

Insurance Guide for travel to the USA / Canada / Mexico

Your exchange organization has enrolled you in an illness and injury health insurance policy which is underwritten by BULSTRAD LIFE VIENNA INSURANCE GROUP and serviced by One Team Health (OTH). Please contact OTH if you have any questions regarding your medical benefits, how to file a claim, or status of a claim you have filed. OTH can also help you find a provider in the preferred provider organization (PPO) network (Aetna) in the United States.

One Team Health
 PMB 309-266 Elmwood Avenue
 Buffalo, New York 14222 USA
 Email: casemanagement@oneteamhealth.com
 Hotline: **1.844.805.9444***

* For claims questions and if you need help to find a provider, please call the hotline.



Carry your insurance ID card with you at all times.

When you go to a Doctor's office or to the Hospital, be sure to bring your insurance identification card.



Create your account in MyInsurance and view all important contact details and service hotlines, search for a doctor or hospital near your location and view the summary of your benefits.

If you become ill or injured: How to find a medical provider within the PPO Network?

Your policy utilizes the Aetna Passport to Healthcare Network. Medical providers who belong to this network are considered preferred providers and have a contract with your policy's administrator to bill them direct for services rendered to their participants. This means for eligible expenses under your policy, a preferred provider will bill One Team Health (OTH) direct at the time of service and you would only be responsible for any deductible or copayment. You can search for a preferred network provider yourself via the link below or call OTH for assistance at **1.844.805.9444***



Search for an Urgent Care or Walk-in Clinic at:
[Passport to Healthcare](#)
 or call Customer Service at: **1.844.805.9444**

Pre-Authorization is required for certain services. Call 1-844.805.9444

The following treatments and/or supplies must always be pre-authorized. Failure to Pre-Authorize will result in 50% reduction of eligible expenses up to \$1,000 maximum penalty:

- In-Patient Hospitalization
- Outpatient Surgery
- All CAT scans, MRIs, PET Scans
- Air Ambulance (this service will be coordinated by the underwriter's Air Ambulance Provider)
- Specialty Treatments and Highly Specialized Drugs
- Physical Therapy and Rehabilitation Services

Medical emergency Notifications must be received within 48 hours of the Admission or procedure.

Please submit a completed Pre-Authorization Request Form to OTH a minimum of 5 business days prior to the scheduled procedure or treatment date. For more information, please call **1.844.805.9444**

Don't use an Emergency Room (ER) unless you are having a serious or life-threatening medical problem! Unless you have a life-threatening illness or injury, OTH requires that you contact them for triage prior to seeking medical care.

Services rendered in the emergency room are extremely expensive in the USA so you need to carefully determine whether or not it is appropriate to go there for treatment. Do not go to the ER only because it is the only place open or for treatment of a minor illness or injury. There are alternatives to the ER. In fact, if you go to the ER for a non-serious condition, be prepared to wait a very long time as patients with more serious conditions will take priority. In addition, if you are not admitted to the hospital, you will be billed a **\$350 copayment** in addition to any applicable deductible or co-insurance. Go to the emergency room only for serious or life threatening conditions such as: uncontrolled bleeding, difficulty breathing, severe burns, slurred speech, chest pains.



NOTE: Non-Emergency Use of a hospital Emergency Room for an illness that DOES NOT result in admission will have a 350 USD deductible that must be paid by you, the insured.

Use an Urgent Care or Walk-In Clinic

The alternative to the ER is an Urgent Care Center sometimes referred to as either Walk-In Clinics or Convenient Care. Urgent Care is for same day treatment, but it is not for serious or life threatening conditions. If the condition you have is one that you would normally visit your doctor's office, then you should go to Urgent Care instead of the ER although Urgent Care is not intended for routine preventive care. Urgent Care has extended hours and is open weekends and some holidays. No appointment is necessary although you do want to visit one in network if possible

([Passport to Healthcare](#)) - and select Passport to Healthcare Primary PPO Network or call OTH Customer Service at **1.844.805.9444**. Go to Urgent Care for non-emergency conditions such as:

- ✓ Sore throat, Common Cold or Respiratory Infections
- ✓ Ear pain, Eye or Skin Infections
- ✓ Allergies
- ✓ Painful urination
- ✓ Vomiting
- ✓ Minor injury (sprains/strains)
- ✓ Minor broken bones (such as hand, fingers, foot, toes)



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[Passport to Healthcare](#)
or call Customer Service at: **1.844.805.9444**



All pre-existing medical conditions are excluded from coverage under this policy.

Pre-Existing Condition means any illness or injury, physical or mental condition, for which an Insured Person received any diagnosis, medical advice or treatment, or had taken any prescribed drug, or where distinct symptoms were evident prior to the effective date. The Terms and Conditions related to this plan's Pre-Existing Conditions are described in the insurance conditions (available in your MyInsurance Area).

Routine health checkups or preventive care are NOT covered under this policy.

This policy is only intended to cover you for an eligible illness or injury which you incur during your program. The policy does not provide any coverage for routine care such as annual gynecological exams, school or sports physicals, or immunizations.



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 area at www.esecutive.com/MyInsurance.



To access your complete insurance information please login to your personal MyInsurance area at: www.esecutive.com/MyInsurance