



Guide to Using Your Benefits While Traveling

A&M Care Plans

If you need emergency care: Emergency care is defined as treatment required because permanent disability or endangerment of life would result if the condition were to go untreated. Examples include unconsciousness, severe bleeding, heart attack, serious burns and serious breathing difficulties.

If you have an emergency while traveling, seek help immediately at the nearest emergency facility. If you normally live in a network area, the plan will pay network benefits for those expenses. If you do not live in a network area, you will receive regular non-network plan benefits. If you are admitted to a hospital on an emergency basis, you must precertify with BlueCross BlueShield of Texas (BCBSTX) within 48 hours of admission. Call (800) 441-9188 to precertify.

If you need nonemergency care:

- You can call your network doctor and ask him/her for advice or to call in a prescription to a nearby pharmacy.
- You can call (800) 810-BLUE for information on network physicians or facilities in that area. You will receive network benefits if you use a network doctor and out-of-network benefits if you use a non-network doctor. (You will receive non-network plan benefits if you live in Donley, Hansford, Lipscomb, Ochiltree or Wheeler county and you see a non-network doctor.)
- You must precertify all hospitalizations with BCBSTX unless Medicare is your primary coverage. Call (800) 441-9188.

If you need treatment while traveling outside the United States:

- BlueCross BlueShield is continuing to develop its worldwide network. To find a doctor or hospital or to get information regarding medical assistance, call (800) 810-BLUE or visit BCBS online at www.bcbs.com/bluecardworldwide/index.html.
- Some treatments may not be recognized forms of treatment in the U.S. (such as Laetrile for cancer) or may not normally be covered by the A&M Care plans. These will not be covered.
- Transportation costs to return to the U.S. are not covered unless treatment is needed that cannot be provided at your location. If so, transportation costs will be covered only to the nearest place where appropriate care can be given.



- You will need to complete an international claim form and submit it to the address printed on the form. Hospitals that are part of the worldwide network can file claims electronically, which may make filing claims easier for you. Charges incurred will be converted into American currency at the exchange rate in effect at the time the claim is processed by BCBS.
- More information, including the international claim form, is available online at www.bcbs.com/bluecardworldwide/index.html or by calling (800) 810-BLUE.

A&M Care Prescription Drugs

If you need a prescription drug supply for a period longer than 30 but less than 90 days, have your physician write a prescription



for the needed dosage and send it directly to Medco with one mail-order copayment (twice the retail pharmacy copayment). If you have more than one prescription filled, send one copayment for each prescription. *Be sure to start this process at least two weeks before your departure date.*

If you or a family member will be traveling outside the country or will need a supply exceeding 90-days, Medco will need to know prior to ordering the medication. Claims exceeding the 90-day limit will be rejected unless there is a drug specific prior authorization on file alerting the pharmacist. Contact Medco at the number below to make a request for a travel abroad or vacation override.

Unexpected drug needs while traveling: You may have your prescription filled at any pharmacy. You will have to pay the full amount at the time of purchase and then send the bill to Medco for reimbursement (minus your share of the cost).

If you have questions, or if you would like a list of participating chain pharmacies, call Medco Customer Service.

Medco Customer Service 1-866-544-6970

Health Maintenance Organizations

If you are enrolled in an HMO, the following applies:

- If you will be traveling outside the service area for fewer than 90 days, you must remain enrolled in your HMO. *Outside the HMO's service area, you will have emergency care coverage only.* Generally, emergency care means services received in a



hospital emergency facility or comparable facility to treat a medical condition that, if left untreated, could jeopardize your health, impair any bodily functions, harm any bodily organs or parts, result in serious disfigurement, or, in the case

of a pregnant woman, jeopardize the health of the fetus. Contact your HMO within 24 hours if you need emergency care.

- If you will be outside the service area for between 90 and 180 days, you may remain in the HMO (subject to the above conditions) or you may transfer to one of the A&M Care plans. If you will be outside the service area for 180 days or more, you must change to an A&M Care plan to keep coverage.
- You should work with your HMO before leaving the country to obtain additional maintenance medications. If you need to fill a prescription while in a foreign country, you will have to pay up-front and then submit a claim to your HMO.

For health/prescription drug coverage information specific to your health plan, contact your plan's customer service department at:

FirstCare
(800) 884-4901

Humana Health Plans
(800) 448-6262 (health and prescription drug coverage)

Scott & White
(800) 791-8777 or (979) 268-7947 (health and prescription drug coverage)

Graduate Student Health Plan

If you are enrolled in the Graduate Student Health Plan and have questions about what health and/or prescription drug benefits are available when you travel, contact AIPI at (800) 452-5772.

Other Benefits

All other A&M System benefit programs in which you are enrolled will continue as long as you pay the premiums in a timely manner. *You must keep your premium payments current or your coverage will be cancelled.* Documentation normally needed to substantiate a claim (death certificate, accident details, etc.) must be translated into English.

A&M Dental

You may use any dentist while traveling within the United States, but you will generally pay less out of pocket by using a PPO network or Delta Dental Premier dentist. You are responsible for verifying whether the dentist is a network, Premier or non-network dentist. Delta Dental's National Dentist Directory is online at www.deltadentalins.com. For more information, call (800) 523-6586.

