

## Your Benefits When Outside the U.S.

Coverage for medical services received outside the United States (U.S.) is an important part of your health care benefits. Before leaving the country, please review your benefits for covered and non-covered services, and read your certificate to verify services that require plan authorization. The information below explains some of the questions you may have regarding your health care benefits if you seek medical treatment in a foreign country.

### **What health insurance information do I need to have with me when I travel?**

Your insurance card is necessary because it has telephone numbers listed on the back for contacting Health Tradition for assistance with care and/or benefits. It also has the address for submitting claims for reimbursement should you need to file a request.

### **What coverage do I have when I am out of the country?**

The benefit available under your policy is for urgent and emergency care only. Please refer to your member handbook. Any member cost-sharing amounts (for example, copays, deductibles, coinsurance, confinement fees, etc.) detailed in your policy apply to all covered services.

### **Does the plan pay for immunizations needed for foreign travel?**

No. Immunizations specific to foreign travel such as Hepatitis A or Yellow Fever are not covered. This is listed as an exclusion in your policy in Exclusions, Section 6.17 Preventive Health Services.

### **How do I get additional prescriptions if I run out of them while I am travelling?**

For advances on your prescriptions, call Health Tradition Customer Service at 1-877-832-1823 (toll-free). A representative will document your request for additional prescriptions, confirm when you will be able to pick them up and explain any member cost-sharing amounts. The plan does not pay for any lost or stolen prescriptions.

If you do not take prescriptions with you and require medication while outside the U.S., the plan will reimburse you, minus your cost-sharing amounts, for covered FDA-approved prescriptions only. Non-covered and non-FDA approved prescriptions will not be reimbursed.

### **When do I need to call for plan approval of services?**

All inpatient hospitalizations must be reported to the plan within 48 hours of admission, or as soon as medically possible. Please call 1-888-758-7848 (toll-free) or 608-781-2751 to report your admission. Admissions not reported in the above time frame will not be covered. Please see Schedule of Benefits, Section 5.10 Hospitalization – Inpatient of your policy.

### **What if I need to be transported to the nearest facility?**

Your benefit coverage provides for flight or ground transport to the nearest facility in an emergency situation. Transportation between facilities requires prior authorization from the Plan. Medical transport back to the U.S. also requires prior authorization from the Plan. Please contact our medical management staff at 1-888-459-3020 (toll-free) or 608-791-7848 for review and/or prior authorization of services.

### **Will the facility bill my insurance plan or do I have to pay for the service?**

Foreign countries generally do not bill U.S. insurance companies for care received by U.S. citizens (some parts of Mexico may file claims to your insurance company). You will be expected to pay for the service immediately following your care and/or before you leave the country. You may pay in cash or on a credit card. The local or

nearest American Consulate may be able to advise you on the payment practices of the providers available in the area you are traveling.

### **What do I need to turn in to be reimbursed?**

Whenever possible, have your receipts itemized, reported in English and converted to U.S. dollars. Reimbursement is based on your policy benefits, minus any member cost-sharing amounts. The receipts turned in should be for all care, prescriptions and items involved in your care. Please make a copy of these items for your personal file before you send the originals to the plan for reimbursement. Reimbursement will be paid to Plan subscribers only.

If you charge the payment for the care or prescriptions, the credit card statement displaying the charges and the dollar conversion rate must be included in the request for reimbursement. If the credit card statement/report is not included, Health Tradition will use the bank-listed conversion rate for that monetary type (pesos, euros, etc.) to dollars for that day. Interest accrued on credit cards is not reimbursable. Requests for reimbursement with the appropriate supporting documents attached should be forwarded to:

Member Advocate  
Health Tradition Health Plan  
P.O. Box 188  
La Crosse, WI 54602-0188

### **Is tax and interest covered by the plan?**

No. Taxes on medical services received outside the U.S. are not reimbursable. Interest earned on charges or credit cards also are not covered by the plan. See Section 6.6 Financial Exclusions in your member certificate. Some countries have additional taxes added onto healthcare services. Please check with Customs of the country you are in before returning to the U.S. to see if you can be reimbursed for this tax.

### **How can I get help or assistance while I am overseas?**

You can contact the Plan directly using the numbers located on the back of your ID card for Customer Service or medical authorizations. There also is a local number since toll-free numbers may not work outside of the U.S. You are responsible for the cost of any toll calls.

**If you are age 18 and over, all information pertaining to your care and claims is confidential.** If you wish to have another representative (or your parents if you are a full-time student) act on your behalf, an Authorization Representative Form must be completed and returned to the plan for documentation prior to your departure. *No information will be released to any unauthorized representative other than you if the form is not completed and returned to the plan.* No information other than the areas you check will be released to the authorized representative. Call Health Tradition Customer Service at 1-877-832-1823 ( toll-free) to request a copy of the form. You also may submit a Power of Attorney document to the plan for medical and claim information.

### **How do I place an international call to the U.S.?**

You have two options when placing an international call to the U.S. – direct calls and operator-assisted calls. International directory assistance is available through AT&T by dialing zero and asking to be transferred to an AT&T International Operator.

Calls to Canada, Puerto Rico, the U.S. Virgin Islands and most numbers in the Caribbean/Atlantic region can be dialed the same way you dial long distance calls within the U.S. An international access code or country code is usually not necessary. Please speak with your phone company regarding proper procedures for making international calls before you travel.

If you have questions or concerns, please contact Health Tradition Customer Service at 1-877-832-1823 (toll-free).

## **Health Tradition Health Plan**

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