

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 AXA 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:



Pre-Authorization is required for certain services. Call 1-905-532-2964

The following treatments and/or supplies must always be pre-authorized. Failure to Pre-Authorize will result in 50% reduction of eligible expenses up to \$1,000 maximum penalty:

- In-Patient Hospitalization
- Outpatient Surgery
- All CAT scans, MRIs, PET Scans
- 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

Medical emergency Notifications must be received within 48 hours of the Admission or procedure.

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 1 905 532 2964 or email at GBGAssist@gbg.com.

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?

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 Aetna 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 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!

Disclaimer: 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