

CONVINUS
global mobility solutions



Coffee & Consulting

January 16, 2023
at 11 am

Well insured?
Wintersports season
is now on

Make sure your
employees are
well insured



An illustration of an iceberg floating in the ocean. The tip of the iceberg is visible above the water line, while a much larger, jagged mass is submerged below. The water is a deep blue, and the sky is a lighter blue.

In which areas has an employer to take care of health insurance?

- Local employees in some countries, as it is part of the social security
- Assignments (Long – and short term)
- Business travels
- International transfers

Employer's responsibility:

Duty of care

Options of health insurance coverage while on assignment

Only local coverage in the assignment country

- Employee will terminate his current health insurance
- Only taking out a local health insurance in the country of destination

Local health insurance plus international coverage

- Every employee is taking out the international coverage in addition to the plan he/she had in their home country
- Different health insurance coverage and premiums

International plan

- Every employee on assignment or working abroad has the same medical coverage.

Recommendation

- Whenever possible trying to have an equal treatment
- Less administration
- Checking on options of health insurance coverage when returning

PassportCard



PassportCard

Flexibility without Swiss cheese
loopholes



WHO IS PASSPORTCARD

Group – Partners – Investors



Leading cross-border health insurance through real-time user experience

Current portfolio:
2 million members

Patented
real-time health
plan technology



Partner:
WTM
listed on the NYSE

Worldwide winner of
innovation and
service awards



Current Products/Territories:

-  International Health
(Major Medical)
Israel & Europe
-  Digital Nomads – Global
Worldwide
-  Short Term Cross-border
(Travel)
Israel & Australia

83%
Members Retention



70%+
Claims with zero human involvement

4x
The average NPS in the industry



-20%
Loss Ratio compared to direct competitors



PassportCard



International health insurance underwriter
with offices in Germany, Israel, Cyprus and Australia.

davidshieldgroup

International health insurer with over 2 million policyholders worldwide.
Strong focus on InsureLab solutions with development units in Zurich
and Tel Aviv.



Holding company listed on the NYSE with USD 6 billion. Specialisation in
property and life insurance.



Passportcard wants to revolutionise the market for international health insurance.

The focus is on worldwide reimbursement before the actual claim, absolute customer centricity, market-leading products as well as a globally unique service experience for all:

Members, corporate clients and **professional brokers**.



In partnership with

Allianz  **Partners**

Strong partners for the German market

PassportCard, together with Allianz Partners, has built a close and long-standing partnership to provide customers and business partners with a harmonious and secure benefits experience worldwide.

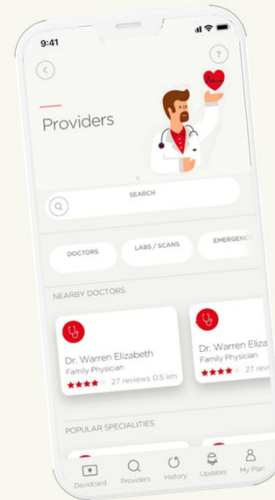
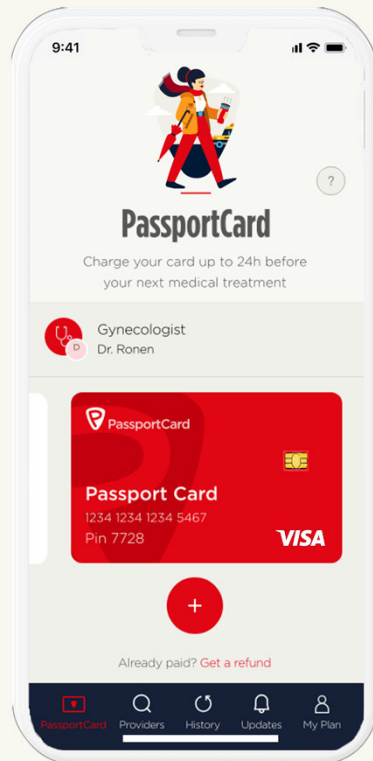


REIMBURSEMENT COMPARISON

Direct effects for insured persons

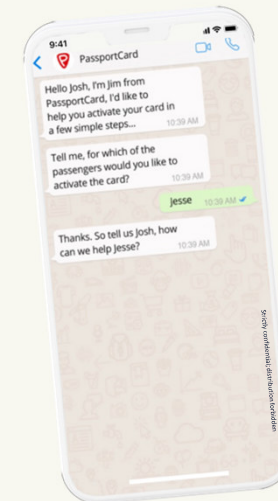


Simple. Intuitive. Immediate.



