



# Business Collaboration Guide Of **MEDISKY INTERNATIONAL**



YOUR **INTERNATIONAL**  
HEALTHCARE **PARTNER**

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## I. INTRODUCTION

The story of MediSky is the story of our lives. It is the story of investors, of entrepreneurs, of managers, sales personnel, staff and customers. It is the story of healthcare, of health and care.

Over the years, MediSky has become a market leader in health insurance. This has happened thanks to well-honed leadership, effective management, and hard work that was, and still is, invested by many of us on a daily basis. For some, MediSky is a major chapter in our private lives.

We have become a reputable, ever-growing company, respected and appreciated by the most-prominent insurance companies, business partners, staff and customers – worldwide.

All along our journey, we have always maintained our high standards.

The theme has been:

**“I will be OK, you will be OK,**

**We shall be OK and everything will be OK”.**

But what is the “OK” idea that keeps our standards so high?

This booklet is the answer as it is a compilation of the rules, regulations and ideas, highlighting a complete picture of our culture.

### **The “Business Collaboration Guide” of MEDISKY**

Respect and adhere to our culture and the culture will drive us...and indeed, “everything will be OK”.

## II. HOW TO USE THIS BOOKLET

This Business Collaboration Guide sets out, in brief, the MediSky standards and practices, policies and procedures, in a single document to ensure that the highest level of honesty and integrity are maintained at all times. This booklet sets out the general principles and guidelines for making sound business decisions. It shall not be regarded as a substitute for your good judgement; nor does it cover every situation you may encounter

## III. WELCOME TO THE WORLD OF MEDISKY

The following pages are an introduction to the fascinating world of medical insurance; the way we see it at MediSky. We will show you just few of the benefits of becoming a MediSky partner.

### 1. Who is MediSky?

Fifteen years ago, the first chapter of our history began. We were the first to offer comprehensive health insurance plans combined with high-class medical assistance and customer care in Central Eastern Europe. Nowadays, with offices in Romania, Hungary, Bulgaria and recently Poland, where we operate under the name of MediSky International, we successfully combine international health insurance cover with international medical assistance for the benefit of our clients.

MediSky International, acting in Poland as an MGA (Managing General Agent), is carrying out agency activity pursuant to an agency agreement with an insurance company and is entered in the Register of Insurance Agents kept by the Polish Financial Supervision Authority.

### 2. Why Health Insurance?

Some history...

In 1883, when German chancellor Otto von Bismarck signed the birth certificate of the world of health insurance by introducing the first compulsory social insurance programme at national level, he probably never imagined that the world of medical insurance would grow to develop like it has nowadays.

Global social changes are affecting the health of the population.

We live in a world of speed, stress and bad ecology. We have statistics of new illnesses threatening our health.

Why don't we work together to have healthy customers?

Medical insurance has become a necessity, a responsibility towards the health of ourselves, our families and staff.

### 3. Why choose MediSky?

We are committed to offer to you and your staff the tools for understanding the world of medical insurance.

Today we are proud that MediSky, together with MediHelp International, both have an important role and are recognized as specialists in providing health insurance plans all over Eastern Europe.

Our policyholders and brokers enjoy a high level of customer service and full confidentiality, a part of the list of our values.

Our customers are people who value healthcare and their wellbeing.

Being the best is the philosophy which governs our attitude in the relationship with our employees, partners, collaborators, and mainly with customers.

#### IV. A STEP FORWARD IN GROWING YOUR BUSINESS

Are you satisfied with the diversity of the products you have in your portfolio?

What would your customers like to be assured of?

- ⊕ Access to top private medical facilities;
- ⊕ Pan-European medical care;
- ⊕ Management of each medical-case until resolved;
- ⊕ Peace of mind for themselves and their families.

As a partner of MediSky, you will be able to offer your customers all those benefits.

When your customers become MediSky policy holders, they will join a big family of customers who maintain their health plan policy for a long time. Evidence of this is our policy renewal rate of more than 85%.

#### **Go for the need and not for the greed?**

We like to earn our revenues through a professional adaptation to the customer's real need, notwithstanding any interest on our side.

Experience shows that health insurance policies live LONGER on the books, and they are less vulnerable to competition.

Your customer will pay a significant premium, which means that in money terms your earnings will be sustainable for a longer time than a regular policy.

Our support enables you to build a good flow of income, for many years, that will keep your book of business profitable and sustainable.

#### V. YOUR COLLABORATION WITH MEDISKY

##### 1. Offer of collaboration

After presenting the offer of collaboration with MediSky, we will arrange the work process.

##### 2. How to work together:

2.1 You will sign the intermediary contract directly with the insurance company, which will pay direct commission;

2.2 The insurance contracts come into force in accordance to the terms and conditions of the insurance policies;

2.3 You will use all information provided by MediSky exclusively in the relationship with your customers;

2.4 Respect is the key: MediSky will not approach your clients, directly or indirectly. However, if for the same risk two or more intermediaries are empowered, MediSky shall submit exactly the same offer for each part;

2.5 We both agree to keep confidential all information of the collaboration, as well as data related to insurance policies made under it; information that may affect the image and interests of the parties. However, this obligation does not exist in those cases in which you must provide such information based on legal provisions.

### 3. Training

Upon request, MediSky will provide sales and technical training to you and your staff, following a training programme we previously agree upon.

### 4. Obtaining offers for your customers

4.1 Upon request, MediSky will submit an offer for your prospects;

4.2 Your dedicated e-mail address to send your request is: [customer-care@medisky.pl](mailto:customer-care@medisky.pl);

4.3 We recommend that you ask your customer for a letter of empowerment to accompany your request. This will ensure your priority;

4.4 For individual requests, MediSky will send the offers as soon as possible, but no later than within 2 working days;

4.5 Offers for groups will be assessed on a case-by-case basis, and the offer will be given no later than 5 working days.

