

What to do if you become ill abroad?

Participants in the USA

GBG Assist must be contacted prior to seeking medical treatment including treatment in an Emergency Room unless you are having a life-threatening emergency. Such examples are difficulty breathing, excessive bleeding or pain, severe eye injury, chest pain, severe burns. Go immediately to an emergency room or call 911 if having a life-threatening emergency. You must contact GBG Assist within 48 hours of such an emergency. Failure to do so may result in a reduction of benefits.

Contact GBG Assist by calling **1.800.817.4345** or **email gbgassist@gbg.com**

GBG Assist will triage your medical situation and refer you to a medical provider in the Aetna network, if possible. Pre-Authorization is required for the following services. Fifty percent (50%) reduction of eligible medical expenses if Pre-Authorization requirements are not met up to a maximum penalty of \$1,000. Contact GBG Assist by calling 1.800.817.4345 or email gbgassist@gbg.com for details.

- Inpatient Hospitalization
- Outpatient Surgery
- All CAT scans, PET scans, and MRIs
- Air Ambulance (Air Ambulance service will be coordinated by the Insurer's Air Ambulance Provider)
- Specialty Treatments and Highly Specialized Drugs
- Physical Therapy and Rehabilitation Services

Pre-Authorization is required for the following services to maximize the benefits covered under the plan and to arrange for direct billing with the medical provider:

- Interfacility Ambulance Transfer: No coverage if Pre Authorization requirements are not met.
- Medical Evacuation: No coverage if not approved by the company.

Participants in all other countries

Your insurance plan includes a free choice of hospitals, clinics or physicians. However you should always call GBG Assist before you seek treatment, to ensure that they can coordinate your case with the physician or specialist. Through GBG Assist you can receive recommendations and counseling about treatment facilities that are located in the area where you reside.

Contact GBG Assist 24/7 tollfree before proceeding with any treatment: **1.905.669.4920**
(Worldwide Collect)

Pre-Authorization is required in all countries as explained above!

Emergency Room Treatment (only in the USA)

In the US you should only go to an Emergency Room in case of a serious or life-threatening accident or illness, for example: Head injuries, Chest pain, Loss of consciousness, Difficulty breathing, Seizures, Excessive Bleeding or Pain. In all other cases, as for example: Sports Injuries, Sore throats, Minor cuts, Cold/flu, Sprains and strains, Urinary tract infections, Earaches, Simple fractures, Minor burns please use a Convenience Care, Walk-in or Urgent Care Clinic. Search for an Urgent Care Clinic:

http://www.aetna.com/dse/search?site_id=passport

(Click on the 'Urgent Care Centers' link under the 'Providers' section).

GBG Assist will also help you to find an appropriate provider. Again, you must call GBG Assist first for a referral.

Please note:

All pre-existing medical conditions are excluded from cover under this policy. Pre-Existing condition means an injury, sickness, disease, or other condition that you had symptoms of or were diagnosed with during the 36 month period before your travel start date. Your condition may also be considered preexisting if you take medication for the condition during the 36 month period before your travel start date. Please read the policy conditions document for more details on preexisting conditions.



AmeriStudent

Group Travel Insurance Plan: **Supreme50 L**

Policy Number: **AGS002531-2120780**

This policy is underwritten by AXA GROUP InterPartner Assistance, S.A. and serviced by Global Benefits Group. AXA GROUP has a Standard & Poor's rating of AA- (with a stable outlook).

This brochure is only a summary. Please refer to policy document for complete details! Information regarding additional coverages, such as liability and baggage, can be found by logging into your MyInsurance account.

To access your complete insurance information including your Insurance ID-Card and Claims Instructions, please login to your personal MyInsurance area at:

www.esecutive.com/MyInsurance

To create your account, you will need:

- Your Last Name
- Your First Name
- Certificate / Policy Number
- Your Date of Birth



