

Your Global Partner in International Private Medical Insurance



Expatriate Care Playbook



Bring on tomorrow



95+
Years in operation



90M
Clients served by
AIG companies



99.6%

Fortune 500 companies AIG serves



~65,000
AIG employees



100+

Countries and jurisdictions
where AIG serves customers





We've got a great deal to offer expats.

Expats need to be confident that they are in safe hands when relocating themselves and their families overseas. With over 10 years' experience in International Private Medical Insurance (IPMI) across Europe, AIG offers your clients unparalleled support and service through one of the world's largest international healthcare networks.*

Worldwide network

AIG brings together the largest global network in the insurance industry. With operations in over 100 countries across the globe, we're never far away from our international clients and their employees.

Global cover

In today's global economy, companies often require expats to move several times during their career for both short-term and long-term assignments. These global workers need a worldwide insurer who can offer consistent cover in almost every country around the world. With AIG, geography need not be a barrier.

Medical plan administrator

We've partnered with Henner to deliver the highest quality assistance and medical claims services. Through their well-established worldwide network of quality hospitals and medical providers, your clients will have access to some of the best care available.

* Henner, the medical plan administrator for AIG's Expatriate Care, offers access to one of the largest international healthcare networks (outside the USA).

A dedicated Expatriate Care team offering a flexible and responsive service.



At AIG, our focus is on developing and maintaining long-term relationships with our broker and employee benefit consultant (EBC) partners. Through close collaboration, our partnership team strive to create expatriate programmes that reflect the unique needs of your individual clients. And we ensure our programmes continue to deliver real value through regular reviews supported by detailed and timely management information.

Dedicated team

Our team has been selected based on their intimate knowledge of the expatriate insurance market. Every member is committed to understanding your business, and that of your clients, to provide a market leading level of service and support.

Responsive quotes

We understand that timely quotes and responsive account management can make all the difference when presenting proposals to clients. That's why, our team are always on-hand to answer your questions and available to join you at client presentations.

Flexible programmes

How an expat programme is structured, and the cover it provides, needs to be as unique as the individuals and companies it protects. Therefore, we strive to develop centralised programmes that offer control and consistency but are flexible enough to represent individual circumstances and requirements.

Coordinated cover

Drawing on AIG's broad underwriting expertise, we can offer coordinated cover across multiple products to create comprehensive and seamless solutions. In addition to Expatriate Care, we can structure multinational solutions for business travel and personal accident, kidnap and ransom.



~1,500
Henner employees



29
Global offices



25m
treatments reimbursed
every year



65+
years of
experience



1.5m
beneficiaries covered
in over 200 countries



Henner™

We've partnered with Henner, a leading European medical plan administrator, to create a truly global expat programme that offers superior medical care and straightforward administration.

Easy online administration

With Henner and AIG, information and support is available at your fingertips anywhere in the world through our assistance website: www.aig.co.uk/expat

When it comes to healthcare, timing can mean everything

- 24/7 assistance centres
- Multi-lingual service team (40 languages spoken)
- Letter of guarantee for emergency hospitalisation within 2 hours
- Email response within 48 hours
- Reimbursements within 72 hours

