

2024 Health Insurance

Peace of Mind

TO USE YOUR INSURANCE BENEFIT

1. Receive your welcome email containing your membership ID
2. Download app myHenner on your mobile, or go to member portal at <https://clients.henner.com/henner/en/auth/login>
3. Logging in for the first time, change password
4. Log in with your membership ID and password either on myHenner app or member portal
5. Produce the Henner pass – your direct settlement card

(Please refer Guideline on Member Portal and myHenner for further instruction)

TO USE YOUR INSURANCE BENEFIT

Logging in for the first time?

- 1 Click on "First time logging in?"
- 2 Enter your **Henner ID number** (main insured's ID) and **date of birth**.
- 3 Click "**Next**" to **receive your password** by email or text message.
- 4 You will be asked **to change your password** when you first log in.

And you're in!

Now, you can start exploring the online member portal.

Mobile app:

myHenner 



Member Portal:

<https://clients.henner.com/henner/en/auth/login>



PART 2

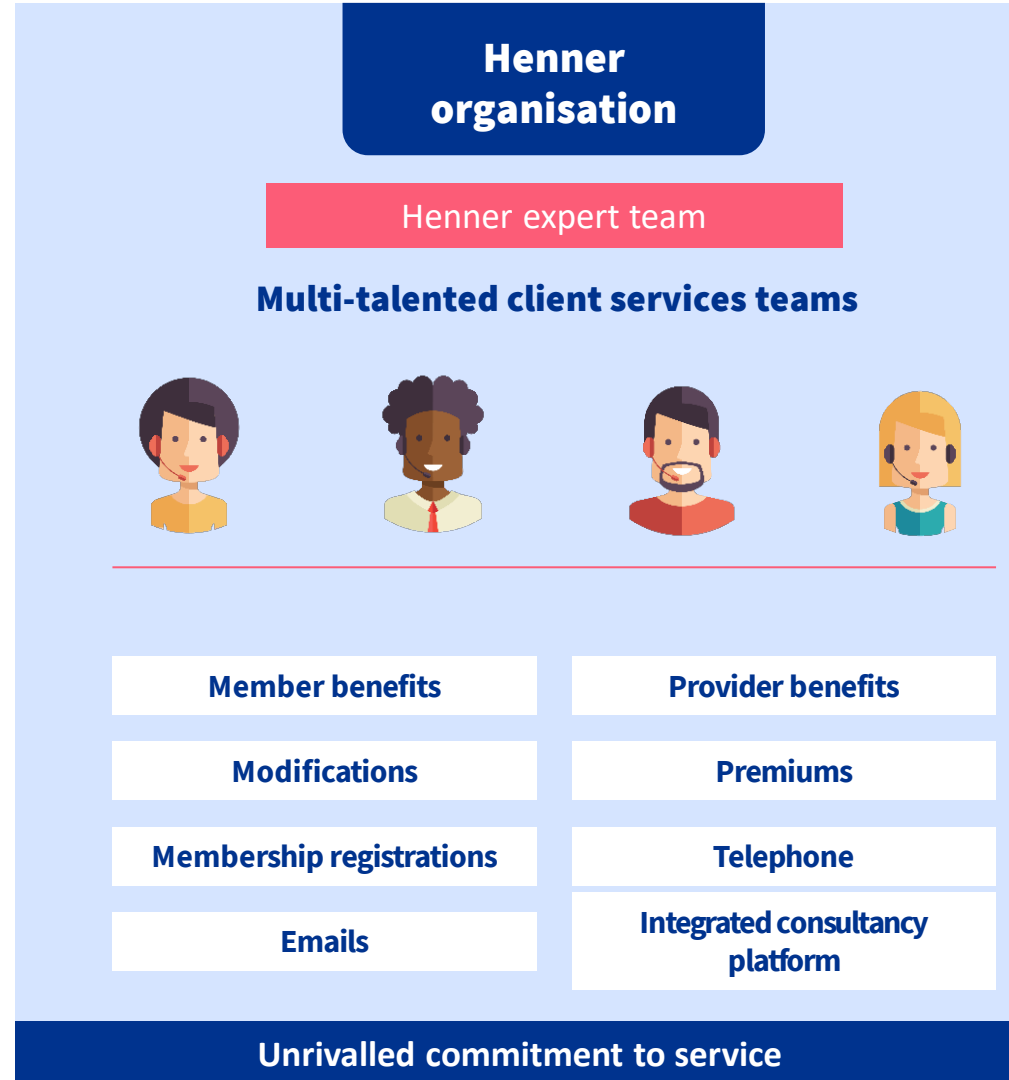
CLIENT SERVICES

Service is our foundation



ADMINISTRATION SERVICES

focused on clients Multitalented dedicated teams, unique to Henner



Our Members are never redirected to a telephone platform, nor will their call be transferred from one service to another. Members will always deal with the same persons. Customer service and claim processing operate within the same team.

