

Insurance Guide for travel to the USA / Canada

Your exchange organization has enrolled you in an illness and injury health insurance policy which is underwritten by GBG Insurance Limited and serviced by Global Benefits Group. Please contact GBG Assist if you have any questions regarding your medical benefits, how to file a claim, or status of a claim you have filed. GBG Assist can also help you find a provider in the preferred provider organization (PPO) network (UnitedHealthcare) in the United States.

Global Benefits Group
27422 Portola Parkway, Suite 110
Foothill Ranch, CA 92610 USA
Email: GBGAssist@gbg.com
Hotline: **1.866.914.5333***

* For claims questions and if you need help to find a provider, please call the hotline.



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 UnitedHealthcare Options PPO 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 GBG Assist 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 GBG Assist for assistance at **1.866.914.5333***



Search for an Urgent Care or Walk-in Clinic at:
[UHC Provider Link](#)
or call Customer Service at: **1.866.914.5333***

Pre-Authorization

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

- Hospitalization
- Outpatient Surgery
- Any Condition, including any Chronic Condition, or Outpatient services that are expected to accumulate over \$5,000 of medical treatment per Policy year.
- Air Ambulance (this service will be coordinated by the underwriter's Air Ambulance Provider)
- Specialty Treatments and Highly Specialized Drugs
- Physical Therapy and Rehabilitation Services

Please submit a completed Pre-Authorization Request Form to GBG Assist a minimum of 5 business days prior to the scheduled procedure or treatment date. For more information, please call **1.866.914.5333***

Don't use an Emergency Room (ER) 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:

NOTE: Non-Emergency Use of a hospital Emergency Room for an illness that DOES NOT result in admission will have a 350 USD deductible that must be paid by you, the insured.



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 ([UHC Provider Link](#)) - or call GBG Assist Customer Service at **1.866.914.5333****). 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)

Search for an Urgent Care or Walk-in Clinic at:
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All pre-existing medical conditions are excluded from coverage under this policy.

Pre-Existing Condition means any illness or injury, physical or mental condition, for which an Insured Person received any diagnosis, medical advice or treatment, or had taken any prescribed drug, or where distinct symptoms were evident prior to the effective date. The Terms and Conditions related to this plan's Pre-Existing Conditions are described in the insurance conditions (available in your MyInsurance Area).

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.



How to file a claim?

To file a claim and find detailed information about claims handling and reimbursements please go to the GBG Member Portal at <https://portals.gbg.com/Members>. The GBG Member Portal is necessary for efficient and easy claims management as all explanation of benefits (EOBs) and forms required for claims can be found in this one site. Also, helpful hints how to "File a claim" can be found in your MyInsurance area at www.esecutive.com/MyInsurance or in the mobile app.

The GBG Member Portal is necessary for efficient and easy claims management as you can file a claim, access all explanation of benefits (EOBs), receive requests for additional information and required forms can all be found on this one site. The site also provides instructions on how to file claims and contact GBG if you have any questions.

You will need to create an account to access the GBG Member Portal. Go to www.gbg.com and click on "Member Login". First, you will have to register your new account providing the following information- some of which is found on your insurance identification card:

1. GBG ID (same as UHC ID#)
2. First and last name
3. Date of birth
4. Email address (must match the email used when you were enrolled)
5. Create desired username
6. Create password
7. Security question #1
8. Security question #2

Please take a few minutes and become familiar with all of the helpful features available on this website. If you encounter any problems, please call GBG Assist at 1 866.914.5333 or collect 905.669.4920

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

This is not your official insurance ID card. If you don't have an official copy of your insurance ID card, please download or print it at www.esecutive.com/myinsurance.