

Travel Insurance Plan Comfort50

Certificate# 1190028

Medical Coverage	USD
Insured amount per person (per accident or illness) maximum	100,000
Elective co-payment per out-patient claim	50
Emergency Room – Deductible (applies only in the US)	For injury: 0 For illness resulting in direct hospitalization: 0 For illness which does not result in direct hospitalization: 250
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, 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 US Preferred Provider Organization Network and Claims Administration is provided by UnitedHealthcare.

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_

Provider Search / Outpatient treatment

Participants in the US:

Your insurance plan includes free choice of doctors and hospitals. However, we recommend you choose a doctor who is part of the PPO-Network to avoid advance payments on-site.

To search for a medical care provider within the independent Preferred Provider Organization network, please contact UnitedHealthcare at:

1 800 251 1712

Or you can perform a search for a UnitedHealthcare provider using the following link:

<https://www.geoaccess.com/uhc/po/Default.asp>

Your Health Plan with UnitedHealthcare is: **UnitedHealthcare Options PPO**. Always select this plan for your search (see section 2 "Select a plan" in the search engine).

For out-patient treatment in the US physicians and specialists can bill UnitedHealthcare directly. Make sure when you make the appointment that the physician will agree to settle the bill through UnitedHealthcare. If you choose to use another provider outside the network you may have to pay the bill yourself and submit a claim afterwards.

Participants in all other countries:

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

Email: healthcare@lampinsurance.com

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.

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 and 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.

Pre-Certification for Special Treatments

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 for pre-certification:

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

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

Email: healthcare@lampinsurance.com

Hospitalization – Emergency Situations

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. If you are hospitalized in the US, please ask the hospital to forward medical bills and records indicating name of the insured, policy number and diagnosis to UnitedHealthcare. If you are hospitalized outside the US, all documentation must be forwarded to LAMP.

In the event of hospitalization please call within 24 hours:

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

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

Email: healthcare@lampinsurance.com

Emergency Room Treatment in the US

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. In the US you go to an emergency room in case of accident or serious illness. For treatments of illnesses (e.g. flu, bad stomach etc.) or minor injuries please visit walk-in center, urgent care center or physician's office. Your travel insurance policy covers the costs for the visit of the emergency room in case of accident up to the policy limit. If you visit the emergency room for an illness that does not result in direct hospitalization you have to pay a deductible of USD 250.

We highly recommend that you only visit the emergency room in the US in case of serious, life-threatening diseases or accidents, and visit an Urgent Care Center or a Walk-In Clinic for regular treatments. These clinics are usually open on evenings, weekends, and holidays. They may treat illness and injuries such as flu/cold, common infections, stomach ache, and minor injuries.

Please refer to your Insurance Brochure, chapter *Emergency Room Treatment in the US* in your MyInsurance Area for detailed information.

MyInsurance Log-In Area

For more information go to: www.eSecutive.com/MyInsurance_

To set-up your account, please click on the tab "Create an account" enter your information and click on the create account button. A new page will load. Please confirm your data by checking the check box on top of the page and then enter your password. To complete your registration, please click on the complete registration button. Once you have completed your registration, you will receive a confirmation email with you log-in information. Please keep this confirmation safe.

What is covered?

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 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.

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.

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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.

Emergency Service Hotlines

Participants in the USA

In case of outpatient treatment, hospitalization and emergency ward treatment:
Please call UnitedHealthcare at: **1 800 251 1712**

Participants in all other countries

In case of outpatient treatment, hospitalization or emergency ward treatment:
Please call LAMP at: **+44 1444 444 951**
Email: healthcare@lampinsurance.com

How to file Health & Accident Insurance Claims?

Participants in the US

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 have any questions regarding your claim please contact UnitedHealthcare at:

UnitedHealthcare, P.O. Box 740372 Atlanta, GA 30374-0372
Phone: 1 800 251 1712

If your claim has not been settled through UnitedHealthcare, please use the claim form in your MyInsurance Area and send your scanned documents (claim form, itemized bills from your provider, and any other receipts) to: healthcare@lampinsurance.com

Please make sure to include your contact information (phone number, address and e-mail) for possible inquiries.

Make a copy of the completed claim form and all documents and receipts for your own records.

If you have any questions regarding your claim or the status of your claim, please send an e-mail to: healthcare@lampinsurance.com

The claims team will check your claims status and respond within 48 hours.

Participants in all other countries

To submit your claim for reimbursement, please use the claim form in your MyInsurance Area.

Please note: If you submit incomplete documents LAMP may not be able to process your claim. Please make sure to include your contact information (phone number, address and email) for possible inquiries.

Please send your completed claim form, itemized bills from your provider, and any other receipts to:

email to: healthcare@lampinsurance.com

or mail to: LAMP Services Limited, Chester House, Harlands Road, Haywards Heath, West Sussex RH16 1LR, United Kingdom

The claims team at LAMP can always help to review your documents and make sure that your paperwork is correct. For assistance, please call: +44 1444 444 951

Make a copy of the completed claim form and all documents and receipts for your own records.

If you have any questions regarding your claim or the status of your claim, please send an e-mail to: healthcare@lampinsurance.com

The claims team will check your claims status and respond within 48 hours.

If you don't have internet access you can also call:
+44 1444 444 951



Insurance Information

CSB International
Work Experience Programs
Comfort50
Certificate Number: 1190028

