



Insurance Guide inter Hannover

Your exchange organization has enrolled you in an illness and injury health insurance policy which is underwritten by inter Hannover and administered by Global Excel. Please contact Global Excel if you have any questions regarding your medical benefits, how to file a claim, or status of a claim you have filed. Global Excel can also help you find a provider in the preferred provider organization (PPO) network (Aetna).

Global Excel
777 Brickell Ave Suite 410, Miami, FL 33131
InterHannover@globalexcel.com
Toll Free Number (for use in the USA): 833-386-9240*
Local Number (for use Outside the USA): 786-646-2917*

* for help locating a provider 24/7 - for claims related questions Monday - Friday 8am-5pm



Carry your insurance ID card with you at all times.

When you go to a Doctor's office or to the Hospital, be sure to bring your insurance identification card.



With the **MyInsurance Mobile app** you have all your travel information right at your fingertips: Show your Insurance ID-Card on your phone to the doctor, view all important contact details and service hotlines, search for a doctor or hospital near your location and view the summary of your benefits.

Download the app now:



If you become ill or injured: How to find a medical provider within the PPO Network?

Your policy utilizes the Aetna Passport to Healthcare Network. Medical providers who belong to this network are considered preferred providers and have a contract with your policy's administrator to bill them direct for services rendered to their participants. This means for eligible expenses under your policy, a preferred provider will bill Global Excel direct at the time of service and you would only be responsible for any deductible or copayment. You can search for a preferred network provider yourself via the link below or call Global Excel for assistance at

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Search for a doctor, Urgent Care or Walk-in Clinic:
www.aetna.com/docfind/custom/passport

Select Passport to Healthcare Primary PPO Network



Don't use an Emergency Room (ER) in the USA unless you are having a serious or life-threatening medical problem!

Services rendered in the emergency room are extremely expensive in the USA so you need to carefully determine whether or not it is appropriate to go there for treatment. Do not go to the ER only because it is the only place open or for treatment of a minor illness or injury. There are alternatives to the ER. In fact, if you go to the ER for a non-serious condition, be prepared to wait a very long time as patients with more serious conditions will take priority. In addition, if you are not admitted to the hospital, you will be billed a **\$350 copayment** in addition to any applicable deductible or co-insurance. Go to the emergency room only for serious or life threatening conditions such as:



- ✓ Difficulty breathing
- ✓ Chest Pain
- ✓ Serious burns
- ✓ Head or Eye Injuries
- ✓ Any severe pain or severe injury
- ✓ Major broken bones (such as arm, leg, pelvis)

You will be charged \$350 (in addition to any other co-payments or deductibles required by your plan) if you use an Emergency Room (ER) for a condition that does NOT result in the Plan Participant being admitted to the hospital.

Please read your Insurance Policy before starting your travel to review your Emergency Room (ER) co-payment.

Use an Urgent Care or Walk-In Clinic

The alternative to the ER is an Urgent Care Center sometimes referred to as either Walk-In Clinics or Convenient Care. Urgent Care is for same day treatment, but it is not for serious or life threatening conditions. If the condition you have is one that you would normally visit your doctor's office, then you should go to Urgent Care instead of the ER although Urgent Care is not intended for routine preventive care. Urgent Care has extended hours and is open weekends and some holidays. No appointment is necessary although you do want to visit one in network if possible (www.aetna.com/docfind/custom/passport - and select Passport to Healthcare Primary PPO Network or call Global Excel Customer Service at **833-386-9240***). Go to Urgent Care for non-emergency conditions such as:



- ✓ Sore throat, Common Cold or Respiratory Infections
- ✓ Ear pain, Eye or Skin Infections
- ✓ Allergies
- ✓ Painful urination
- ✓ Vomiting
- ✓ Minor injury (sprains/strains)
- ✓ Minor broken bones (such as hand, fingers, foot, toes)

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All pre-existing medical conditions are excluded from coverage under this policy.



Pre-Existing condition means an injury, sickness, disease, or other condition that you had symptoms of or were seen by a doctor. Your condition may also be considered preexisting if you saw a doctor or take medication. Please read the policy conditions document for more details on pre-existing conditions.

Routine health checkups or preventive care are NOT covered under this policy.

This policy is only intended to cover you for an eligible illness or injury which you incur during your program. The policy does not provide any coverage for routine care such as annual gynecological exams, school or sports physicals, or immunizations.



The following treatments and/or supplies must always be pre-authorized:

- Inpatient Treatment and/or supplies of any kind
- Any Surgery or Surgical procedure
- Computerized Axial Tomography (CAT Scan)
- Magnetic Resonance Imaging (MRI)
- Emergency Reunions and Trip Interruption

Please call the Global Excel Service Hotline for pre-certification at:
Toll Free Number (for use in the USA): 833-386-9240
Local Number (for use Outside the USA): 786-646-2917
or send an email to: InterHannover@globalexcel.com



How to file a claim?

For detailed information about claims handling and reimbursements please go to the "File a claim" section under Services and Claims in your MyInsurance area at www.esecutive.com/MyInsurance or in the mobile app.



To access your complete insurance information please login to your personal MyInsurance area at: www.esecutive.com/MyInsurance or download the app!