

The information below answers some of the questions you may have regarding your health care benefits if you seek medical treatment in a foreign country. Before leaving the United States, please review your benefits for covered and non-covered services and read your certificate to verify services that require plan authorization.

What health insurance information do I need to have with me when I travel?

Your insurance card is necessary because it has telephone numbers listed on it for contacting Health Tradition for assistance with care and/or benefits.

What coverage do I have when I am out of the country?

The benefit available is for urgent and emergency care and will be subject to cost-sharing amounts (for example, copays, deductibles, coinsurance) detailed in your policy.

Does the plan pay for immunizations needed for foreign travel?

No. Immunizations specific to foreign travel are not covered.

What do I need to know about prescriptions?

If you will need an additional supply of medication call Customer Service at 877.832.1823 and request a vacation advancement **prior to traveling**. If you require medication while outside the United States, your costs will be applied toward your benefit. Only FDA-approved and plan covered prescriptions are eligible. The plan does not pay for any lost or stolen prescriptions.

When do I need to call for plan approval of services?

All inpatient hospitalizations must be reported to the plan within 48 hours of admission, or as soon as medically possible. Please call Customer Service at 877.832.1823 to report your admission.

What if I need to be transported to the nearest facility?

- Ground transportation to the nearest facility equipped to handle your illness or injury is covered in an emergency situation.
- Air ambulance transportation to the nearest facility equipped to handle your illness or injury is covered in an emergency situation, but only if such swift transport is essential for your safe and effective treatment.
- Medical transport back to the United States is not covered under the Plan.

Please contact Customer Service for more information.

Will the facility submit a bill to my insurance plan or do I have to pay for the service?

You will have to pay for your services as foreign countries do not bill United States insurance companies for care received. The local or nearest American Consulate may be able to advise you on the payment practices of the providers available in the area where you are traveling.

What do I need to turn in to Health Tradition to be reimbursed for payments I made while traveling abroad?

Be sure to obtain itemized bills for all emergency care received that include the following elements in English:

- Letterhead indicating the name and address of the person or organization providing the service
- Full name of the patient receiving the service

- Date of each service
- Description of each service
- Charge for each service in U.S. currency

Please complete and submit an International Claim Form (see link below to obtain a copy of this form) along with your itemized receipts that are reported in English and converted to United States dollars. Benefit calculations are based on your policy benefits, minus any member cost-sharing amounts. The receipts turned in should be for all care, prescriptions and items involved in your treatment.

Please make a copy of these items for your personal file before you send the originals to the plan.

Requests for reimbursement with the appropriate supporting documents attached should be forwarded to:

Health Tradition Health Plan
P.O. Box 21191
Eagan, MN 55121

[International Claim Form](#)

Are taxes covered by the plan?

No. Taxes on medical services received outside the United States are not reimbursable.

How can I get help or assistance while I am overseas?

You can contact the Plan directly using the numbers located on your ID card for Customer Service or medical authorizations. There also is a local number since toll-free numbers may not work outside of the United States.

If you are age 18 and over, all information pertaining to your care and claims is confidential.

If you wish to have another representative act on your behalf, an Authorization Representative Form must be completed and returned to the plan for documentation prior to your departure.

No information will be released to any unauthorized representative other than you if the form is not completed and returned to the plan. No information other than the areas you check will be released to the authorized representative. Please see our website at www.healthtradition.com to access the form. You also may submit a Power of Attorney document to the plan for medical and claim information.

If you have questions or concerns, please contact Customer Service at 877.832.1823 (toll-free).