

ALLIANCE ABROAD

2016 Travel Insurance Plan / Policy # TCS-10735-04

Benefit	Coverage
Overall Maximum	\$ 250,000 per injury / illness
Deductible	\$ 125 per injury / illness
Emergency Room Deductible	\$ 350 (waived if admitted)
Hospitalization	100%
Outpatient Treatment by a Doctor/Specialist	100%
Ambulance Transportation	100%
Emergency Medical Treatment Leisure Sports only	100% \$5,000 Max for ski injuries
Repatriation of Mortal Remains	\$ 25,000
Medical Evacuation	\$ 50,000
Accidental Death and Dismemberment	\$ 5,000
Bedside Visitation	\$ 1,500
Mental Health - Outpatient	\$ 50 per visit \$ 250 max
Worldwide Assistance Service	Included

***Co-Insurance Payment** is required for all services. The insurance company will pay 80% of the expenses and the insured (program participant) is responsible for the remaining 20% of the expenses for the first \$5,000.

For complete benefit information, please see the Master Policy, available in your profile on the Enrollment system.

Participants Portal

You can find all the useful insurance information on our student portal. By visiting the student portal you will be informed for your Insurance Policy, medical providers' search tool, your claim status etc. Once, you have been insured with us you will receive a "Welcome" email with information for your personal access in our portal:

aag.e-portal.bulstradlife.bg/participants

Identification Card

It is very important that you carry your insurance ID Card with you at all times. In case of event this will help the medical provider to get essential information for your insurance.

The Policy is designed to protect you from acute, unexpected, sudden and unforeseen illnesses and accidental injuries. It does not cover care for wellness medical conditions, extended treatment or pre-existing conditions AND is not a replacement for longer term medical or maintenance needs. If you have a non-emergency situation we recommend the use of a local doctor or walk-in clinic. Please read your policy for an understanding of the terms and conditions.

Insurance Plan Instructions

GBG Assist requires notification as soon as possible for all situations requiring emergency medical treatment in excess of USD \$1,500. For services that may result in evacuation, repatriation or curtailment GBG Assist MUST be notified; Unless ordered during a lifesaving event prior approval is required for all CAT Scans, MRI and Surgical Procedures.

Failure to notify GBG Assist as outlined above may result in denial of the claim or co payments up to 50%.

NOTE: In the event of a life-threatening emergency, seek treatment and notify GBG Assist as soon as possible.

Provider Directory

GBG has a vast network of direct-bill providers worldwide. The network of direct-bill providers makes it simple for you to access services without the need to pay upfront and then submit a claim for the treatment.

GBG Assist: 24/7 Customer Service

US/Canada Toll Free: +1-866-914-5333

worldwide collect: +1-905-669-4920

You may also easily locate the names of networked medical providers in your area. This way in an Emergency you will know where to go. Please note when contacting a facility for care the provider may have to contact GBG Assist for direct billing arrangements.

Provider Search:

<https://portals.gbg.com/ProviderSearch/ProviderSearch.aspx?Network=Coventry>

Claims

In the event that a provider does not directly bill GBG, download your Claim Form on the Student Portal. **Claims must be submitted within 10 days from the date of incident or illness.**

Complete and submit with supporting documents to GBG through one of the following methods:

Email: claims@gbg.com

Mail: GBG Claims Department
27422 Portola Parkway, Suite 110
Foothill Ranch, CA 92610 USA