CST 37 – CLIENT SERVICES TEAM

- ▶ Claims Centre : **SINGAPORE**
- ▶ Multilingual & Multicultural Claims Team (English, Vietnamese, Mandarin, etc spoken)
- ▶ Claims processed within 5 working days, transfer of the funds to the bank account within the next 2 to 10 days
- ▶ Bank transfer in all convertible currencies
- ▶ Direct settlement to hospitals
- ▶ Direct settlement for outpatient treatments within the Henner Medical Network
- ▶ E-claiming service applicable to all claims

INTERNATIONAL ADMINISTRATION CST37

137 TELOK AYER STREET #07-01/02/03

SINGAPORE 062602

TEL: +65 6887 2489

FAX: +65 6849 4092

EMAIL: UG37@HENNER.COM

All claims to be submitted

within **12** months

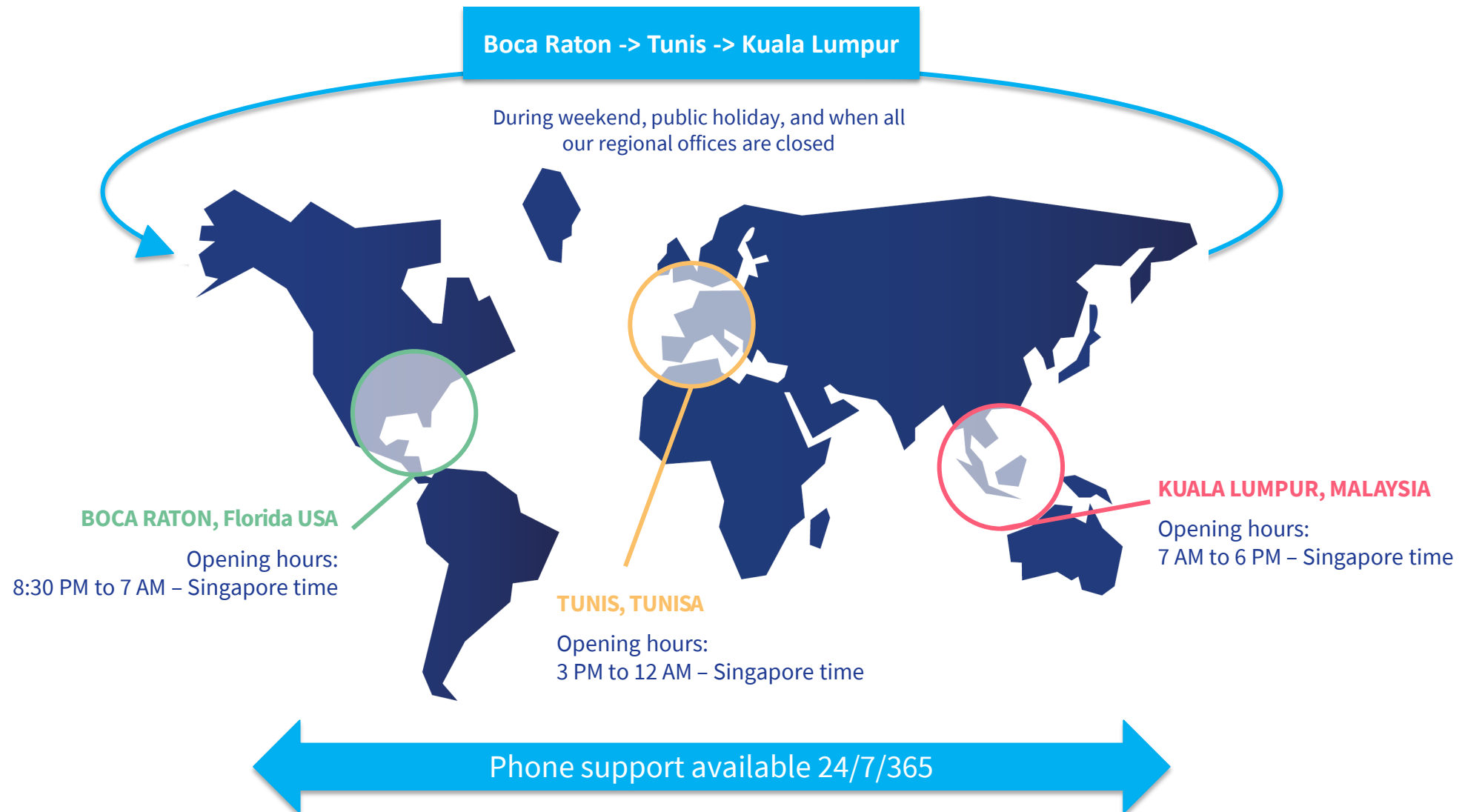
from the date of treatment*

**This period is reduced to 3 months if the policy is terminated*

IN-HOUSE 24/7 HOTLINE

Outside CST office hours, phone calls are automatically directed to the 24/7 hotline (for emergencies)

HENNER has built a global efficient organization able to provide a high-quality service everywhere in the world. More than 220 international claim service officers oversee the complete processing of requests.