### 5. Issuing the policy and processing documents

5.1 As the insurance policy will be valid starting from the payment date, you will need to send confirmation of the payment from your clients;

5.2 Any form regarding the insurance policy will be filled in by the client;

5.3 Policies cannot be backdated;

5.4 All signatures and filling of documents must be made personally and only by the customer. You are not allowed to fill in, change or "complete" any form or document on behalf of the customer;

5.5 For each client, you will receive a membership-pack including: policy wording, membership card and certificate of insurance, invoice, claim procedures and welcome letter;

5.6 Communication with your client will be made exclusively through you, unless otherwise agreed.



## 6. External communication

- 6.1 You will have access to our electronic system and be able to follow your customer's details;
- 6.2 All message deliveries are considered valid only in written form;
- 6.3 We would appreciate it if terms such as: Emergency, Urgent - are used **ONLY** for the right meaning.

## 7. Be in touch with your customers!!

To keep your customers close and happy we recommend you apply our retention programme, including the following activities:

- ⌚ Month 1 - First contact with the customer by e-mail – sending a welcome e-mail to the customer after the policy is active;
- ⌚ Month 1 - First contact with the customer by telephone – contacting the customer after sending the membership package. During this call, the customer will be informed that we are here for him/her and you will make sure that the customer receives their membership card;
- ⌚ Month 2 – Sending an e-mail to the customer with the claim procedure and a letter “How to claim”;
- ⌚ Month 6 – Calling the customer to make sure that everything is fine and to remind him/her that we are here for them;
- ⌚ At the end of each year, the customers will receive a general satisfaction survey;
- ⌚ Please be alert and inform us whenever you suspect your customer has an active or passive complaint. All you should do is tell us and ask for help!

## VII. WE ARE HERE FOR YOU!

With our specialized team, customers will benefit from dedicated assistance during working hours.

Outside MEDISKY office hours, for emergency medical assistance, members can call the helplines indicated on their membership card.

The Customer Care Department will deal with requests received from the customer regarding the following subjects:

- ✓ How to use the policy
- ✓ Claims
- ✓ Pre-authorizations
- ✓ Payments
- ✓ General requests regarding the activity of Customer Care Department

The Customer Care Department will receive general enquires from customers by e-mail and by phone.

Time frame: 3 working days

Contact: [customer-care@medisky.pl](mailto:customer-care@medisky.pl)

## Activities and timeframe for feedback

### 1. Activation of a policy – for new business

#### ⌚ **Time frame: 5 – 6 working days**

For a smooth straight-forward activation process we need the following documents:

- ✓ Application Form
- ✓ ID / Company Certificate
- ✓ Birth certificate for children
- ✓ Broker's mandate
- ✓ We would appreciate if you send us only complete and legible forms

### 2. Claims management

#### ⌚ **Time frame: 5 working days**

Claim forms can be submitted to MediSky by e-mail, fax or post;

Customers should send us copies of the following documents; we recommend they keep the originals until the claim is processed:

- ✓ Claim form – fully filled in
- ✓ Medical reports
- ✓ Detailed invoice
- ✓ Payment confirmation (receipt)

We will keep your customer informed about the status of his/her claim. The customer will receive automatic e-mails from the system after the claim is finalized. The amount will reach the customer's account within a maximum of 10 working days, being an international transfer.

### 3. Renewals

- ⌚ MediSky will provide policy renewal terms approx. 25 days prior to the expiry date;
- ⌚ We want to insure continuous cover for your customers, so please be advised we need you to send us the policy renewal forms in good time, at least 3 days before the expiry date;
- ⌚ You need to confirm the policy renewal with the client and follow up until the payment of the premium is made.
- ⌚ If changes need to be made to existing plans, MediSky should be notified no later than by the renewal date.

### 4. Cancellations

- ⌚ In case your customer decides **to cancel** the policy, please request the cancellation and send it to MediSky in writing, as soon as possible;
- ⌚ Cancellations cannot be backdated;



- ⊕ According to the terms and conditions of the policy, the proper refund will be paid by the insurance company in case of a cancellation, if no claim has occurred.
- 5. Preauthorization (obligatory for all costs above 500 Euro)
  - ⊕ **Time frame: max. 2-5 working days (usually 24-48hrs)**
  - ⊕ Needed information:
    - ✓ Diagnosis / Symptoms
    - ✓ Onset date of symptoms
    - ✓ Period of hospitalization (when applicable)
    - ✓ Treatment plan
    - ✓ Estimated cost
    - ✓ Name of the hospital; country
    - ✓ Estimated date of surgery / treatment
    - ✓ All medical documents
  - ⊕ Pre-authorization form – for ALL costs above 500 EUR;
  - ⊕ Pre-authorizations can be issued both for out-patient and in-patient treatment
  - ⊕ Upon the customer's request, pre-authorizations can be issued for costs below 500 euros – It is always advisable to gain pre-authorization for any treatment other than initial GP/Consultations
  - ⊕ Direct billing is available in those case where medical providers have signed a DBA agreement with the insurer
  - ⊕ Direct billing/guarantee of payment can be agreed with other medical providers, for each case (treatment) and upon the customer's request.
- 6. What we don't do:
  - ⊕ MediSky will not assist with doctors' appointments;
  - ⊕ MediSky will not be able to ensure assistance in recommending medical service providers.



**YOUR BUSINESS WILL GROW!  
WE WILL GROW TOGETHER!**

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