

# ACCESS YOUR INSURANCE INFORMATION



To access your insurance ID Card and complete insurance information – including the general insurance conditions, all important contact information, and a VISA letter – please login to your personal MyInsurance area at:

[www.esecutive.com/MyInsurance](http://www.esecutive.com/MyInsurance)

## Creating Your Personal Account

To create your personal account, you will need:

- Your First and Last Name
- Certificate Number
- Your Date of Birth

## Pre-Authorization

The following treatments and/or supplies must always be pre-authorized:

- In-Patient Hospitalization
- Outpatient Surgery
- All CAT scans, PET scans, and MRIs
- 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

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



Global Benefits Group  
27422 Portola Parkway, Suite 110  
Foothill Ranch, CA 92610 USA

### GBG Assist

Phone: 800-817-4345

Email: [GBGAssist@gbg.com](mailto:GBGAssist@gbg.com)



CETUSA  
Council for Educational Travel, USA

# GUIDE TO YOUR INSURANCE

# ACCESS YOUR BENEFITS USING GBG ASSIST



When you see a doctor, follow these steps:

- 1** Contact GBG Assist
- 2** See GBG Assist recommended provider
- 3** If necessary, file a claim for any out-of-pocket expenses

GBG Assist must be contacted **prior** to seeking medical treatment or treatment in an Emergency Room. Failure to do so may result in a reduction in benefits. For life threatening emergencies, contact GBG Assist within **48 hours** of the emergency.


You can also contact GBG Assist if you have any questions regarding:

- Medical benefits
- How to file a claim
- Status of claim
- How to find an In-Network provider (call GBG Assist or visit [www.gbg.com](http://www.gbg.com))

## Prescription Drugs

Please present your ID card to the pharmacist to receive a discounted rate. You will need to pay upfront and then file a claim for reimbursement with GBG.

### GBG Assist

 1.800.817.4345

 [GBGAssist@gbg.com](mailto:GBGAssist@gbg.com)



# WHAT IS COVERED?



Policy Design	
<b>U.S. Network</b>	Aetna Passport
Summary of Benefits	
<b>Deductible per Injury or Sickness</b>	Refer to your ID Card
<b>Inpatient Hospitalization</b>	100% Coverage
<b>Emergency Room</b>	\$350 Copayment, then 100% Coverage
<b>Outpatient Services</b>	100% Coverage
<b>Physician Visits</b>	100% Coverage
<b>Diagnostic Services and Lab</b>	100% Coverage
<b>Physiotherapy</b>	100% Coverage up to \$2,500 maximum
• Outpatient	
<b>Prescription Drugs</b>	100% Coverage
• Must pay upfront and file claim with GBG	
<b>Mental &amp; Nervous Conditions</b>	<b>Inpatient:</b> 80% up to \$10,000 up to 40 days <b>Outpatient:</b> 80% up to \$5,000
Emergency Treatment of a pre-existing Condition	100% up to \$5,000

Claim forms can be found at [www.gbg.com](http://www.gbg.com).  
Please refer to your policy for complete benefit details.

# EMERGENCY CARE VS. NON-EMERGENCY CARE



## Emergency Care

Emergency rooms treat patients with life-threatening conditions who need care immediately. Some examples of emergency conditions include:

- Difficulty breathing
- Fainting
- Chest pain or pressure
- Uncontrolled bleeding
- Coughing or vomiting blood
- Sudden severe pain
- Poisoning
- Major injuries, such as broken bones
- Sudden facial drooping or weakness in an arm or leg

Remember to contact GBG Assist within **48 hours** for life-threatening or emergency situations. If you are not admitted to the hospital, you will be billed a \$350 Copayment in addition to any applicable deductible.

## Non-Emergency Care

For all other non-emergencies, contact GBG Assist. Some examples of non-emergencies are:

- Cold or flu symptoms
- Sore throat
- Earache
- A fever that is relieved with over-the-counter medication
- Toothache
- Minor broken bones (such as hand, fingers, foot, toes)
- Minor cuts, scrapes and abrasions
- Muscle sprains
- Sunburn

Please note that these lists are not all-inclusive and meant for illustrative purposes only.