

## TRAVEL INSURANCE PLAN COMFORT50

### **Health & Accident Insurance Coverage**

Insured amount:

**USD 100,000**

Co-payment per outpatient claim:

**USD 50**

#### **Benefits:**

- Hospitalization: 100%
- Outpatient treatment by doctor/specialist: 100%
- Prescribed medicines: 100%
- Prescribed treatment by a physiotherapist / chiropractor: USD 2,500
- Provisional pain-stilling dental treatment: USD 200
- Ambulance Transportation: 100%
- Medical Evacuation/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: USD 300
- Statutory arrangements in case of death: 100%
- Home transportation of the deceased: 100%
- Personal accident - death and disability: USD 10,000

#### **Co-payment per claim:**

- Co-payment in case of in-patient treatment in an emergency ward which could have taken place in an out-patient facility: USD 250
- Co-payment per out-patient claim: USD 50

#### **Insurer:**

International Health Insurance danmark a/s

Please find all important Insurance Documents in your Log-In area at [www.secutive.com](http://www.secutive.com):

**Username: 8229702-2090**

**Password: smg**

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

For a detailed representation, including all restrictions and exemptions from coverage, please read the detailed insurance terms and conditions available in your Log-In area at [www.secutive.com](http://www.secutive.com).

## OUT-PATIENT TREATMENT IN THE US

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. Please choose one of the network providers from [www.uhc.com](http://www.uhc.com) (see: *Finding a physician, Hospital or Health Care Facility in the US online*). If you choose to use another provider outside the network you may have to pay the bill yourself and submit a claim afterwards.

In case a physician has questions about the direct billing process, please contact UnitedHealthcare toll-free at:

Phone (from US): 1 800 753 2696

### **FINDING A PHYSICIAN, HOSPITAL OR HEALTH CARE FACILITY IN THE US ONLINE:**

To do an online provider search, please log on the website UnitedHealthcare: [www.uhc.com](http://www.uhc.com) and click on "Find a Physician".

You also have access to the same online search engine in your personal Log-In area at [www.secutive.com](http://www.secutive.com) by using the link "Find a physician". Here you can also find the manual "How to do a provider search" in case you need any further assistance.

### **YOUR INSURANCE ID-CARD:**

Before receiving medical treatment, please present your Insurance ID-Card to the provider.

You or the providers may call the Emergency Service to verify coverage at any time, to arrange a direct settlement of the claim, or request a written Guarantee of Payment (GOP).

## HOSPITALIZATION - EMERGENCY SITUATIONS

In case of hospitalization, you must notify IHI immediately. A 24-hour 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 IHI.

In the event of hospitalization please contact the toll-free IHI Emergency Service phone within 24 hours at:

Phone (from US): 1 888 532 6627

Phone (from all other countries):

+45 33 15 33 00

e-mail: [emergency@ihi.com](mailto:emergency@ihi.com)

Please note that your policy includes a co-payment of 250 USD for treatment in an emergency room, which could have taken place in an out-patient facility.

#### **Assistance Providers:**



UnitedHealthcare



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## HOW TO FILE A CLAIM?

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. In all other cases, please use the claim form for Illness/Injury/Accident Claims in your Log-In area at [www.secutive.com](http://www.secutive.com). Please note, submitting incomplete documents may cause a delay in processing your claim. The claims team at IHI can always help to review your documents and make sure that your paperwork is correct:

**Phone:** +45 33 15 30 99

**Fax:** +45 33 32 25 60

**e-Mail:** [TravelClaims@ihi.com](mailto:TravelClaims@ihi.com)

Make a copy of the completed claim form and all documents and receipts for your own records and send the originals to the claims department:

### **International Health Insurance danmark a/s**

#### **in the US: in all other countries:**

7001 SW 97th Ave

Miami, FL 33173

USA

8. Palaegade

DK - 1261 Copenhagen K

Denmark

## 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?**

In case of treatment in an emergency room which could have taken place in an out-patient facility, the reimbursement shall be reduced by a co-payment of USD 250. This means for a non-emergency treatment (e.g. in case of a flu, a bad stomach etc.) you should visit an out-patient facility like a doctor's office or a walk-in clinic and not an ER. The co-payment of USD 250 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 IHI Emergency Service within 24 hours in the event of hospitalization.

**Phone (from US): 1 888 532 6627**

**Phone (from all other countries): +45 33 15 33 00**

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

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

A pre-existing medical condition is covered only if it has been stable for at least 6 months prior to departure from your home country.

## FREQUENTLY ASKED QUESTIONS

If you submit a claim please make sure that you include proper documentation from a physician stating that the condition was not present 6 months prior to the start of the policy. You can find detailed information in your general insurance conditions available at the organization you are traveling with.

### **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 Customer Number (listed on top of the ID-Card), the name of the organization you are traveling with, your name and your date of birth.

### **6. When does the co-payment apply?**

If your health insurance policy includes a co-payment it applies for out-patient treatments and has to be paid once per accident or illness.

Your physician will collect the co-payment directly at your first visit.

It does not apply in case of hospitalization.

### **7. Can I extend my coverage if I decide to stay abroad for a longer period?**

Yes, you can extend your coverage if you decide to stay abroad for longer than planned. Contact your organization and inform them of the extension. You will be asked to pay an additional premium for the extra days. Please note that any illness or injury which has come into existence, or has shown symptoms, or has been diagnosed in the previous insurance period shall not be covered in the extended insurance period.



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