

EMERGENCY HOSPITALISATION PROCEDURE

What to do in an emergency?

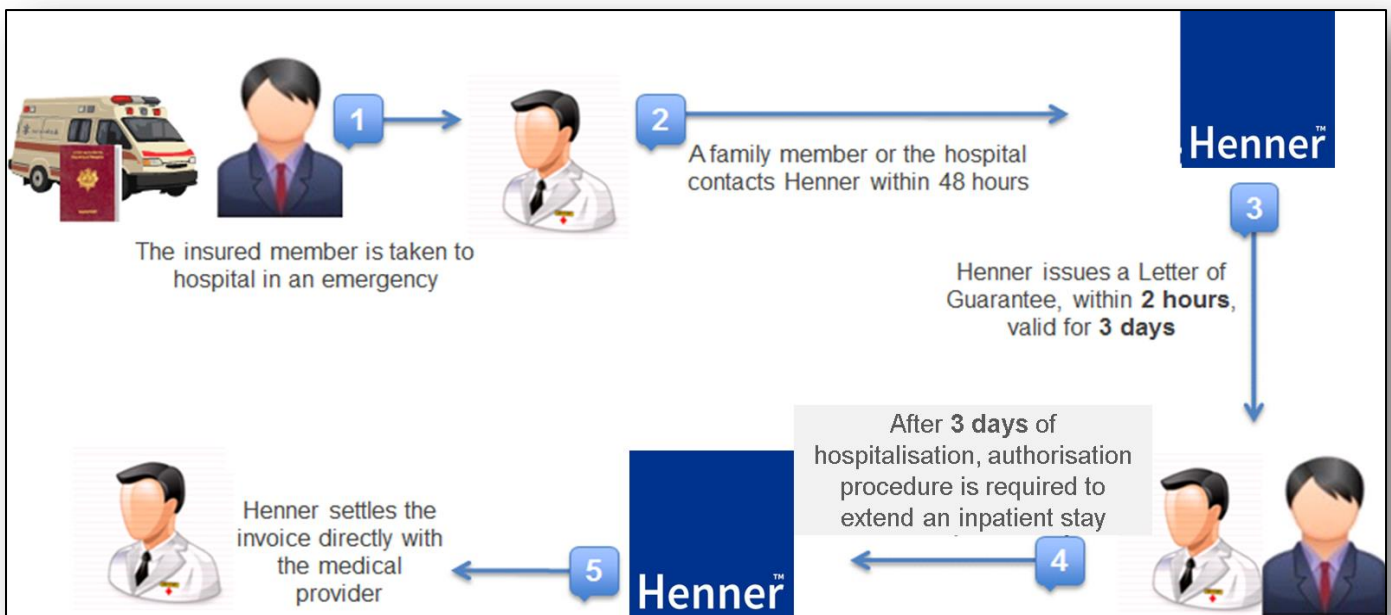
In the event of an **emergency hospitalisation** (accident or sudden and unexpected illness) no prior agreement is necessary. Please call your client service team. A **guarantee of payment** will be sent within two hours and will be valid for **3 days**.

If an extension of stay is required after the 3 days, please have the hospital contact us so that we can prolong the guarantee. Our medical department will require:

- A medical report
- The estimated length of stay
- The estimated costs

Who to contact when in doubt

Please contact your client service team at: **+33 1 55 62 52 14** or by email : jofo@henner.com



SCHEDULED HOSPITALISATION PROCEDURE

Prior Agreement Procedure

Prior agreement is required for **scheduled hospitalisations** only.

Why is Prior Agreement Necessary?

A prior agreement is required as it is stipulated in the contract with the insurer. Our medical department will review the application and verify whether:

- ✓ the proposed hospitalisation is accepted by the international medical consensus,
- ✓ the proposed hospitalisation is medically justified,
- ✓ the estimated costs are reasonable and customary for the proposed hospitalisation and country.

By having Henner’s in-house doctors study the application, Henner in effect is providing a free ‘second opinion’.

How to apply for Prior Agreement

The prior agreement form must be completed and signed by the attending practitioner and should include a description of the diagnosis, the nature of the care to be given and the estimate of costs.