MEDICAL NETWORK



74,676

Medical providers
in 189 countries

**1.4
Million**

Medical providers
in the USA

A dynamic network

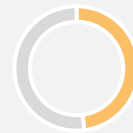
Constantly growing network based on our clients' need
Leading medical network in Africa, Europe & Asia

ADDED VALUE BROUGHT BY HENNER MEDICAL NETWORK



20%

Average savings
on inpatient (excl. USA)



48%

Average savings
in the USA



80%

Of partnership agreements
include negotiated price lists



50%

Of our third party network
offer discounts for Henner



Ad-hoc negotiations for expensive bills



Direct billing agreements

An international Team dedicated to Henner Medical network

16 Network Coordinators | 8 Assistants

- Based in strategic areas and region-specialized
- +200 medical providers visits per year



HENNER DIGITAL TOOLS

The mobile apps were designed to help and support members with their everyday healthcare

- Keep track of reimbursements;
- Contact client services team via the app's message service;
- Access Henner Pass: the digital membership card;
- Find the nearest healthcare professional within the Henner worldwide Medical Network;
- Submit claims through the e-claiming service, by taking a photo with mobile phone.



A secured personal online account to:

- Consult and Download Table of Benefits, Terms & Conditions and Prior Agreement forms
- Find healthcare professional within Henner medical network
- Submit claims
- Download claims containing the details of processed claims



PART 4

CLAIMS PROCEDURES

Peace of Mind

WELCOME @ HENNER

Upon enrolment, insured will receive:

- Welcome email, containing member's ID

WELCOME EMAIL

Upon receipt of his Henner Insured ID, the member will be able to connect to the insured portal / myHenner app



Your Henner membership card is available

Dear member,

Your membership card is now available on the Henner member portal and the myHenner mobile app.

To access it, go to [PARAMVAR2] or myHenner and enter your login [PARAMVAR1].

You have two possibilities:

- View and download your electronic Henner Pass by clicking on the icon on the home page of the member portal from your web browser,
- Or, view and send your electronic Henner Pass by email by clicking on the icon on the home page of the myHenner mobile app.

Please feel free to contact us for any further information.

Best regards,

The Henner team

Henner - Simplified private joint stock company - Registered capital of € 8.212.500 - RCS Nanterre 323 377 739 - VAT No. FR 48323377739 - Headquarters: 14 boulevard du General Leclerc, 92200 Neuilly-sur-Seine, France - www.henner.com - For France and Europe only: Registered in France with ORIAS under No. 07 002 039 and regulated by the ACPR (4 Place de Budapest - CS 92459 - 75438 Paris Cedex 09, www.acpr.banque-france.fr)

If you no longer want to receive our emails, [click here](#)

THE MEMBERSHIP CARDS



HennerPass

Dear Partner,
The Henner Pass of Mr. _____ is valid from 23 Jan 2024 to 23 Jul 2024. Please find below the services associated with the insurance policy of Mr. _____

is valid from 23 Jan 2024 to 23 Jul 2024. Please find below the services associated with the insurance policy of Mr. _____



PERSONAL INFORMATION

Date of birth: _____
Member ID: _____
Internet ID: _____
Country of origin: _____
Country of expatriation: _____

YOUR DIGITAL CARD



PROVIDERS CONTACTS

Henner Network providers:
To obtain prior authorization and submit claims, contact the Client Services Team at
HENNER - Team 37, 137 Telok Ayer Street
#07-01/02/03, 068602 Singapore, SINGAPORE
Hotline: | +65 6887 2489 | Fax: +65 6849 4092
E-mail: ug37@henner.com



PROVIDERS IN THE USA & CANADA:
Explanation of Benefits is only provided by Global Excel.
To confirm eligibility and benefits and obtain prior authorization call:
+1-866-936-1225 | +1-305-459-4856
Submit claims to:
Global Excel - P.O. Box 10 Beebe Plain, VT 05823 Electronic
Payor: GEM01



SERVICES ASSOCIATED WITH YOUR CONTRACT

Subject to any exclusion, limitation, waiting period, deductible and copayment as per policy, which are payable by the patient.

EMERGENCY HOSPITALISATION

According to reasonable and customary charges

Emergency hospitalisation: **100%**
Valid for emergency hospitalisation only and for 2 days max. (agreement for extension of stay has to be requested).

