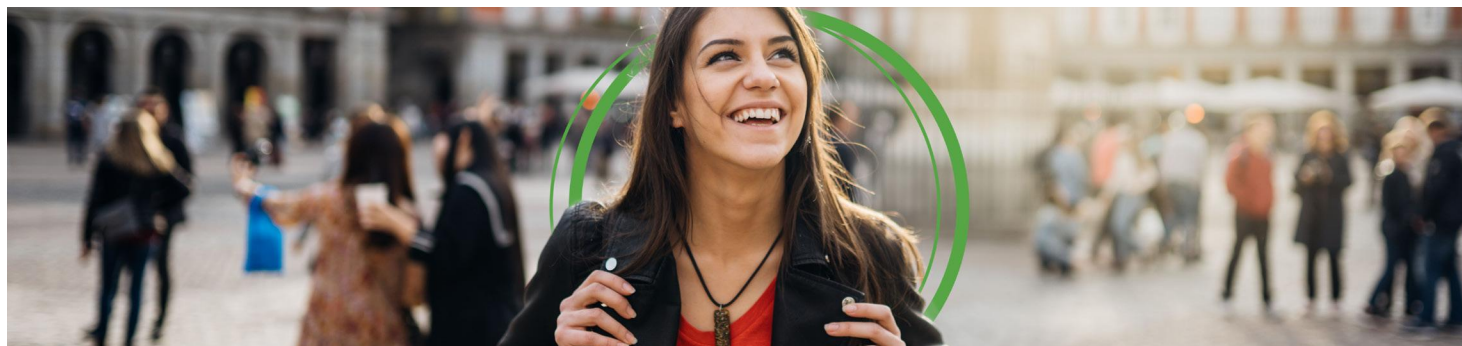


Benefits coverage for international travel



What you need to know about traveling outside the United States

Your plan covers emergency treatment. Routine physicals and immunizations, or screenings are not covered. Coverage will also not be provided if the sole purpose of travel is to obtain medical services.

Because of the difference in provider systems, your plan identification (ID) card only serves as evidence that you have a plan. It cannot be used to bill the plan directly for any services or supplies obtained.

If you or a dependent incur a claim while traveling, follow these steps:

- 1** Request a detailed bill from the provider, detailing all services and supplies that you have been asked to pay for. A summary statement will not be accepted by the plan (or any other insurance for that matter).
A complete claim must be submitted in writing and should include the following information:
 - Your name/patient name, gender, date of birth, address and relationship to you
 - A description of the emergency type (i.e., broken bones, laceration, heart palpitation, etc.)
 - Date of service
 - Place of service, provider billing name, address, telephone number
 - Procedures, services or supplies (narrative description)
 - Charges for each listed service
 - Number of days or units
 - Total billed charges
 - Signature of provider
- 2** You are responsible for ensuring the provider is paid. If the provider will not coordinate payment directly with the plan, you will need to pay the claim up front by presenting your credit card or cash.
- 3** Ask for the bill to be provided in English, if possible.
- 4** When you return to the U.S., submit the bill to UMR, noting your plan number and your member ID number (or with a copy of your plan ID card):

UMR – Claims Unit
PO Box 30541
Salt Lake City, UT 84130-0541

You will receive an explanation of benefits (EOB) and a reimbursement for eligible services you (or your dependent) received for any covered amount in U.S. currency. The reimbursed amount will be based on the U.S. equivalency rate that is in effect on the date you paid the claim, or on the date of service if the paid date is not known.

If you have any other questions, please call the customer service number on your ID card.