We recommend that the form is sent at least 15 days prior to the scheduled date of treatment.

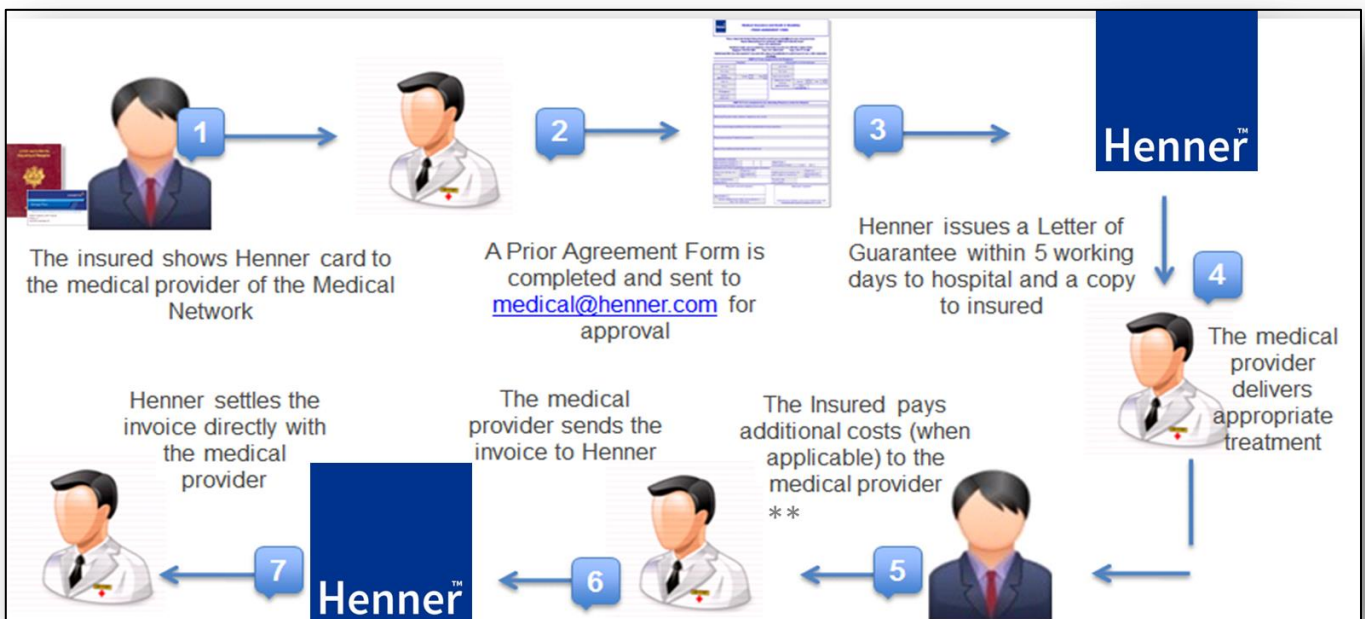
Please send your request by email to:

medical@henner.com

You can place your client service team in copy to the application as to insure a follow-up.

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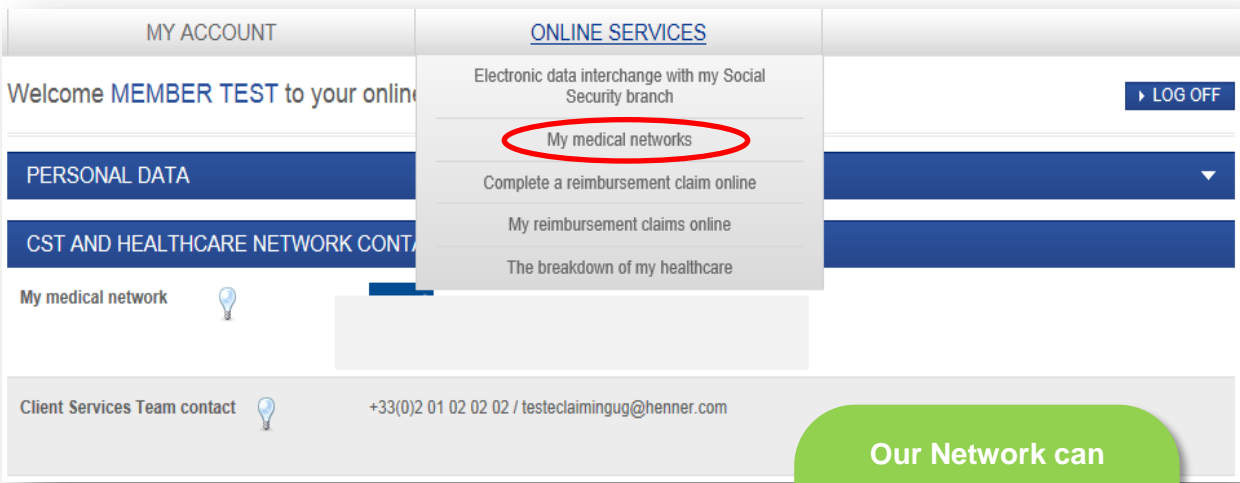


