

WISE Foundation -- Travel Medical Insurance Summary

This is a summary of benefits for convenient review and is not meant to be comprehensive. In the event of a claims discrepancy, the insurance policy wording will apply.

What's in your travel medical insurance policy	What it provides	What it pays	What you pay
<p>Help with questions about medical care from administrator GMMI, the company that assists in processing your insurance benefits and claims</p> <p>Tel: 1-855-209-8027 (toll free in the USA)</p> <p>Local: 1-954-308-3934</p>	<p>24-hour multi-lingual help with questions about medical care, benefits, emergencies, and all options for using medical facilities.</p> <p><i>A medical facility is a place such as a hospital, doctor, or clinic, where you can find professional medical care.</i></p>	<p>Find out about medical facilities you can use at lowest deductible and no additional costs.</p>	\$0
Medical Expense	Costs of getting medical care	<p>\$200,000</p> <p>In-network care is paid at 100%.</p> <p>Out-of-network care is paid at U & C ("usual and customary") rates. Out-of-network might be more than these standard rates and you will be responsible for paying them.</p>	<p>Pay deductible ONETIME per accident or sickness.</p> <p>There are no extra costs when using in-network care.</p> <p>U&C costs (beyond "usual and customary" rates) may be billed to you for any out-of-network care you receive.</p>
	<p>Ways to visit a medical facility:</p> <p><i>A medical clinic is often an Urgent Care center, a walk-in health center, or located inside a drugstore such as CVS and Walgreens, or inside a superstore such as Target or Walmart.</i></p>	Going to a doctor's office or a medical clinic	<p>deductible \$50 if an in-network facility or clinic, or if you have contacted administrator GMMI first OR deductible \$150 if out-of-network, plus costs billed above U&C rates</p>
	<p><i>Out-patient means getting medical care without being admitted to a hospital</i></p>	Getting scheduled out-patient care or surgery at a medical facility	<p>deductible \$50 if in-network or if you have contacted administrator GMMI first OR deductible \$150 if out-of-network, plus costs billed above U&C rates</p>

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	<p><i>An Urgent Care Center is a clinic located outside a hospital that can handle many kinds of emergency illnesses or injuries</i></p> <p><i>An ER is the Emergency Room department of a hospital</i></p>	<p>Getting emergency care at an ER or at an Urgent Care center</p>	<p>deductible \$50 if you visit an Urgent Care Center or have contacted administrator GMMI first OR deductible \$150, plus costs billed above U&C rates, if you visit an ER without contacting administrator GMMI first</p>
	<p><i>A hospital is a medical facility that provides treatment, care and nursing for illnesses and injuries on an in-patient basis.</i></p>	<p>Getting admitted overnight to a hospital</p> <p>at average semi-private room rate, or at double this rate for the Intensive Care Unit.</p>	<p>deductible \$50 if in-network or if you have contacted administrator GMMI first OR deductible \$150 if out-of-network, plus costs billed above U&C rates</p>
	<p>Testing that determines the illness or injury, as required by a doctor</p>	<p>Diagnostic tests such as laboratory tests, X-ray and MRI</p>	<p>If deductible hasn't already been satisfied, then</p> <p>\$50 deductible if the facility is in-network or if you have contacted administrator GMMI first OR \$150 if the facility is out-of-network, plus costs billed above U & C rates</p>
	<p>Treatment</p>	<p>Necessary medical care, surgery and supplies</p> <p>Prescription medicine required by a doctor</p> <p>Physiotherapy required by a doctor, up to 10 visits</p> <p>Chiropractic required by a doctor, up to 10 visits at \$35 each</p>	<p>If deductible hasn't already been satisfied, then</p> <p>\$50 deductible if the facility is in-network or if you have contacted administrator GMMI first OR deductible \$150 if the facility is out-of-network, plus costs billed above U&C rates</p>

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Emergency Dental Treatment	For relief of pain or injury to teeth	\$500	\$50 deductible if the facility is in-network or if you have contacted administrator GMMI first OR \$150 deductible, plus costs billed above U&C rates
Deductibles, payable one time per accident or sickness...	...When you use a clinic such as a Walk-in or Urgent Care Center or a medical facility that is In-network or when you have first contacted administrator GMMI		\$50 paid one time per accident or injury
	When you use a medical facility that is out-of-network		\$150, paid one time per accident or injury, plus costs billed above U&C rates
	...When you use an Emergency Room		\$150, paid one time per accident or injury plus costs billed above U&C rates or \$50 if you have contacted GMMI and received instructions to go to the Emergency Room
Co-payments	Percentage of the medical expense cost payable after the deductible is satisfied		0%
U&C (Usual and Customary) Rates	Rates that the insurance company pays for medical care that you get out-of-network.	Sets an industry standard value for out-of-network care appropriate for its use and the location. This is often less than the amount billed.	Costs billed above the amounts set by U&C rates. There are no U&C costs billed for in-network care.
Emergency Medical Evacuation Procedure	Transport home in case of true medical emergency or to the place where you can get adequate medical care	100%	\$0
Return of Mortal Remains	Transport required after death in order to bring remains home	100%	\$0

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Help with Medical Emergencies provided by Europ Assistance	Assistance with emergency medical situation, including treatment, doctors, translation and travel, such as emergency medical evacuation and family reunion	100%	\$0
Reunion	A family member visits you after you have been hospitalized for 7 days	\$10,000 used over maximum of 10 days subject to policy terms	\$0
Accidental Death & Dismemberment	Payment made in event of coma, loss of a limb, paralysis or death due to injury	up to \$5,000	\$0
	Payment made in event of injury if you're the victim of a felony such as burglary or holdup	\$2,500	\$0
Permanent Total Disability	Payment made in event of injury that results in total permanent disability	\$10,000	\$0
<p>Exclusions</p> <p>This is not a complete list of exclusions, and this benefits summary is not meant to be comprehensive.</p> <p>For a broader explanation of terms, conditions and exclusions that apply to the WISE insurance program, see the insurance pamphlet or FAQs.</p>	<p>Medical conditions that are not covered, such as arising from:</p> <ul style="list-style-type: none"> —operating a motor vehicle, unless additional insurance has been purchased first —use of drugs or alcohol —mental health —suicide or attempt —certain sports —war —routine medical care —routine dental care —pregnancy (other than emergency medical treatment) —childbirth or baby care —criminal activity —sexually transmitted disease —conditions arising or existing less than 24 months before coming on the WISE program —travel outside the US <p>and expenses</p> <ul style="list-style-type: none"> —payable by Worker's Compensation insurance —payable by a primary automobile policy 	\$0	<p>the cost of the excluded medical procedure</p> <p>If coverage for operating a motor vehicle is desired, it can be obtained through WISE before the start of the overseas program.</p>