



sedgwick®

# Medical Assistance



An integration of a medical service and a claims department enabling a flow of direct and precise information through a joint collaboration. The expertise within these teams working seamlessly together in managing each claim, and benefiting in the sharing of information which, allows for an expeditious claim examination, as well as, the timely settlement of the claim.

## What is medical travel and health assistance?

The concept of medical travel assistance is known throughout much of the world as a service department, which provides support, primarily in medical emergencies during travel. At Sedgwick we offer you a much broader spectrum of services, which is outlined below.

## What is accident and health?

Accident and health (A&H) insurance is a broad term that covers specialty policies available through an employer, for travelers and, among others, students or ex-pats living abroad. Our qualified team specialises in processing these types of unique claims.

## Team

Our experts with both medical and non-medical knowledge, work together hand-in-hand to provide each customer with competent and prompt responses regardless of the severity or scope of their needs.

## Networking

We provide you with global support from our network of experts and teams around the world, as well as through our global Sedgwick hubs.

## Sedgwick's unique concept

Our fusion of the A&H and the medical travel assistance departments is unique and delivers multiple advantages.

First is the ability to promptly administer, process and adjust claims. A central, shared source of information eliminates various other paths of communication and decreases the margin of error between the medical assistance and the A&H teams. The merger of these two teams expedites the entire claim process, which directly benefits all parties involved. A customer that experiences swift service, receives an uncomplicated claim settlement, swift reimbursement results in a satisfied customer, which directly translates into customer loyalty.

## Your Sedgwick medical assistance benefits

- Global physicians and medical co-operation partners network
- Single point of contact
- Team approach across departments
- Higher transparency of third-party insurer costs
- Higher transparency in regular reporting
- Negotiated discounts and cost guarantee agreements with global medical facilities

For more information on how we can help, please contact:

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## Find the best solution...

### Module 1: Outpatient 1

Telemedicine: competent, prophylactic and informative medical advice via telephone, email, app, etc. regarding non-emergency outpatient cases.

### Module 2: Outpatient 2

Competent medical guidance regarding necessary outpatient treatment including: appropriate medical institution or choice of physician recommendations inclusive of appointment set-ups.

### Module 3: Inpatient 1

Competent medical guidance regarding necessary inpatient treatment including: appropriate medical institution recommendations, treatment plan accompaniment, issuance of cost guarantees, as well as continuing telemedical support after hospital discharge.

### Module 4: Inpatient 2

Swift and precise medical guidance regarding necessary inpatient emergency treatment including: appropriate medical institution recommendations, patient transport management, issuance of cost guarantees, as well as telemedical support after hospital discharge.

### Module 5: Medical repatriation

Expeditious management and organisation of the patient transfer or transfer of mortal remains to the next appropriate medical facility or to home country including: issuance of cost guarantees, co-ordination with necessary officials and next of kin.

### Module 6: Dental

Competent medical guidance regarding necessary dental outpatient treatments, as well as emergency dental treatments including: appropriate dental office or choice of dentist recommendations inclusive of appointment set-ups and issuance of cost guarantees.

### Module 7: Medical assessment (belated submission)

Claims submitted after treatment has already taken place, but where a physician's assessment is nonetheless necessary. Claims are reviewed according to medical necessity and costs.