**additional costs paid directly by insured to the provider, are items not covered by the contract. For example : television, additional meals served to a family member etc.

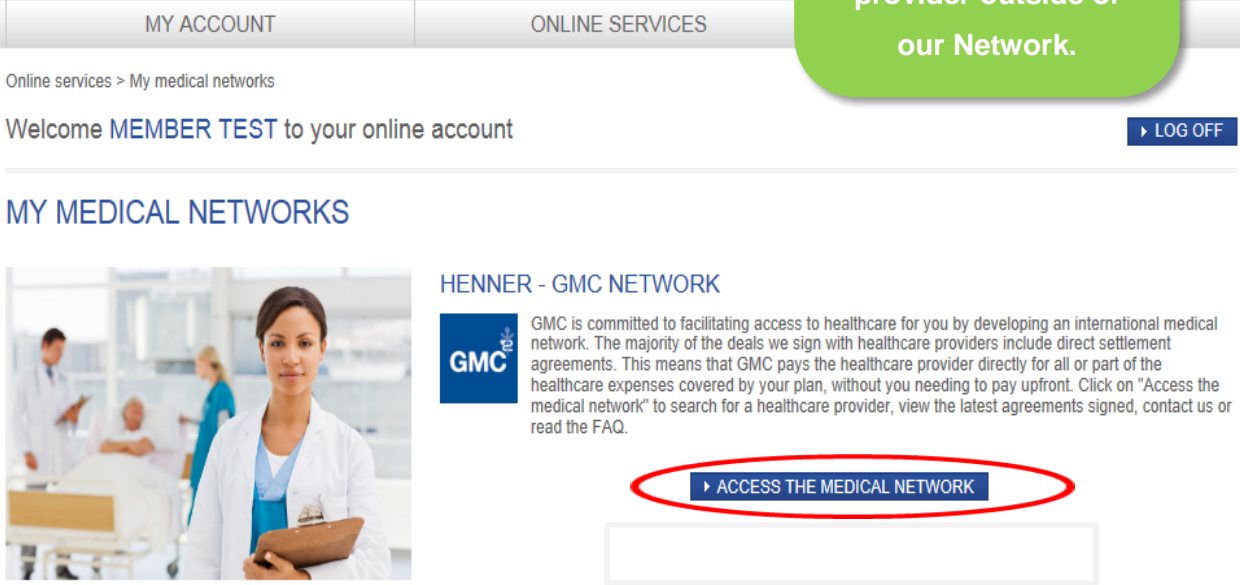
HOW TO FIND A MEDICAL PROVIDER

To find a medical provider please connect to www.henner.com and login with you individual Henner ID number.

Once connected, go to **online services** and click on **my medical networks**:



Our Network can assist in selecting a provider. Members are free to choose a provider outside of our Network.



HOW TO FIND A MEDICAL PROVIDER continued.....

Did you know ?

