



CMN
Corporate Medical Network™



Provider Enrollment Package



CMN

CORPORATE MEDICAL NETWORK™

The Europ Assistance Group is a global provider of Care Services, a new generation of innovative services that help people in all of life's circumstances in the areas of Health, Home and Family, Automotive and Travel.

Leveraging its 8,000 employees, its 37 subsidiaries and its 423,000 partners, the Europ Assistance Group provides personalised assistance and practical support to over 300 million customers on an occasional or on-going basis.

In order to meet new needs linked to globalisation, increased life expectancy and new lifestyles and markets, the Europ Assistance Group has invented Care Services, a new generation of services that harnesses the power of new technologies in order to provide its customers all over the world with an immediate, effective, concrete response for healthcare, home and travel needs, both every day and in emergencies.

Europ Assistance Group, fully owned by the Generali Group - one of the largest insurance companies in the world, with assets totaling more than € 400 billion, has built a worldwide network for corporate clients named the Corporate Medical Network™. Europ Assistance - Global Corporate Solutions (GCS) ITPA Division, a division of Europ Assistance Group, is the operating entity and third party administrator (TPA) for the Corporate Medical Network™.

The GCS - ITPA Division specializes in international third party administration and health management and assists clients, including insurance companies and government entities, and their insured members to successfully navigate the increasingly complex global healthcare system through access to the best healthcare facilities in the world.

You have been identified as a potential healthcare partner. We are currently working towards expanding and enhancing our network of medical professionals to which members will be directed for their healthcare needs, and we would like to learn more about your facility.

OUR NETWORK OF HEALTHCARE PROFESSIONALS

The ongoing development of our global healthcare partnerships is imperative to supporting the expansion of our clients' multi-national membership-base. Our dedicated Provider Relations Team works with our clients to identify top healthcare providers throughout the regions they have members located in order to secure direct settlement agreements.

These agreements allow members to better manage their out-of-pocket expenses and concentrate on their health, while benefiting medical facilities through streamlined admissions procedures and expedited payment processes.

We are currently working with other providers in your region and we would like to consider your organization for inclusion in the Corporate Medical Network™.

There are many advantages of being part of our Corporate Medical Network™, including:

- Prompt process and payment options: your choice of payment in USD or your local currency via cheque or wire transfer
- A dedicated provider relations representative: an advocate for providers in the Corporate Medical Network™ and ensures adherence to existing contract terms
- Increased market visibility leading to the potential for greater patient volume
- Promotion on our client medical provider search engine available to members and corporate clients
- Direct referral of members to your facility by an online web search tool and/or our medical case management team
- Access to a 24/7/365 multi-lingual Assistance and Service Centre available for benefit verification, pre-authorisation and billing queries

GCS - ITPA DIVISION CLIENTS YOU'RE MOST LIKELY TO SEE

The GCS - ITPA Division is the Third Party Administrator for many clients. The clients you will most likely see in your marketplace include Europ Assistance, Generali, Generali Worldwide, Global Benefits Group, HCC Medical Insurance Services, Healthcare International, Group Medical Services, Argus and Sagicor.

EUROP ASSISTANCE



Europ Assistance is the leading provider and global pioneer of the assistance industry. Founded in 1963, as the inventor of the assistance concept, the Europ Assistance Group operates on a global basis in order to bring its 300 million worldwide private and corporate clients appropriate solutions to deal with day-to-day or emergency situations. Owned by the GENERALI Group, the Europ Assistance Group is made up of 80 consolidated companies in 38 countries, employs over 8,000 people worldwide, has ground agents located in 208 countries, works with 425,000 approved partners available at all times and is supported by 44 customer assistance centres located around the globe.

For more information, visit www.europ-assistance.com.

GENERALI GROUP



Established in 1831 in Trieste, Italy, the Generali Group is one of the leading five insurers in the world consistently ranking in the top 50 of the Fortune Global 500.

With nearly 85,000 employees across the globe, more than 400 representative companies in over 200 countries, including a strong and growing presence in the Caribbean, the Generali Group is a well-respected leader in the insurance industry with strong financial ratings and a long history of experience and expertise in international employee benefits. In addition, the Generali Group insures a broad range of employer groups with focus on both regional locations and those working across borders with comprehensive health plans serviced with a multilingual 24-hour Generali Assistance and Service Centre.

For more information, visit www.generali.com

GMMI, INC.



Since our founding in 1992, GMMI, Inc. has been a pioneer in the delivery of managed care and cost containment services to the international health care payers and their members. GMMI is a TPA with a client list that includes many of the world's leading insurance and assistance companies. In 2008, GMMI joined the Europ Assistance Group of companies.

With over 21 years in the industry, GMMI has become one of the leading forces when it comes to medical case and claim administration. We work with financially stable clients, and work closely with providers to ensure that they are paid timely. GMMI's 24/7, 365 days of the year availability makes the process of obtaining authorizations and benefits information very convenient for participating providers.

For more information, visit www.gmmi.com.

GLOBAL BENEFITS GROUP INC.



