

A Guide to Using Your Benefits While Traveling

A&M Care Plans

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.

Non-Emergency 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.

Treatment while traveling outside the United States

Blue Cross Blue Shield (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://bcbsglobalcore.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 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 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://bcbsglobalcore.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 chain 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.

A&M Dental PPO

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.

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)

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 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.

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: 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 Superior Vision at (844) 549-2603 or visit their web site (www.superiorvision.com).

Life Insurance

Travel Assistance with ID Theft Protection includes pre-trip information to help you feel more secure while traveling. It can also help you access professionals across the globe for medical assistance when traveling 100+ miles from home for 90 days or less.

ID Theft services are available to you and your family at home or when traveling. In addition to prevention education, this service provides advice and help with administrative tasks resulting from identity theft:

- Fraud alert to three credit bureaus
- Resolution guidance and assistance
- Personal services such as translation

Travel Assistance also includes Emergency medical assistance such as referrals, medical evacuation and repatriation, return of remains, and emergency medical payments. You can call for Pre-Trip information, emergency personal services such as medication or eyeglass assistance, or emergency cash.

Call toll-free at 1 (800)-243-6108. When you call, you need the following information:

- Your employer's name
- Phone number where you can be reached
- Nature of the problem
- Travel assist identification number: GLD-09012

- Your group policy # which can be obtained from your Human Resources Department.