If you need dental care while outside the United States, you can use a dentist in the International SOS Assistance, Inc. (I-SOS) partnership with Delta Dental. You pay for treatment at the time of service and get a detailed receipt in English from the I-SOS dentist. The receipt must include the dentist's name and address (including country), a description of services rendered (including which teeth were treated), and whether the charges were billed in U.S. dollars or another currency. You will be reimbursed at the non-network level. For more information, call I-SOS at (215) 942-8226 collect.

DeltaCare USA Dental HMO

If you are traveling within the United States and need urgent dental care, you should first try to reach your network general dentist. If you are unable to reach your network general dentist, call DeltaCare USA at (800) 422-4234 for assistance. During non-business hours, you can seek immediate treatment from any dentist, and DeltaCare USA will reimburse you the cost of emergency dental services minus your copayment. Emergency dental services are limited to certain procedures. You must receive any further treatment from your general network dentist. For more information, visit www.deltadentalins.com/deltacareusa or call (800) 523-6586.



If you need emergency dental care while outside the United States, you can use a dentist in the International SOS Assistance, Inc. (I-SOS) network. You pay for treatment at the time of service and get a detailed receipt from the I-SOS dentist. The receipt must include the dentist's name and address (including country), a description of services rendered (including which teeth were treated), and whether the charges were billed in U.S. dollars or another currency. DeltaCare USA will reimburse you the cost of emergency dental services minus your copayment. For more information, call I-SOS at (215) 942-8226 collect.

Vision

Your vision benefits are available while you travel, including in foreign countries. However, if you use a non-network provider, non-network benefits will apply. To locate a network provider in the area in which you will be traveling, or to get information on how the plan handles claims for services you receive while traveling, contact UnitedHealthcare vision at (800) 638-3120 or visit their web site (www.myuhcvision.com).

Travel Assistance Services Available Through Your Basic Life



The A&M System's Basic Life policy includes travel assistance for individuals and their family members who are covered by the program. This service is provided by Europ Assistance USA. You are responsible for charges associated with any services or supplies that Europ Assistance USA arranges, except as noted.

Multilingual professionals are available to assist you 24 hours a day, 365 days a year. To access services, call Europ Assistance USA toll free at (877) 708-6992 if you are in the United States or Canada, or collect at (202) 659-7807 if you are in another location. The following is a list of services provided by Europ Assistance USA:

Local medical referrals: Europ Assistance USA can provide the names, addresses and telephone numbers of physicians, hospitals, dentists and dental clinics in many areas around the world and can even schedule appointments. However, it is up to you to select a medical provider or facility. Europ Assistance USA cannot guarantee the quality of medical providers or facilities.



Replacement of medication and glasses: If, while traveling, you lose or forget medication or break or lose eyeglasses, Europ Assistance USA will help obtain the medication or glasses locally. If these items can't be obtained locally, Europ Assistance USA will have them shipped, subject to local laws.

Medical evacuation: When medically necessary, Europ Assistance USA will arrange and pay for emergency evacuation under proper medical supervision to a different hospital. The need for evacuation, means, timing, equipment, personnel and final destination are medical decisions that must be made by local attending physicians and a physician designated by Europ Assistance USA.

Companion travel: If you become hospitalized, Europe Assistance USA will arrange and pay for economy air fare to return dependent children home with an escort, if necessary, and to return a traveling companion home when he/she has forfeited his/her return air fare because of the medical emergency. Europ Assistance USA will also arrange and pay for a round trip for one family member or friend to visit you if you are hospitalized for more than 7 days.

Return of remains: If you or a covered dependent dies while traveling, Europ Assistance USA will secure government authorization, provide a container for transport, and arrange transportation (by the most economical and direct route) of the remains back home. Europ Assistance USA will pay for these services.

Emergency messages: You may send and receive emergency messages toll-free, 24 hours a day, through the Europ Assistance USA Customer Service Center.

Emergency travel arrangements: Europ Assistance USA will make airline and hotel reservations and other travel arrangements in an emergency.

Location of lost items: Europ Assistance USA will help locate lost luggage and personal items and contact airlines, government authorities and credit card issuers, if necessary.



Legal assistance/bail: Europ Assistance USA can help locate local attorneys and will advance bond bail, where permitted by law, with guarantee of reimbursement by you.

Interpretation/translation: The multilingual staff at the Europ Assistance USA Customer Service Center will assist with foreign language and interpretation problems over the telephone.

Limitations on Europ Assistance USA services

Europ Assistance USA reserves the right to suspend or limit its service without notice in the event of rebellion, riot, military uprising, war, labor disturbances or strike, nuclear incident, natural disasters or refusal of authorities in the country of assistance to permit Europ Assistance USA to fulfill services. However, Europ Assistance USA will, to the best of its ability, try to provide service during such occurrences. You are responsible for inquiring whether a country is receptive to Europ Assistance USA's assistance before you depart.



The physicians, medical facilities and legal counsel suggested and/or designated by Europ Assistance USA are not employees or agents of Europ Assistance USA or Minnesota Life (the Basic Life plan administrator), and the final selection of physician, medical facility and legal counsel is the choice of the employee alone. Neither Europ Assistance USA nor Minnesota Life is liable for errors, negligence, or other acts and omissions of a provider.