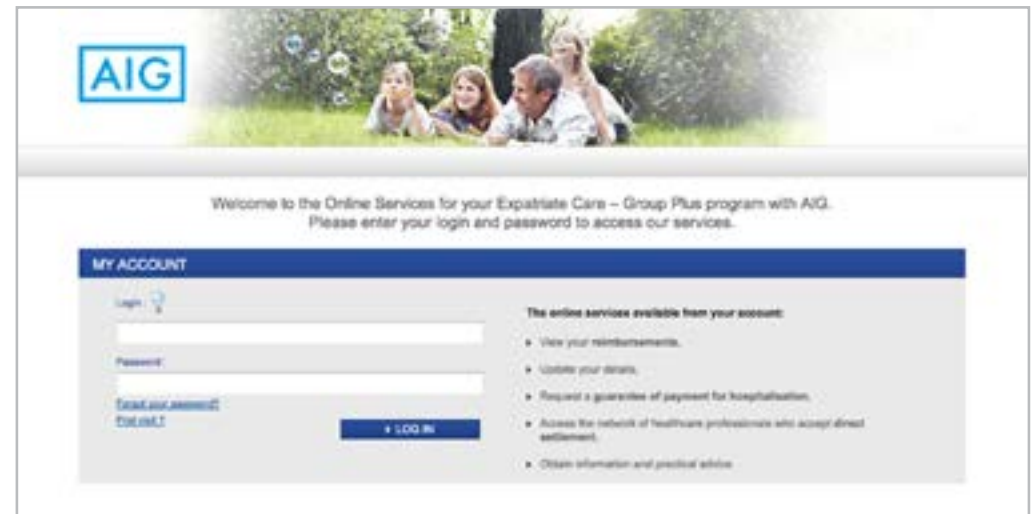
Medical network

More than 35,000 medical providers in 160 countries with discounts and direct billing arrangements available.

A dedicated team constantly developing the medical network, with flexibility to add a new provider if a client has a unique location request.

Cost containment

Throughout Henner's medical network, employers benefit from negotiated rates that allow for strong cost containment across their expat programme.



Employers & brokers access

- Enrolments & cancellations
- Access to medical network
- Contract information

Employee access

- e-Claims
- Cover information
- Healthcare provider finder
- Settlement notes

Access to some of the world's leading medical specialists.

When an employee is far from home, in a country where the medical system is unfamiliar, they can sometimes need reassurance that they have received the best advice available. With AIG's Expatriate Care, employees have access to Medical Second Opinion and MyHealthPortal to provide that peace of mind.

A Medical Second Opinion

Access to some of the world's leading medical specialists.

A second opinion is an additional consultation following a first medical diagnosis from a local consultant. With constant advances in medical science, it is difficult for any one doctor or surgeon to be aware of the latest innovations.

Whilst, in many cases, a second opinion will confirm a diagnosis or suggest only minor changes to a treatment plan, employees will have the reassurance that their diagnosis has been verified by internationally recognised medical specialists.

Best practice

In the case of a life-threatening or life-altering diagnosis a second opinion is accepted as best practice.

World class hospitals

Second opinions are provided by Harvard-affiliated hospitals and research institutions in the USA including the John Hopkins Hospital, Massachusetts General and the Children's Hospital of Philadelphia. All hospitals are rank amongst the top medical institutions in their field.*



MyHealthPortal

From anywhere in the world, a medical team is only a click away.

MyHealthPortal is a virtual health clinic providing access to British based medical support. Accessed via www.aig.co.uk/expat and available free of charge, services for expats and their families include:

Nurse Connect

A dedicated team of UK nurses to advise on everything from the common cold to serious illness. Available 24 hours a day, 7 days a week via webcam, telephone, SMS text messaging and video mobile phone (skype).

Health Information

A hub for unbiased and up-to-date health advice and information, including holistic medicines and alternative therapies.

Cancer Assist

Specialist nurses available online to provide treatment advice and ongoing support.

Surgery Consultation

Support for patients about to undergo surgery and during the rehabilitation period.

Through the support of a global network of security consultants, we can respond to everything from minor security incidents through to life threatening events.

Political and medical evacuations
Evacuation assistance is provided by AIG's own crisis consultancy, AIG Travel.



Assistance centres

With seven assistance centres worldwide, AIG Travel delivers swift corporate evacuation capabilities for medical emergencies and political crises across the globe – 24 hours a day, 7 days a week, 365 days a year.



• 2011 Egyptian Security Evacuation

AIG Travel assisted businesses with overseas employees and helped plan their evacuation during the political crisis.

• 2011 Civil Unrest in Syria

AIG Travel planned and executed the evacuation of 11 employees and dependents, confirming their safety and well-being upon arrival at their destinations.

• 2012 Mali Security Evacuation

AIG Travel worked closely with their security partners to coordinate the evacuation of approximately thirty insureds including students, business travellers, group travellers and family members.

Exceptional cover to match business requirements

The right level of cover

Expatriate programmes can be expensive, especially for small and medium sized enterprises (SMEs). AIG offers a flexible pricing approach that ensures our programmes are affordable while still providing robust cover, exceptional service and peace of mind.

