site & app, where you will be able to: <ul style="list-style-type: none"><li>• Review your insurance policy.</li><li>• View your claim status and your personal coverage limits.</li><li>• Locate nearby medical service providers.</li><li>• Submit customer service inquiries online and more.</li></ul>
	Eligibility for medical insurance	You will be notified of your eligibility within one business day (once we receive all the information). If you wish to appeal our decision regarding your eligibility, a response will be issued within 7 days (once we receive all the information and paperwork relevant to the appeal).
	Email inquiries	Our email response time is up to 8 hours. (emails sent to <a href="mailto:kundenbetreuung@passportcard.de">kundenbetreuung@passportcard.de</a> ).
	Hospitalisation and elective surgery	Approval of payment will be issued within 7 days. (once we receive all the relevant information and paperwork).
We don't always get everything right	€25 compensation	We will pay you €25 if any of the follow service promises are not kept: <ul style="list-style-type: none"><li>• Paying claims over 5 business days</li><li>• Answering E-mails over 8 hours</li><li>• Reaching a member 1 business day after asking for a manager call</li></ul>

For detailed benefit limits refer to the Policy Terms and Conditions.

## Any questions?

To ask us about our plans or to start your coverage today, get in touch:

**Phone:** +49 (0)40 46 00 20 222

**WhatsApp:** +49 (0)170 2101616

**Email:** [kundenbetreuung@passportcard.de](mailto:kundenbetreuung@passportcard.de)

PassportCard



Allianz  Partners

The PassportCard Plan is offered through the Association for Insurance Coverage, an association governed by the French law of 1901 on associations, and underwritten by AWP Health & Life SA (Allianz Partners), of the Allianz Group and MGEN/VyV-IB (MGEN). The plan is brokered and administered by PassportCard Deutschland GmbH ("PassportCard"). PassportCard is an insurance intermediary incorporated in Germany with registration number HRB 158858 as a private limited liability company. Its registered address is Kaiser-Wilhelm-Straße 93, 20355 Hamburg, Germany. PassportCard receives a sales commission from its carriers in this respect.

# HOW TO USE THE PASSPORTCARD MOBILE APP



PassportCard



In Partnership with

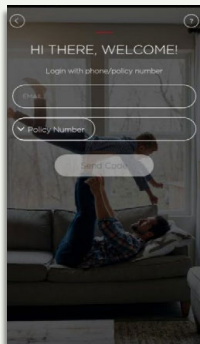
**Allianz**



# How do I log in?

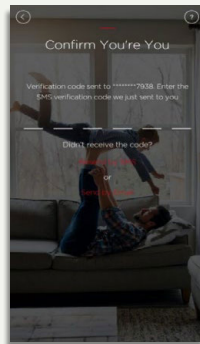
## Step 1

Enter your personal information and your policy number or phone number. You can use the drop-down menu to choose whichever you prefer.



## Step 2

Enter the verification code we've sent to you via email or SMS to confirm you're you.



## Are you logging in using your fingerprint?

You can update your identification preference after logging in for the first time.  
If you have any questions or need help with the new process, we are here to help.



# How does it work? \*

If you need to see a doctor, just download the app before your medical appointment and load the card. Then you can just use the card to pay the doctor. You can pay with the card for: doctor visits, purchasing prescription medications, laboratory tests, imaging and emergency room visits. No out-of-pocket payments, no paperwork, or long claims processing, it's that simple!



## 1. Download App

To start using your PassportCard before your first appointment, download the PassportCard Assist app.



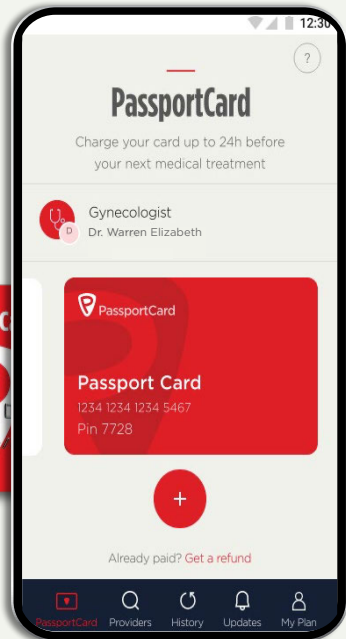
## 2. Load the card

We will load the card with sufficient funds.



## 3. Swipe to pay

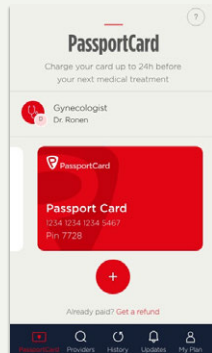
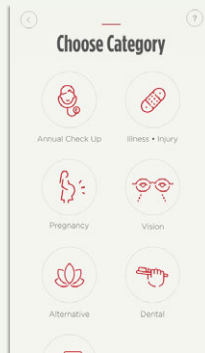
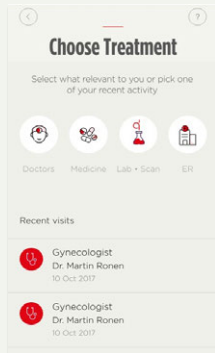
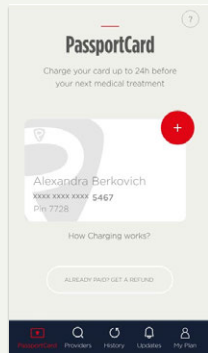
Just swipe the card like a normal debit card to pay the doctor and you're done.