Simply select a provider or service. Your claim is approved and your insurance card is active for payment. In real time.

- No paperwork.
- No hassle.
- No manual work.



Use the insurance card to pay at the clinic (instead of paying out of pocket and claiming reimbursement).

- No balance bills.
- No admin work.
- Lower health care costs.



24/7
En/De





PASSPORTCARD PRODUCTS

Compact – Comfort – Premium

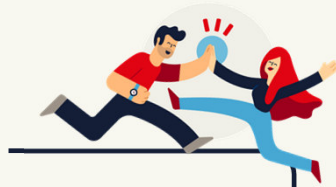
Expatriates (Expats)

Expatriates are internationally mobile people who live and work outside their home country for a long period of time (3 months +).



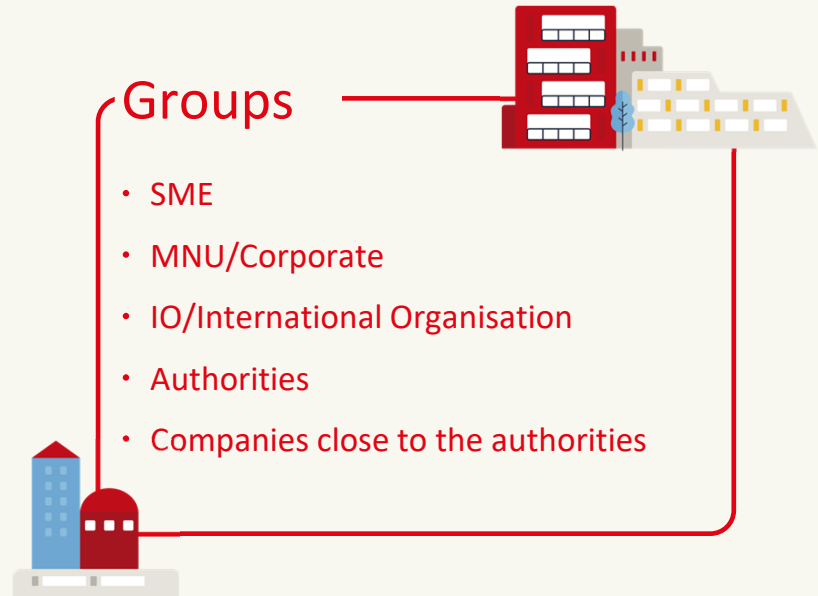
Individuals

- Emigrants
- Expats
- Independent
- Global Nomads
- Families
- Partners



Groups

- SME
- MNU/Corporate
- IO/International Organisation
- Authorities
- Companies close to the authorities





Global
Availability

Individual
& Group



Compact

Wenn Sie eine Basisabsicherung
wünschen: Krankenhausaufenthalt und
stationäre Versorgung mit ambulanter
Grundversorgung.



Premium

Für eine bestmögliche Absicherung mit
diversen Extraleistungen.

