



**CCUSA**

## International Health & Travel Insurance

Economy Plan  
Policy # 8507035-2090

### Plan Benefits

Benefit	Coverage
Policy Maximum	\$100,000
Co-pay	\$100 per claim
Mis-use of the ER	250
Hospitalization	100%
Outpatient Treatment	100%
Prescribed Medicines	100%
Prescribed Treatment by a Physiotherapist/ Chiropractor	\$2,500
Pain-stilling Dental Treatment	200
Ambulance	100%
Medical Evacuation/ Repatriation	100%
Return Trip	100%
Compassionate Emergency Repatriation	100%
Next-of-kin Accompaniment	100%
Compassionate Emergency Visit	100%
Board, Lodging, and local transport for summoned to accompany the insured	\$300 per day
Arrangements in Case of Death	100%
Home Transportation of Deceased	100%
Personal Accident (18 to 75 yrs old)	\$15,000

For further information about the plan benefits and what each benefit covers, please refer to the full plan policy conditions for a detailed explanation which is provided for you through <http://footprints.ccusa.com>

### Seeking Treatment Appropriately

If you need to seek medical treatment, please be sure to seek care appropriately for the condition/ situation that you are experiencing.

Here are a few examples of how to seek treatment and the most appropriate course of action:

**Cold/ Flu** – most of the time, you can walk to the nearest pharmacy and purchase standard over the counter cold and flu remedies that will help alleviate your symptoms. If your condition worsens or you need to seek medical treatment please **DO NOT** go to the Emergency Room, but locate a provider using the online search tool to find a doctor/ urgent care provider in your area, call them up and make an appointment if necessary.

**General Sickness/ Feeling Unwell** – unless your symptoms are severe, please **DO NOT** visit the Emergency Room for general sickness, but rather locate a provider using the online search tool to find a doctor/ urgent care provider in your area, call them up and make an appointment if necessary.

**Acute Sickness/ Emergencies** – if you experience an accident or an acute illness that comes on very quickly and you need medical attention immediately please make your way to the nearest Emergency Room or call the IHI 24-Hour Emergency Service for assistance on what to do next.

As with anything, we ask you to use your judgment with a situation, if you feel you need immediate attention please do not delay and go straight to the Emergency Room. However if you are unsure, or your condition is not severe, then either call the IHI Emergency Department for assistance or visit a local doctor/ urgent care center in your area.

**Please Note** – your insurance plan includes a \$250 extra co-pay for misuse of the ER. If you visit the ER for general sickness, minor injuries and anything that is not an emergency situation you will have to pay an extra \$250!

## Using your insurance

During your time abroad, you may need to seek medical treatment for either an illness or injury. Your insurance plan with ihi has been designed to be easy to use and provide you with the coverage you need, however there are a few guidelines on using your insurance plan.

### ID Card

Please download a copy of your insurance ID card from the CCUSA Footprints website:

<http://footprints.ccusa.com>

Your insurance ID needs to be carried with you at all time and shown whenever you seek any medical treatment.

### Non-Emergency Care (outpatient)

When seeking non-emergency care, you have two main options for treatment; Local Doctors or Urgent Care Centers. Through the partnership with UnitedHealthcare (UHI) in the USA, you can now visit UHI providers and not need to complete any claim forms, simply pay your deductible and all bills will be taken care of through UHI. Please visit the provider website for more detailed information about seeking treatment and locating providers.

### Prescription Medication

If you have sought medical treatment and been prescribed medication, you will need to pay for this medication upfront at the pharmacy and then submit a claim form to be reimbursed for these expenses.

### Emergency Care (inpatient)

If for any reason you need to seek emergency care please go directly to the nearest emergency room or dial 911 from any phone.

**Please note** – ihi shall be notified immediately in case of death, hospitalization, emergency repatriation, medical evacuation, or accompaniment, and such notification must include medical information about the illness/injury. Notification should be made by telephone or e-mail to the companies 24-hour Emergency Service.

Once you have contacted ihi's 24-hour Emergency Service, they will provide a guarantee of payment to the hospital and settle the bills directly. Please forward medical bills and records indicating name of the insured, policy number and diagnosis.

### Providers

In the USA, please use a UnitedHealthcare (UHI) provider to seek treatment. A full list of UHI providers throughout the USA is available from:

<http://www.workandtravelinsurance.com/ccusa/>

If you are traveling outside the USA or you visit an outpatient provider that is not part of the UHI network you will have to pay the provider directly for all expenses. You will then need to complete a claim form and submit this with your receipts and medical records to be reimbursed.

## Claims

If you need to seek reimbursement for your medical expenses, please download the relevant claim form from the CCUSA Footprints website and follow these guidelines:

**Medical Claims in the USA** – If you are receiving treatment through a UHI provider you will have no need to complete a claim form for your treatment. Simply hand over your insurance ID card and the bill will be taken care of through UHI. If you have a prescription medication, please pay for this and submit a claim form for reimbursement to:

International Health Insurance danmark a/s  
7001 SW 97th Ave  
Miami FL 33173, USA

**Medical Claims outside the USA** – Please pay the provider up front for any charges and make sure you retain your original receipts, invoices and medical records. You will then need to download a claim form and complete this with all the information about your treatment. Please send this completed claim form and your documents to:

International Health Insurance danmark a/s  
8, Palaegade  
DK-1261 Copenhagen K, Denmark

## About ihi

International Health Insurance (ihi) is one of the world's leading providers of international medical and travel insurance. Established in Copenhagen, Denmark in 1975, the company has offices all around the world and currently employs over 400 specialized staff including their own in-house 24-hour emergency assistance center with in-house doctors.

In 2005, ihi became part of the BUPA International group that was established in 1971 in the UK. BUPA is currently the world's largest international medical insurer with over seven million customers in 190 countries. They settle 2,000 claims per week with a value of £2.2 million. BUPA has annual revenue in excess of £286 million.

## Emergency Service

If you ever need emergency medical assistance or help, IHI are never more than a phone call away and should always be contacted in case of hospitalization.

USA Toll Free (888) 532-6627

International +45 33 15 33 00

or you can email their emergency services department at [emergency@ihi.com](mailto:emergency@ihi.com)

