

## Travel Insurance Plan: Comfort50 Certificate# 1190194

Medical Coverage	USD
Insured amount per person (per accident or illness) maximum	100,000
Co-payment per out-patient claim	50
Outpatient Care: • at a Doctor or Specialists office • at a Convenience Care Clinic • at an Urgent Care Clinic • at a Hospital Emergency Room (applies only in the USA)	100% 100% 100% USD 350 co-payment per claim for treatment which does not medically necessitate Emergency Room care or does not result in hospitalization
Hospitalization	100%
Outpatient treatment by a doctor/specialist	100%
Prescribed medicines	100%
Prescribed treatment by a physio-therapist/chiropractor	2,500
Provisional pain-stilling dental treatment	200 (per incident / tooth)
Ambulance transportation	100%
Medical Evacuation/Repatriation	100%
Return Trip	100%
Compassionate Emergency Repatriation	100%
Next-of-Kin Accompaniment	100%
Compassionate emergency visit	100%
Board, lodging & local transport for a person who is summoned or accompany the insured, per day	300
Statutory arrangements in case of death	100%
Home transportation of the deceased	100%
Personal accident – death and disability	15,000

This plan is issued by LAMP Service's Limited, the Cover holder (under Binding Authority Contract B0713REUKG1200242), and Underwritten by Catlin Insurance Company (UK) Ltd, part of Catlin Group Limited. Catlin Insurance Company (UK) Ltd has been assigned financial strength ratings of "A" (Excellent) by A.M. Best, as well as financial strength ratings of "A" (Strong) by Standard & Poor's.

The list of Cover and Benefits forms part of the Insurance Conditions where the complete terms for the insurance certificate are stated.

For a detailed representation, including all restrictions and exemptions from coverage, please read the detailed insurance terms and conditions available in your MyInsurance Log-In area at:

[www.eSecutive.com/myinsurance](http://www.eSecutive.com/myinsurance)

## What to do if you become ill abroad

### Participants in the US:

#### Step 1:

Your Assistance Provider under this insurance plan is UnitedHealthCare. **You must always call UnitedHealthCare to verify benefits and ensure the accuracy of your information before you seek treatment.** Please contact UnitedHealthcare toll-free at:

Phone (from US): **1 800 251 1712**

UnitedHealthCare will also help you to find a medical provider within the independent Preferred Provider Organization network to ensure the direct billing process. If you choose to use another provider outside the network you may have to pay the bill yourself and submit a claim afterwards.

#### Step 2:

**In the US you should only go to an Emergency Room in case of a serious or life-threatening accident or illness.**

The emergency room situation in the US is different from emergency room treatments in other countries. The costs for an emergency room visit in the US are significantly higher than treatments at a walk-in clinic, urgent care center or physician's office.

**Please note: You should only go to an Emergency Room in case of a serious or life-threatening accident or illness**, for example:

Head injuries, Chest pain, Loss of consciousness, Life-threatening situations, Difficulty breathing, Seizures.

**In all other cases**, as for example:

Sports Injuries, Sore throats, Minor cuts, Cold/flu, Sprains and strains, Urinary tract infections, Earaches, Simple fractures, Minor burns

**please use an Convenience Care Clinic or an Urgent Care Clinic.**

Search for an Urgent Care Clinic: [www.urgentcareguru.com](http://www.urgentcareguru.com)

**If you visit the emergency room for an illness that does not result in direct hospitalization you have to pay a co-payment of USD 350.** You will not be charged the emergency room co-payment for treatments of illnesses that require direct hospitalization or serious injuries.

#### Step 3:

The following treatments and/or supplies must always be **pre-certified for medical necessity**:

- Inpatient Treatment and/or supplies of any kind
- Any Surgery or Surgical procedure
- Computerized Axial Tomography (CAT Scan)
- Magnetic Resonance Imaging (MRI)

In case of any of the above mentioned treatments, please call UnitedHealthCare for pre-certification:

Phone (from US): **1 800 251 1712**

or send an email to: [healthcare@lampinsurance.com](mailto:healthcare@lampinsurance.com)

#### Step 4:

**In case of hospitalization**, you must notify the Customer Service Hotline immediately. A 24/7 Emergency Service will provide a guarantee of payment to the hospital and settle the bills directly.

