RWAM Communication Notice for Plan Members



Notice for Travel Medical Claims

November 2022

In response to the ever-changing travel market, RWAM has seen an increase in volume of calls to our travel assistance provider, Allianz Global Assistance (Allianz). As we approach peak travel season, we are pre-emptively informing plan members of delays to minimize frustrations and concerns, suggesting plan members with non-emergent inquires avoid calling Allianz during peak hours, if possible.

Allianz is experiencing service disruptions, with non-emergent customer inquiry call volumes and handling times seeing drastic and unplanned increases due in part to ongoing changes in covid requirements, political unrest, airline disruptions and other unplanned market disruptive shocks.

Demand for travel insurance and pre-trip inquires has also drastically increased, estimated to have risen by approximately 3 times pre-pandemic levels.

Rest assured that resource allocation has prioritized Emergency Assistance calls to ensure plan members are able to receive support in the event of a medical emergency.

RWAM's Suggestions:

Plan members may experience non-emergent call wait times exceeding 30 minutes during peak times. We suggest plan members to call at "off peak times". Avoid calling on Mondays and midday during weekdays.

Note: This recommendation does not apply to Emergency Assistance calls, which are being prioritized. If a plan member is experiencing a medical emergency and cannot contact RWAM Travel Assist, they should not delay and seek medical assistance immediately.

As a reminder, if possible, we recommend plan members call RWAM Travel Assist first, prior to seeking medical attention. If plan members cannot contact RWAM Travel Assist prior to seeking treatment, they must contact RWAM Travel Assist within 48 hours of the emergency.

If you are having difficulty reaching us by phone, email your contact information to the Allianz Medical Team at <u>CaseManagementCA@allianz-assistance.ca</u>, with the Subject line 'Emergency' and we will call you back. Please note that only messages related to active medical emergencies will be responded to. For a detailed list on required information to include in your email, visit Allianz Global Assistance | Experiencing a medical emergency (allianz-assistance.ca)

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Plan members may experience claim processing decisions exceeding 6-8 weeks depending on the unique nature of their claims. We encourage you to be mindful of these delays. Avoid repeat calls to reduce call volume as much as possible. Avoid re-filing claims to not unintentionally contribute to the backlog.

When appropriate, we encourage you to create an online account with Allianz to upload documents and track the status of your claims. To create an Allianz account visit Allianz Global Assistance | Submit a claim (allianzassistanceclaims.ca)

RWAM has updated our website to reflect the notice from Allianz and recommendations provided in this notice. Please visit RWAM Plan Members Travel Coverage for more details.

A word from Allianz:

"Given the challenges with volume forecasting with the consistent shocks and change in customer behaviour with the rebound of travel, Allianz service is not at the level we strive to deliver to you and your members. We have an aggressive and robust action plan to return to standard service levels, and in the meantime, we commit to frequent updates to keep you informed on our action plans and progress" - Allianz Global Assistance | Service notice -Contact Centre wait times (allianz-assistance.ca)



Allianz's action plan includes:

- Prioritizing Emergency Assistance calls to provide timely assistance to those with urgent need
- Commitment to strive for reasonable wait times
- Continued focus on optimizing the onboarding of new staff to help reduce caller wait times

We understand this is frustrating.

We are working closely with our partners and Allianz to help you continue to travel and feel secure in your benefits and insurance administered with RWAM. We ask that you remain considerate and kind to our customer service representatives as we help all our partners navigate our changing industry.

Thank you for your patience and understanding, From all of us at RWAM Insurance Administrators, Inc.