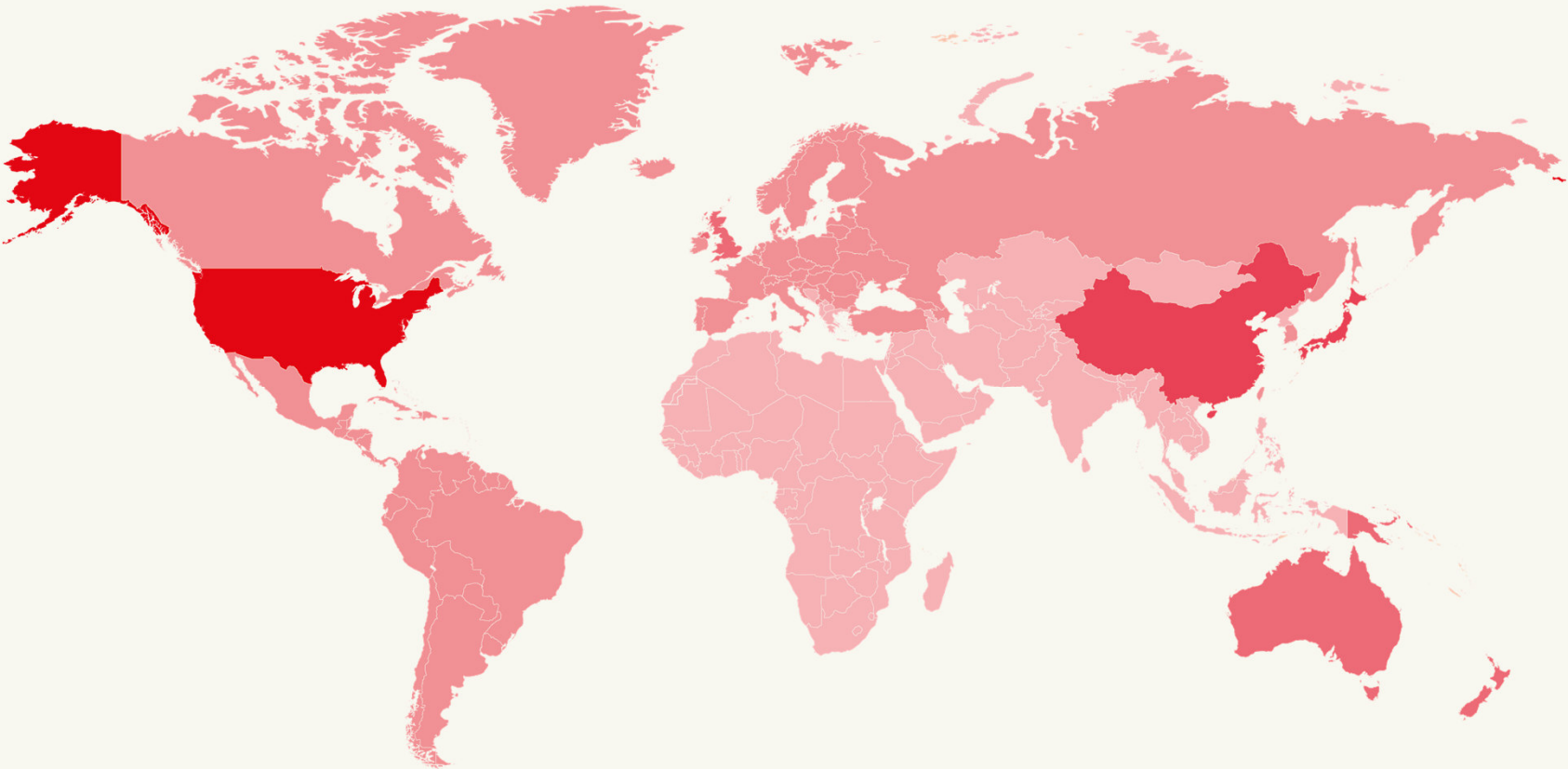


Comfort

Wenn Sie sich um Ihre medizinische
Versorgung keine Sorgen machen
möchten.

Best top
Product

Powered by
Allianz



- Worldwide incl. USA
- Region 1
- Region 2
- Region 3
- Region 4



PREMIUM EXAMPLES

Individually deductible



ADVANTAGES AND NEXT STEPS

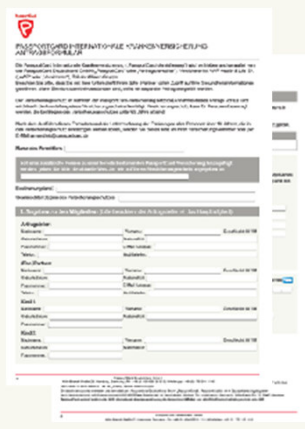
Insured – Corporate clients – Brokers
Become a partner – inspire customers together