Please ask the hospital to forward medical bills and records indicating name of the insured, certificate number and diagnosis to UnitedHealthcare.

In the event of hospitalization please call within 24 hours:

Phone (from US): **1 800 251 1712**

or send an email to: [healthcare@lampinsurance.com](mailto:healthcare@lampinsurance.com)

### Participants in all other countries:

#### Step 1:

Expenses for out-patient treatment outside the US must always be paid by you, and will then be reimbursed afterwards by LAMP.

When you have paid the physician, the specialist, the dentist or the pharmacy, you must make sure to keep all the original bills. You must also make sure that the bills are receipted and that they include a specification of the diagnosis.

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

**+44 1444 444 951**

or Email: [healthcare@lampinsurance.com](mailto:healthcare@lampinsurance.com)

Your insurance plan includes a free choice of hospitals, clinics or physicians worldwide. Through the LAMP Helpline you can receive recommendations and counseling about treatment facilities that are located in the area where you reside.

Please contact LAMP at:

**+44 1444 444 951**

or Email: [healthcare@lampinsurance.com](mailto:healthcare@lampinsurance.com)

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or Email: [healthcare@lampinsurance.com](mailto:healthcare@lampinsurance.com)

## Your Insurance ID-Card

Your insurance ID-Card summarizes all necessary information you need if you have to go to a doctor or a hospital. Here you find the emergency phone numbers for a hospitalization and for out-patient treatment (e.g. doctor's office, walk-in clinic etc.), as well as a claims address and necessary information for the physician (e.g. co-payments).

You always have to bring your ID-Card for any medical treatment you might need. When calling the emergency hotline the following information will be requested:

- the UHC Group Number (listed on top of the soft copy ID-Card)
- the name of the organization you are traveling with
- your name
- your date of birth.

**Please note:** Your unique 9 digit ID- Number will only appear on the soft copy ID-Card in your MyInsurance Area and is not printed on your hard copy ID- Card that you did receive from your Exchange Organization. If you did not receive the Insurance ID-Card from your exchange organization, you may always access and print your card online at your MyInsurance Area.

## MyInsurance Log-In Area

For more information go to: [www.eSecutive.com/MyInsurance](http://www.eSecutive.com/MyInsurance) and create your personal account.

## Important Information about your insurance

### Pre-existing Medical Conditions

All Pre-Existing Medical Conditions are excluded from cover under this Policy. A pre-existing Medical Condition means a known (or You ought to have been reasonably been aware of) medical or psychological condition from which You have suffered or for which You have received medical Treatment (including Prescription Drugs) or of which symptoms have manifested themselves during the 6 month period prior to Your being first included for cover under this Policy.

### Pre-Certification requirement

A condition of your insurance is that you call UnitedHealthcare before visiting a medical professional or medical facility to verify that your claim will be met.

### Co-Payment in case of outpatient treatment

In case of out-patient treatment at a doctor or a specialist you will have a co-payment for each claim, which you will have to pay yourself, in the amount listed in the medical coverage overview.

This only applies if your medical insurance plan has an outpatient co-payment included and if you use an Emergency Room for treatment that is not medical-ly necessary or does not result in a hospital admission and overnight stay.

### Emergency Room Treatment in the USA

The emergency room situation in the US is different from emergency room treatments in other countries. The costs for an emergency room visit in the US are significantly higher than treatments at a walk-in clinic, urgent care center or physician's office.

**Please note: You should only go to an Emergency Room in case of a serious or life-threatening accident or illness**, for example: head injuries, chest pain, loss of consciousness, life-threatening situations, difficulty breathing, seizures.

In all other cases, as for example:

sports injuries, sore throats, minor cuts, cold/flu, sprains and strains, urinary tract infections, earaches, simple fractures, minor burns

please use an Convenience Care Clinic or an Urgent Care Clinic.

