



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 pqp/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 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 (BCBS) 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 <https://www.bluecardworldwide.com/>.
- Some treatments may not be recognized forms of treatment in the United States (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 United States are not covered unless treatment is needed.

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 United States 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 <https://www.bluecardworldwide.com/> 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 Express Scripts 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 three 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, Express Scripts will need to know prior to ordering the medication. Claims exceeding the 90-day limit will be rejected unless there is a specific prior authorization on file alerting the pharmacist. Call Express Scripts at Customer Service, (866) 544-6970, 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. If it is not a Express Scripts network pharmacy, you will have to pay the full amount at the time of purchase and then send the bill to Express Scripts for reimbursement, which will be 75% of the maximum allowable cost, minus the appropriate copay. If you have questions, or if you would like a list of participating pharmacies, call Express Scripts Customer Service at (866) 544-6970.

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 Academic Health Plan (AHP) at (855) 267-0214.

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 PPO (Preferred Provider Organization)

Within the United States

If you are traveling *within* the United States and need urgent care, you may use any licensed dentist for covered services. Services or treatments that are not covered by the plan will be your responsibility. Visit <http://assets.system.tamus.edu/files/benefits/pdf/spddental.pdf> for more information on covered dental expenses. Generally, you will 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.

Outside the United States

If you are traveling *outside* the United States and a dental emergency occurs, seek treatment immediately. You may visit any licensed dentist anywhere in the world for covered emergency dental services while traveling.

You must pay for treatment at the time service is rendered, obtain a receipt and a detailed billing statement at the time of treatment. The detailed billing statement must include name of dentist and address (including country), treatment provided, tooth number, date and cost of service. Please note that emergency services or treatments not covered by the plan will be your responsibility. Visit <http://assets.system.tamus.edu/files/benefits/pdf/spddental.pdf> for more

information on covered dental expenses. The billing statement must be translated into English before submitting the claim to Delta Dental. The currency will be converted by Delta Dental when the claim is filed. When you return home, forward the detailed dental billing statement to Delta, attached to the Delta Dental Claim Form (http://assets.system.tamus.edu/files/benefits/pdf/publications/forms/claimform_ddic.pdf) to the address on the form.

DeltaCare USA Dental HMO (Health Maintenance Organization)

Within the United States

If you are traveling 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 licensed dentist, and DeltaCare USA will reimburse you the cost for covered emergency dental services minus your copayment. Emergency dental services are limited to certain procedures. Services or treatments that are not covered by the plan will be your responsibility. Visit <http://assets.system.tamus.edu/files/benefits/pdf/spddental.pdf> for more information on covered dental expenses. You must receive any further treatment from your general network dentist. For more information, visit www.deltadentalins.com/deltacareusa.

Outside the United States

If you are traveling *outside* the United States and a dental emergency occurs, seek treatment immediately. You may visit any licensed dentist anywhere in the world for covered emergency dental services. Visit <http://assets.system.tamus.edu/files/benefits/pdf/spddental.pdf> for more information on covered dental expenses.

You must pay for treatment at the time service is rendered, obtain a receipt and a detailed billing statement at the time of treatment. The detailed billing statement must include name of dentist and address (including country), treatment provided, tooth number, date and cost of service, and whether the charges were billed in United States dollars or another currency. DeltaCare USA will reimburse you the cost of covered emergency dental services minus your copayment.

For more information on using your dental benefits while traveling, please visit the Delta Dental website at <https://www.deltadentalins.com/individuals/guidance/dental-care-abroad.html>.

More information regarding your dental plan can be found at:

- Dental Summary Plan Description Booklet: <http://assets.system.tamus.edu/files/benefits/pdf/spddental.pdf>
- Delta Dental Online: <http://www.deltadentalins.com/tamus>
- Customer Service: (800) 336-8264

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 EyeMed Vision Care at (855) 862-4300 or visit their web site (www.eyemedvisioncare.com).

Travel Assistance Services Available Through Your Life Insurance Coverage

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 RedpointWTP LLC. You are responsible for charges associated with any services or supplies that RedpointWTP LLC arranges, except as noted.

Multilingual professionals are available to assist you 24 hours a day, 365 days a year. To access services, call RedpointWTP LLC toll free at (855) 516-5433 if you are in the United States or Canada, or collect at +1 (415) 484-4677 if you are in another location. The following page has a list of services provided by RedpointWTP LLC: <http://www.redpointresolutions.com/portal/securian/#program-overview>.

Local medical referrals: RedpointWTP LLC 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. RedpointWTP LLC 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, RedpointWTP LLC will help obtain the medication or glasses locally. If these items can't be obtained locally, RedpointWTP LLC will have them shipped, subject to local laws.

Medical evacuation: When medically necessary, RedpointWTP LLC 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 RedpointWTP LLC.

Companion travel: If you become hospitalized, RedpointWTP LLC 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. RedpointWTP LLC 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, RedpointWTP LLC will secure government authorization, provide a container for transport, and arrange transportation (by the most economical and direct route) of the remains back home. RedpointWTP LLC will pay for these services.

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

Emergency travel arrangements: RedpointWTP LLC will make airline and hotel reservations and other travel arrangements in an emergency.

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

Legal assistance/bail: RedpointWTP LLC 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 RedpointWTP LLC Customer Service Center will assist with foreign language and interpretation problems over the telephone.

Limitations on RedpointWTP LLC Services

RedpointWTP LLC 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 RedpointWTP LLC to fulfill services. However, RedpointWTP LLC 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 RedpointWTP LLC's assistance before you depart.

The physicians, medical facilities and legal counsel suggested and/or designated by RedpointWTP LLC are not employees or agents of RedpointWTP LLC 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 RedpointWTP LLC nor Minnesota Life is liable for errors, negligence, or other acts and omissions of a provider.