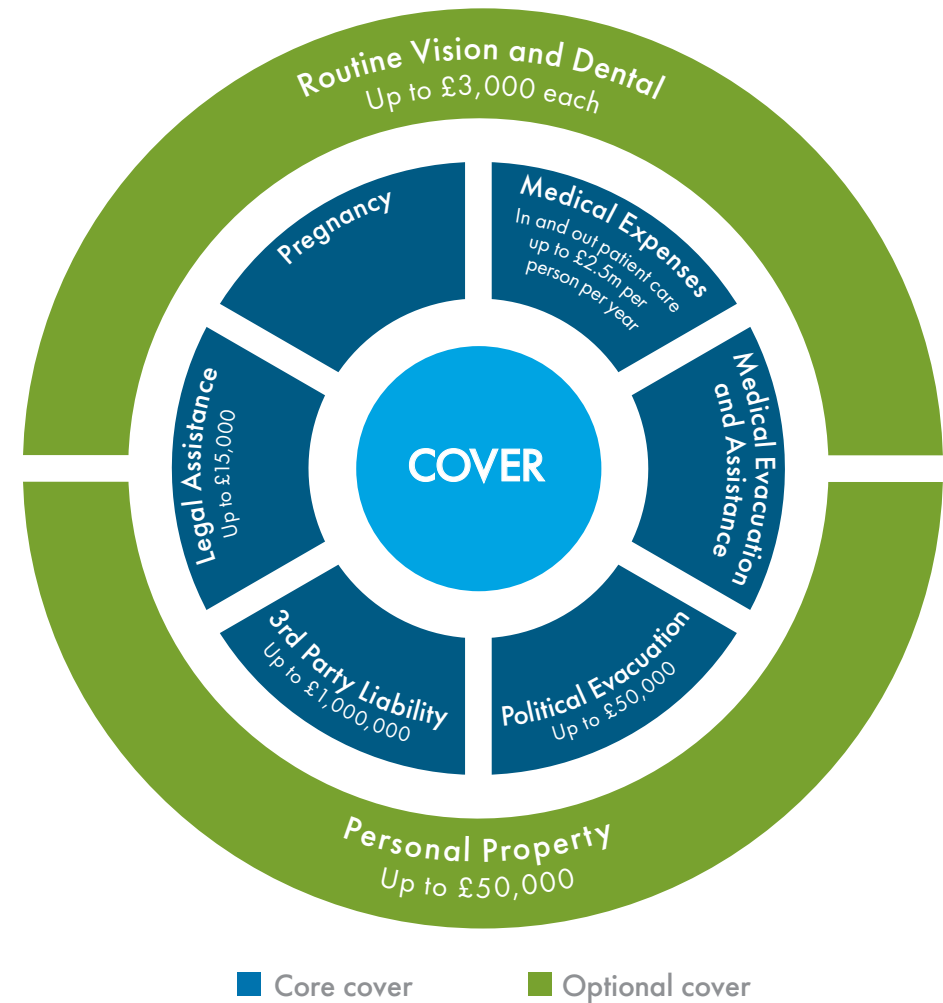
Long-term sustainability

At AIG, our focus is on retention and long-term pricing sustainability.

EXPATRIATE CARE FEATURES

- 100% inpatient bills covered – with direct settlement
- 100% outpatient bills covered – direct settlement where possible
- No exclusions for pre-existing medical conditions

Assembled to meet the needs to clients





Cover for expatriates across the globe

Scalable solutions

Expatriate Care is suitable for a range of organisations headquartered in the UK with expatriate employees across the globe. Our programmes are scalable to provide cost effective solutions for businesses of any size, from SMEs through to large corporates.

Expatriate Care programmes can be set-up with as few as 5 employees.

EASY ADOPTION

- No waiting period for moving from another provider
- No requirement for employee to be UK residents
- Upper age limit for enrolment is 65 years, with benefits stopping at 75
- Previous medical history disregarded (MHD)

www.aig.co.uk

Claire Kenny

Partnership Manager | AIG

58 Fenchurch Street
London, EC3M 4AB

Tel +44 (0)20 7954 8164
Email: ukexpat@aig.com



Bring on tomorrow

American International Group, Inc. (AIG) is a leading global insurance organization serving customers in more than 100 countries and jurisdictions. AIG companies serve commercial, institutional, and individual customers through one of the most extensive worldwide property-casualty networks of any insurer. In addition, AIG companies are leading providers of life insurance and retirement services in the United States. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange.

Additional information about AIG can be found at www.aig.com | YouTube: www.youtube.com/aig | Twitter: @AIGemea | LinkedIn: <http://www.linkedin.com/company/aig>

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