Search for an Urgent Care Clinic: [www.urgentcareguru.com](http://www.urgentcareguru.com)

You might have to pay up to 350 USD if you use an Emergency Room for something that is not considered serious or life threatening.

### Local Ambulance Services

Your insurance plan covers the costs up to the amount specified in the Schedule of Benefits for your transport to the nearest suitable Hospital by the most appropriate means available, comprising road / off-road ambulance, train, helicopter or fixed-wing aircraft, with a medical escort if the Medical Advisor considers necessary.

### Emergency Dental Treatment

Your insurance plan covers the cost up to the amount specified in the Schedule of Benefits for Outpatient Emergency Dental Treatment necessary for the immediate relief of pain. Emergency Dental Treatment shall not include restorative or remedial work, the use of any precious metals, and Orthodontic Treatment of any kind or Dental Surgery performed in a Hospital, unless Dental Surgery is the only Treatment available to alleviate the pain.

### Emergency Medical Transfer and/or Repatriation

If an Insured Event occurs which, in the Medical Advisor's opinion requires your Emergency Medical Transfer and/or Repatriation a medical transportation will be arranged and all necessary costs up to the amount specified in the Schedule of Benefits will be paid.

### Emergency Return Home

Where it is necessary for you to return to your Home Country due to the death or imminent demise of a Close Relative your insurance plan covers your return travel expenses by first class rail or by economy/tourist class air travel for you to return to your Home Country. Expenses will be processed on a reimbursement basis on provision of a valid death certificate.

## 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 log-in area at [www.esecutive.com/myinsurance](http://www.esecutive.com/myinsurance).

## Frequently Asked Questions

### 1. Where am I covered?

The insurance provides coverage worldwide. However, it does not cover you in your home country.

### 2. When does the Emergency Room (ER) co-payment apply?

Your health insurance has an ER co-payment included, that means in case of treatment in an emergency room which could have taken place in an out-patient facility (e.g. Convenience Care Clinic or Urgent Care Clinic), the reimbursement shall be reduced by a co-payment of USD 350. The co-payment does not apply for ER visits in case of emergency or if you are hospitalized.

### 3. What do I do if I am admitted to a hospital?

You are required to contact the emergency service within 24 hours in the event of hospitalization.

From the USA: **1 800 251 1712**

From all other countries: **+44 1444 444 951**

Email: [healthcare@lampinsurance.com](mailto:healthcare@lampinsurance.com)

The emergency service will provide the hospital with a guarantee of payment and will settle the bills directly.

### 4. Are pre-existing conditions covered?

All Pre-Existing Medical Conditions are excluded from cover under this Policy. A pre-existing Medical Condition means a known (or You ought to have been reasonably aware of) medical or psychological condition from which You have suffered or for which You have received medical Treatment (including Prescription Drugs) or of which symptoms have manifested themselves during the 6 month period prior to Your being first included for cover under this Policy.

### 5. Why is the ID-Card so important?

Your insurance ID-Card summarizes all necessary information you need if you have to go to a doctor or a hospital. Here you find the emergency phone numbers for a hospitalization and for out-patient treatment (e.g. doctor's office, walk-in clinic etc.), as well as a claims address and necessary information for the physician (e.g. co-payments). You always have to bring your ID-Card for any medical treatment you might need. When calling the emergency hotline the following information will be requested: the UHC Group Number (listed on top of the soft copy ID-Card), the name of the organization you are traveling with, your name and your date of birth.

### 6. Is medicine included?

Medicine prescribed by a physician is covered by reimbursement only. For reimbursement please send the original prescription, the receipt and a short documentation from the doctor stating that the medicine is necessary for your treatment.

### 7. When do I need to fill out a claim form?

If you are in the US and your claim is settled directly with the physician through UnitedHealthcare there is no need for you to fill out a claim form. If you are outside the US, you will need to pay and then send a claim form to LAMP with the original receipts for reimbursement.



## Insurance Information

CSB International  
Comfort50  
Certificate Number: 1190194

