

ESSENTIAL EMERGENCY INFORMATION

You have been issued with a travel insurance policy underwritten by Travel Insurance Consultants (TIC). Your Schedule of Benefit is available on the Alliance Abroad Group website, detailing your benefit limits, excesses and terms and conditions.

TIC works with Global Excel Management (GEM) in North America to provide you with local assistance in:

- Locating a medical provider
- Processing your claims
- Coordinating any required medical emergency care
- Arranging direct billing whenever possible to avoid out of pocket expenses

EMERGENCY TIPS

What to do in an emergency situation?

- If life threatening - call 911 or safely proceed to the closest medical provider.
- If not life threatening, contact GLOBAL EXCEL MANAGEMENT (GEM), the 24/7 Emergency assistance company, immediately or as soon as practically possible. The toll-free number is **1-877-256-8298**.

We urge you to call regardless of the cost or situation. Various options may be available to you, including:

- A physician consultation via chat, video or telephone.
 - The Telemedicine option is suitable for minor ailments and the physician may be able to call in a prescription without you having to leave your home/work.
- A visit by a house call physician to your home or place of work.
- Referral to a nearby walk in urgent care center or hospital.

How will my medical costs be paid if I do not need to be admitted to hospital?

- GEM will work directly with medical provider to arrange direct billing and obtain the relevant reports and invoices to process your claim.
- You will be responsible to pay \$100 deductible (co-payment), which will not be reimbursed to you.
*Your deductible is waived if you access telemedicine.

What if I need to consult a doctor?

- Call GEM toll free on **1-877-256-8298** and they will assist you.

I received a bill or account statement from the hospital/clinic/doctor's office, now what?

- Contact Global Excel Management to open a new claim **1-877-256-8298** or
- Send the bill / account statement to Global Excel Management via:
 - e-mail: assistance@globalexcel.com
 - Fax: 819-348-1039
 - Mail: PO Box 10, Beebe Plain, VT, 05823

How do I get reimbursement for medical costs that I have paid?

- Complete the claim form <http://participants.allianceabroad.com/wp-content/uploads/2017/12/TIC-ClaimForm.pdf>
- Email the claim form together with all your supporting documents to claims@tic.co.za
- What supporting documentation is needed?
 - Your Medical Record and Doctor's Notes / Prescriptions / Invoices / Receipts

OR register your claim directly on-line – <https://www.tic.co.za/MyTravelInsurance/>

Remember! If you seek treatment without GEM's assistance, you must still notify Global Excel Management within 10 days of receiving medical attention. Your claim must be submitted within 30 days of receiving medical attention

ESSENTIAL TRAVEL TIPS

- See your family doctor before you depart to the U.S., to ensure you are healthy and fit to travel
- If you suffer from a pre-existing medical condition, always keep your prescription medication on you when travelling. Have a letter from your Doctor back home stating what your medical condition is and what medication you are on.
- If you wear contacts or prescription glasses, make sure that you have contacts and glasses to last you during your program.
- See a dentist before you travel to the US, to ensure your teeth are healthy