

VOLUNTARY MEDICAL INSURANCE

AEB MEDEXPERT

ALLIANZ LIFE



Allianz* has developed an exclusive voluntary medical insurance program for the members of the Association of European Businesses – AEB MedExpert.

As part of the international Allianz Group we are proud to partner with AEB in the area of health insurance. Today, VMI is an integral part of any corporate employee benefits program.

AEB MedExpert – Our contribution to the benefit of your employees

WHAT IS SO SPECIAL ABOUT THE PROGRAM?

Flexibility

You can choose from a wide range of programs and options as well as numerous medical facilities. The program is also available for relatives.

Quality

All employees have the same wide coverage and access to the same first class services of Allianz regardless of the program level.

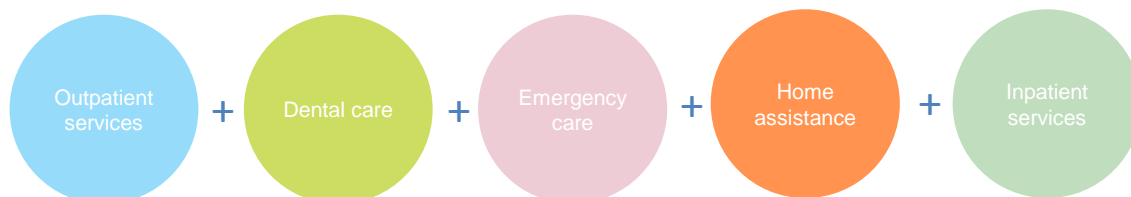
Transparency

The pricing of the programs is independent of the number of insured – every AEB member has access to the same competitive prices.

Value for money

Especially small and medium sized companies can achieve significant savings relative to comparable VMI programs.

MEDEXPERT COVERS A WIDE RANGE OF MEDICAL SERVICES



PROGRAMS WITHIN AEB MEDEXPERT DIFFER ONLY BY CLINIC LEVEL AND NOT BY INSURANCE COVERAGE

The insurance premium per employee depends on the selected program level (economy, standard, business etc.) and the selected range of medical services (outpatient and inpatient services, dental care, emergency care etc.). The programs only differ by clinic level. The insurance cover is equally wide for all programs in terms of both medical service volume and liability limit.

AEB MedExpert offers programs not only for Moscow, but also for St. Petersburg and 11 other cities all over Russia. Special offers for other cities and regions are available upon request.

AEB MEDEXPERT – MOSCOW PROGRAMS

Plan		Economy	Basic	Comfort	Business	VIP	Premium
Outpatient treatment		✓	✓	✓	✓	✓	✓
Home doctor visits within Moscow Ring road (MKAD) ¹		✓	✓	✓	✓	✓	✓
Dental treatment in specialized clinic		✓	✓	✓	✓	✓	✓
Extra set of clinics outside the 3 rd transport circle and in Moscow region		Free on demand: just 1 call to medical call desk required					
Premium per employee in RUB p.a.*		21 870	30 030	36 000	43 370	58 670	128 080
Inpatient (planned and urgent hospitalization) and emergency ambulance ²	Basic	7 410					
	Extended	11 120					

* Tariffs for outpatient care, emergency care and inpatient care are recommended only for new customers, subject to attachment to these risks 6 or more people. For groups of fewer than 6 people individual underwriting is applied.

1. 30 km outside MKAD extension for home doctor visits is 2250 RUB p.a. per employee.
2. 30 km outside MKAD extension for emergency ambulance is 660 RUB p.a. per employee.

PLEASE FEEL FREE TO CONTACT US TO RECEIVE MORE DETAILS ON AEB MEDEXPERT.

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