Policy
Wording



Broker
Manual



Application
Forms



Groups
Info



Reports

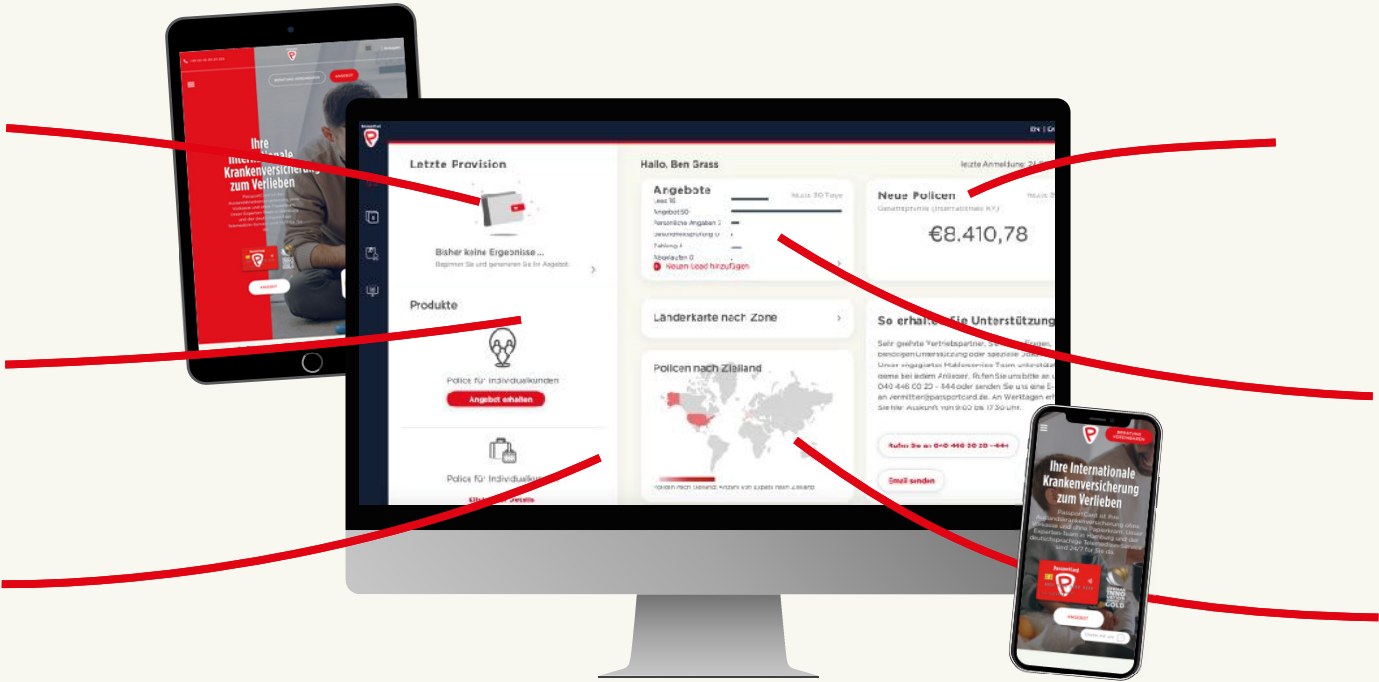
Individual offers

Group offers

Commission

Offer phases

Policies





The illustration features a man in a suit and glasses sitting at a desk, pointing upwards. On his desk is a laptop with a red shield logo containing a white 'P', a small green cactus, a pink gift box, and a stack of books. Above him, a large iceberg floats in the water. Various icons are scattered around the iceberg: a clipboard with a red cross, a red heart with a pulse line, a yellow checkmark, a blue helicopter, a green virus-like icon, a blue globe, a white ambulance on a purple platform, a small hospital building, a person falling off a ladder, and a cluster of green pine trees. The text 'Your Questions?' is written in a brown, serif font across the middle of the image.

Your Questions?

OUR WEBINARS 2023 – BOOST YOUR CARRIER

23. Februar 2023
von 10:00 - 11:00 Uhr

**Rechtliche Aspekte der
Homeoffice-Tätigkeit von
Grenzgängern &
internationalen
Wochenaufenthaltern**

28. März 2023
von 10:00 - 11:00 Uhr

**Payroll:
Welcher Ansatz ist
der Beste für Entsandte?**

25. Mai 2023
von 10:00 - 11:00 Uhr

**Schweiz:
Aktuelle Herausforderungen
bei Arbeitsbewilligungen**

20. Juni 2023
von 10:00 - 11:00 Uhr

**Grenzüberschreitende Tätigkeit -
Der sichere Weg durch
den Sozialversicherungs-
dschungel**

29. August 2023
von 10:00 - 11:00 Uhr

**CH <-> DE
Herausforderungen
bei grenzüberschreitender
Tätigkeit**

28. September 2023
von 10:00 - 11:00 Uhr

**Einfache Administration
von Entsendungen -
Tipps & Tricks**

October 24, 2023
10:00 - 11:00 am

**Assignments to Switzerland
Immigration, tax and
social security aspects**

30. November 2023
von 10:00 - 11:00 Uhr

**Die 7 teuersten Fehler
bei internationalen
Mitarbeitereinsätzen**

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SEMINARS 2023

9. März 2023

von 9:00 - 12:00 Uhr

**Compliance-Aspekte
bei internationalen
Mitarbeiterereinsätzen**

10. Oktober 2023

von 9:00 - 12:00 Uhr

**Remote Work / Workation
Von Arbeitsrecht
bis Zahlungen**

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SPECIAL OFFER

CONVINUS
global mobility solutions

SAVE THE
DATE

Meet our Network

10. + 11. May 2023
GLOBAL MOBILITY SUMMIT 2023

DETAILS WILL FOLLOW SOON

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