Global Benefits Group is the largest independent, fully integrated provider of international benefits in the world. In 2010, GBG celebrated its 30th year of serving the needs of expatriates, third-country nationals and local nationals. Because of their unique underwriting platform, GBG can offer a multitude of insurance products - including health, life, income replacement and special risks - to individuals, groups as small as 5, and large groups of any size anywhere in the world. As globalization of the world's economy has continued to accelerate, GBG has developed customized products that are desperately needed by international and multinational companies.

For more information, visit www.gbg.com.

GCS - ITPA DIVISION CLIENTS YOU'RE MOST LIKELY TO SEE

ARGUS



The Argus Group is the largest Bermuda-owned insurance company. Since 1950, when Argus introduced health insurance to Bermuda, businesses and individuals have turned to Argus to meet their insurance and retirement needs. Today, Argus's clients include many of Bermuda's largest businesses who rely on them for employee benefits and property and casualty insurance. Argus is the largest and most financially secure local insurer in Bermuda and one of the three largest domestic companies quoted on the Bermuda Stock Exchange. Argus's shareholders' equity is in excess of \$107 million.

For more information, visit www.argus.bm.

GROUP MEDICAL SERVICES



Group Medical Services (GMS) is Canada's expert in health and travel insurance, providing a complete range of health and travel insurance to individuals and groups. GMS has been providing group benefits to Canadian businesses and their employees since 1949. Whatever the business, small or large, a GMS Group Plan can be tailored to suit your needs. GMS Individual Health Plans provide medical, dental and prescription drug coverage - ideal for families without a group plan. TravelStar® Travel Insurance plans provide emergency medical and non-medical coverage for casual, business, student and snowbird travellers. Businesses across the country select GMS Group Benefit Plans for their employees.

For more information, visit www.gms.com.

Along with the above clients, the GCS - ITPA Division works with a large number of carriers and governments. The key to knowing if the member has access to the Corporate Medical Network™ (CMN) is the logo on the insurance card. If there is a CMN logo, you can call our 24/7/365 Assistance Centre to confirm if the member has benefits.

SAGICOR



Sagicor is synonymous with world-class financial services. Sagicor's vision is "To be a great company committed to improving the lives of the people in the communities in which we operate."

With a proud history dating back to 1840, Sagicor is a dynamic, indigenous Group which has been redefining financial services in the Caribbean, building a strong base from which it has expanded into the international financial services market. Sagicor now operates in 22 countries in the Caribbean, Latin America, the United Kingdom and the United States.

In 2002, after 162 years as the Barbados Mutual Life Assurance Society, the company demutualised with overwhelming support of its policyholders, and Sagicor Financial Corporation was formed as a publicly listed holding company. Sagicor, the new company name, means "wise judgment" and reflects a new vision for financial advice and services. For over 168 years, Sagicor has worked to help families by providing the assurance and peace of mind needed, especially during their most challenging times. This will never change.

For more information, visit www.sagicor.com.

HOW YOUR FACILITY WILL BE PROMOTED AS BEING A MEMBER OF THE CORPORATE MEDICAL NETWORK™

The GCS - ITPA Division recognizes the importance of strong relationships with our healthcare partners and provides opportunities for healthcare partners to promote their services to our clients and their members.

ONLINE SEARCH TOOLS

Our contracted providers enjoy promotion on client search engines available to GCS - ITPA Division's clients and their members.

QUARTERLY NEWSLETTER

The GCS - ITPA Division publishes a quarterly newsletter with a regular Provider Profile column. This newsletter is distributed to clients, healthcare partners and the Europ Assistance Group corporate family.

To submit an article for the Provider Profile column please contact your designated Provider Relations Representative.

- Articles must be between 250-300 words.
- All logos and/or pictures must be submitted as a high resolution graphic.
- Articles must be submitted at least 3 weeks before the scheduled publication date.

THE CORPORATE MEDICAL NETWORK™ (CMN) LOGO

Providers often include CMN's logo on their websites so that they can be easily identified as a Healthcare Partner. Please contact your designated Provider Relations Representative for an authorised CMN logo.

HOW TO BECOME A CMN HEALTHCARE PARTNER?

A Corporate Medical Network™ Enrollment Form, including a direct settlement agreement, has been included for your review and consideration. Upon completion of this form, it can be submitted directly to your designated provider relations representative along with the following documentation:

- License or any local accreditation documentation
- Proof of Insurance
- Copy of current Fee Schedule

The contracting process typically takes 30 days. Your designated Provider Relations representative will contact you within a few days to ensure that you have received this information and answer any questions you may have.



Welcome to the world of Care Services:
Automotive, Travel, Home and Family, Health.



The GCS - ITPA Division has a fully dedicated, multi-lingual and regional Provider Relations team that is here for you to address any contracting questions or concerns.

For more information or to have a Provider Relations Representative contact you, please email providerrelations@tpa.ea-gcs.com



Global Corporate Solutions - ITPA Division

150 Commerce Valley Drive West, 9th Floor - Thornhill, Ontario L3T 7Z3 - Canada
Tel. +1 905 669 4333 - Toll Free 1 800 310 6970 - Fax + 1 905 669 2318