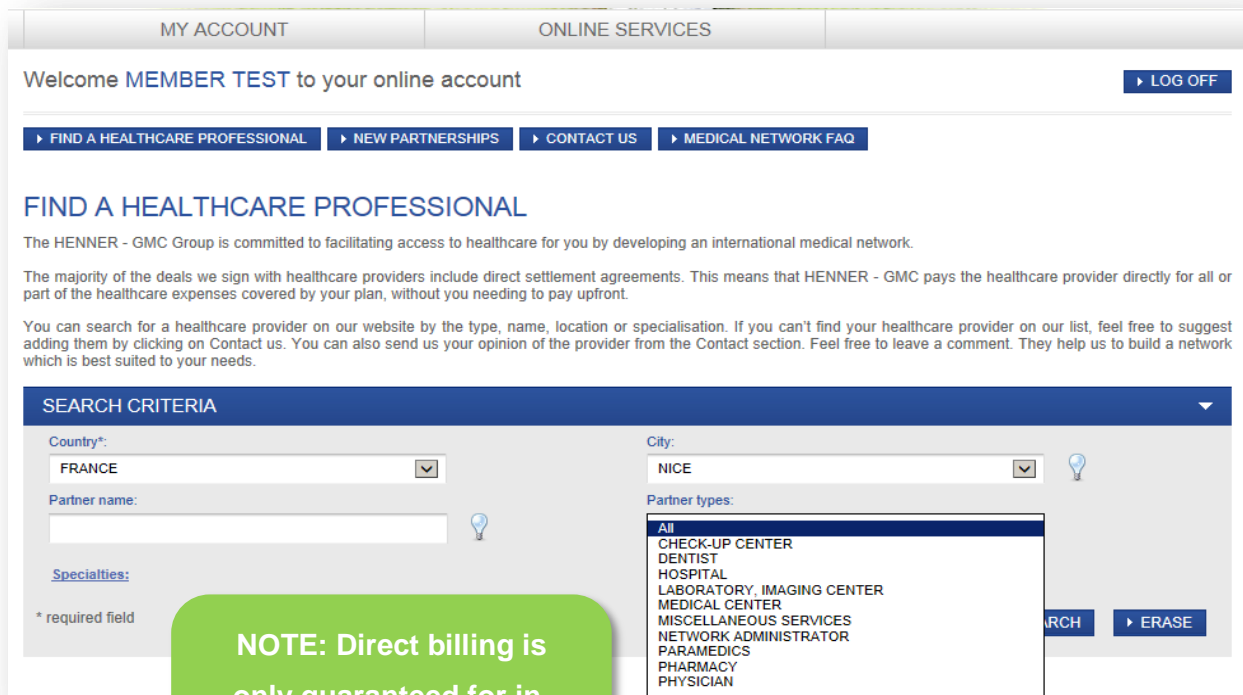
Henner's Medical Network

Henner has more than **49,000 providers** in over **166 countries**.

The advantages of choosing a medical provider within Henner's network are:

- A direct settlement agreement is already in place
- Negotiated fees and discounts
- The provider knows Henner

Select your **country**, **city** and the **type** of provider you are looking for:



MY ACCOUNT ONLINE SERVICES

Welcome **MEMBER TEST** to your online account [LOG OFF](#)

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FIND A HEALTHCARE PROFESSIONAL


The HENNER - GMC Group is committed to facilitating access to healthcare for you by developing an international medical network.


The majority of the deals we sign with healthcare providers include direct settlement agreements. This means that HENNER - GMC pays the healthcare provider directly for all or part of the healthcare expenses covered by your plan, without you needing to pay upfront.

You can search for a healthcare provider on our website by the type, name, location or specialisation. If you can't find your healthcare provider on our list, feel free to suggest adding them by clicking on Contact us. You can also send us your opinion of the provider from the Contact section. Feel free to leave a comment. They help us to build a network which is best suited to your needs.

SEARCH CRITERIA

Country*:

City: 

Partner name: 

Specialties:

* required field

Partner types:

- All
- CHECK-UP CENTER
- DENTIST
- HOSPITAL
- LABORATORY, IMAGING CENTER
- MEDICAL CENTER
- MISCELLANEOUS SERVICES
- NETWORK ADMINISTRATOR
- PARAMEDICS
- PHARMACY
- PHYSICIAN

NOTE: Direct billing is only guaranteed for in-Network providers

Click on **search** to find our full list of partners.