\* Excluding in the US

# How do I load my PassportCard?\*

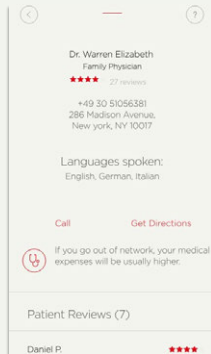
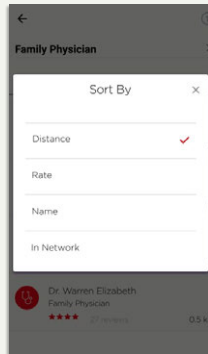
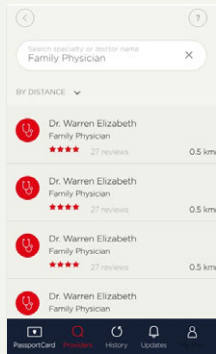
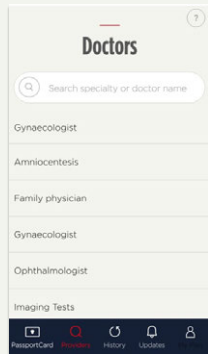
1 Load your PassportCard to pay the medical services bill such as doctor visits, prescription medications or lab tests. This service is available globally excluding the US.



\* Excluding in the US

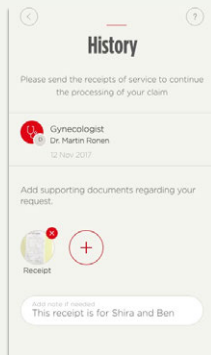
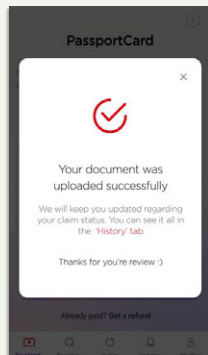
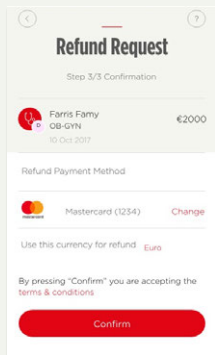
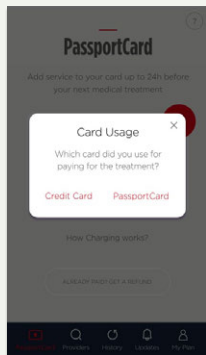
# How do I find medical providers?

2 Locate healthcare providers nearby and view their rating anywhere across the globe.



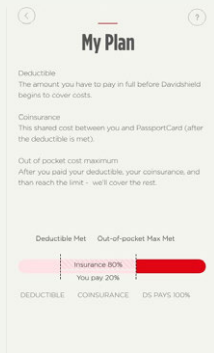
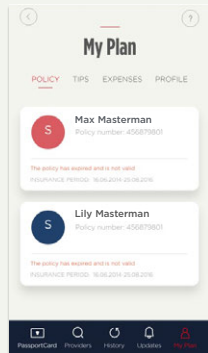
# How to manage my claims?

**3** If you chose to pay without the PassportCard and request a refund instead, you can easily do that through the app. Submit and manage your claims online: track your claim status or use your phone to upload receipts and medical documents.



# Where can I view my plan?

**4** You can view your monthly premium, your insurance plan and its covered benefits, including details on deductibles, co-payments and what's not covered in your plan.



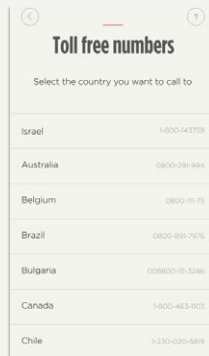
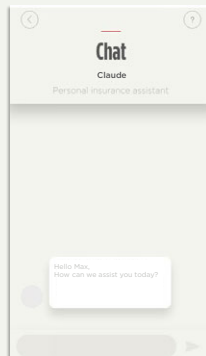
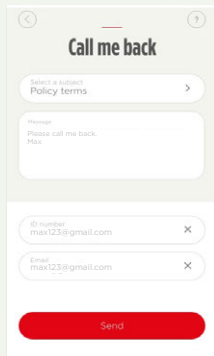
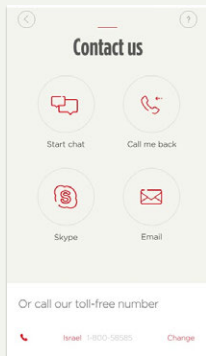
The screenshot shows the 'My Plan' screen with a navigation bar at the top containing 'TIPS', 'EXPENSES', and 'PROFILE'. Below the navigation bar, there are two sections: '300€ per month' and 'Policy Status'. The '300€ per month' section includes the text 'Insurance: Health, US private policy', 'Cover start: 11/05/2016', and 'Policy number: 456879801'. The 'Policy Status' section includes a table with the following data:

Deductible	\$50/\$180
	11/5/16 - 10/5/17
Co-insurance	\$50/\$180
	11/5/16 - 10/5/17
Physical therapy	8/12



# Contact us

**5** Everywhere you go beyond borders, you can choose to call us, chat with us on WhatsApp\*, email or Skype with us whenever and wherever you need us.



\* No sensitive data should be shared with us on WhatsApp

Any questions?

Contact us at:

Phone: +49 (0)40 46 00 20 222

WhatsApp: +49 (0)170 2101616

Email: [kundenbetreuung@passportcard.de](mailto:kundenbetreuung@passportcard.de)

[www.passportcard.de](http://www.passportcard.de)

PassportCard



In Partnership with



**Allianz**  **Partners**

GET OUR APP!



Download on the  
**App Store**



GET IT ON  
**Google Play**

Search for:  
**PassportCard Assist**