OUTPATIENT CARE

consultations: **100%**
Outpatient surgery: **100%**
Prescribed medication: **100%**
Lab test: **100%**
Imaging: **100%**



Non-covered countries: USA

Henner Network providers: check detailed eligibility and benefits on <https://healthcare-partners.henner.com/login>

The Henner Pass, your direct settlement card at your fingertips

The online card is available on the mobile app. You can send it to healthcare professionals by email and/or print it for Direct Billing.

PRIOR APPROVAL/ PRIOR AGREEMENT

What is **Prior Agreement**?

- i. **Pre-certification**; notify prior to incurring medical expenses
- ii. Ensures treatments prescribed are **necessary**, appropriate and non hazardous
- iii. Ensure **consistency** between diagnoses and treatment plans
- iv. Ensure **sustainable** care by supplementing treatment programs when necessary
- v. **Propose** (most serious cases) where possible hospital facilities of worldwide reputation
- vi. Ensure fees are **reasonable and customary**

The prior agreement form must be completed and signed by the attending practitioner and it includes a detailed description of the diagnosis, the nature of the care to be given and an estimate of costs. The form must be sent to Henner at ug37@henner.com no less than 10-15 days prior to the date of scheduled for the beginning of the treatment.

Treatments requiring Prior Approval and for which Prior Approval was not requested or granted might be rejected.

Treatments that require Prior Approval:

- i. **Scheduled** / non emergency hospitalization or day surgery
- ii. **Treatment in series** e.g. chemotherapy, dialysis, electrotherapy, physiotherapy, radiotherapy, kinesiology, speech therapy, orthoptics, nursing care , etc
- iii. Hormone replacement therapy, Medical Prostheses, Orthopaedic and Mobility Aids, etc
- iv. Stays in convalescent homes, rehabilitation or other stays



Prescription by Medical Doctor is required.

DIRECT BILLING PROCEDURES

Outpatient Direct Billing

Which treatments are available on **Direct Billing**?

- i. General practitioner consultation;
- ii. Specialist consultation;
- iii. Pharmacy, x-rays and lab tests;

For the full details per medical provider, please refer to the Henner Medical Network list.

1

GO TO WWW.HENNER.COM
FOR THE HENNER NETWORK

2

PRESENT YOUR HENNER PASS TO PRACTITIONERS /
CLINICS

Inpatient Direct Billing

Scheduled Hospitalization:

- Hospital or member sends Prior Approval request to Henner prior to treatment
- Henner approve and issue Guarantee of Payment Letter GOP
- Member receives treatment with direct billing within Henner network or when hospital accepts the GOP.

Emergency Hospitalization:

- Member receives immediate treatment
- Member or hospital **CALL** Henner's phone number and provide details
- Hospital send Prior Approval request to Henner within 48 hours
- Henner issue GOP to the hospital, the treatment will be eligible for direct billing within Henner network or when hospital accepts the GOP.

Treatments & services are not eligible for direct billing (pay and claim):

- Daily cash benefit
- Land ambulance
- Home nursing
- Physiotherapy, Speech Therapy,
- Occupational Therapy
- Telemedicine
- Prescribed Medical Prostheses, Orthopaedic and Mobility Aids
- Complementary Therapies and Medicines
- Health check-up, vaccination

PAY AND CLAIM

➤ **E- Claim Via Member Portal and Mobile App:** All claims are now available for e-claiming

Claim documents

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

- ✓ Henner- GMC claim form,
- ✓ Medical Prescriptions,
- ✓ Itemized paid invoices: clearly indicating the full name of the patient, the date of treatment, the exact type of medical treatment received, the name of each medication dispense and its individual breakdown,
- ✓ Insurance stickers from drug packages, if available,
- ✓ Original statement of any other healthcare system to which you may have subscribed, if applicable,
- ✓ Agreement from the HENNER Medical Board for treatments required Prior Agreement.

Bank details for claim reimbursement:

- Name of the bank
- Full branch address
- Account holder name and contact detail
- Full account number
- Branch code
- Swift code (or BIC code)
- IBAN code (for bank account located in Europe only)
- Currency of the account.

Claim payment is made from Paris, please ensure that your bank account details are accurate.

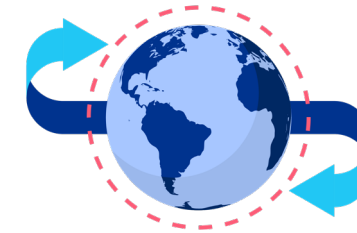
ASSISTANCE, EVACUATION AND REPATRIATION



The member or a family member contacts AXA Assistance



AXA Assistance confirms coverage/eligibility with Henner and obtains documents from the hospital/member/family



AXA Assistance determines the method of transport, activate transport provider and makes all the arrangements

It is mandatory to call AXA Assistance before engaging any costs

