

Insurance Guide for travel outside the USA

Your exchange organization has enrolled you in an illness and injury health insurance policy which is underwritten by BULSTRAD LIFE VIENNA INSURANCE GROUP 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), GBGNetwork.

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

Hotline: **1 905 532 2964***

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



What to do if you become ill or injured / Emergency Situations?



Your insurance plan includes a free choice of hospitals, clinics or physicians worldwide (outside of your home country).

If you need help finding a provider near your location or especially if it's an Emergency Situation, please always call GBG Assist, the travel emergency assistance provider first. GBG Assist will also be able to arrange a guarantee of payment for the hospital in case you are hospitalized.

24/7 Service Hotline: **1 905 532 2964***

Search for an Provider at:

[World Medical Network](#)

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 and view the summary of your benefits.

Download the app now:



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?

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.

In case you have any further questions, please contact GBG Assist at:

+1 905 532 2964* or Email: GBGAssist@gbg.com

Please find a claim form in 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!