

Welcome Letter Insurance Identification Card

Global Benefits Group (GBG) and Bulstrad Life are pleased to provide you with your Insurance Identification Card. Keep your Insurance Identification Card with you at all times and provide your host family with a copy.

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 your host family's local doctor or walk-in clinic. Please read your policy for an understanding of the terms and conditions.

The Student Portal

Once you settle in with your host family, we suggest that you visit the online Student Portal at www.gbg.com/studentportal. Services provided by the Student Portal include:

- **Locate medical providers in your area through the Provider Directory** on the Student Portal. Also, please be advised that when contacting a facility for care, the provider may need to contact GBG Assist for direct billing arrangements.
- The **Travel Claim Form, Coverage Summary** and **Master Policy** are available to view on the Student Portal.

Deductibles

Your plan includes a \$50 deductible per Injury / Illness that needs to be paid to the provider at the time of treatment. If using the Emergency Room, a \$350 Emergency Room deductible must be paid to the provider at the time of treatment. To avoid the Emergency Room deductible, we recommend using Urgent Care or a local doctor when available, particularly in the U.S.

For Emergency Assistance contact GBG Assist

U.S./Canada toll-free: 1.888.258.8597 / Worldwide collect: 1.905.532.2964

Proper notification will ensure that you receive the best possible service and will allow us to direct you to our Global Network of providers. Utilizing these providers may result in GBG providing payments directly to the provider as well as referrals to licensed medical providers you can trust. Within North America please use our Preferred Provider Directory at www.gbg.com/studentportal or you may be subject to paying for services and filing a claim afterwards. For immediate, non-life threatening situations, please use the Directory to locate a provider near you or utilize an Urgent Care facility.









GBG Assist requires notification as soon as possible and/or pre-approval for medical procedures in excess of USD \$1,500, MRI, CT Scan, evacuation or repatriation services, and surgery. Without immediate notification / pre-approval, costs may not be covered.

On behalf of eurAuPair, and their insurance partners, we welcome you to the eurAuPair program and wish you a happy and healthy stay with your host family.

Sincerely,

Client Services Department

Cut along the dotted line

<div style="display: flex; justify-content: space-between; align-items: center;">   </div> <div style="display: flex; justify-content: space-between; align-items: center; margin-top: 10px;">  </div> <p>Name: «Individual_Name» Aetna ID#: «AETNANumber» Aetna Group #: 863961-012-00100 Policy Number: TCS-9561-01 Effective Date: «Effective_Date» Deductible for an Emergency Room: \$350 Deductible per Injury/Illness: \$50</p> <p>Pre-existing conditions are not covered. GBG Assist requires notification as soon as possible and/or pre-approval for medical procedures in excess of USD \$1,500, MRI, CT scan, evacuation or repatriation services, and surgery. Without immediate notification / pre-approval, costs may not be covered.</p> <p>PLEASE ADVISE YOUR PROVIDER THAT YOU ARE PART OF THE AETNA U.S. NETWORK</p>	<div style="display: flex; justify-content: space-between; align-items: center;">  </div> <p>Emergency Medical Assistance/Pre-authorization/Benefit Verification 24 Hour Customer Service U.S./Canada Toll-free: 1.888.258.8597 Worldwide Collect: 1.905.532.2964 Email: GBGAssist@gbg.com</p> <p>Portal: www.gbg.com/studentportal</p> <p>Claims Submission (Note: Claims must be submitted within 60 days from the date of injury/illness) Email: eclaims@gbg.com</p> <div style="display: flex; justify-content: space-between; align-items: center;">   </div> <p>Mail to ICS 27422 Portola Parkway, Suite 110 Foothill Ranch, CA 92610 USA</p> <p>Mail to Aetna: (U.S. Aetna Providers Only) P.O. Box 30259 Payor ID# 60054 Tampa, FL 33630 USA Provider Services: 1.800.414.0596</p> <div style="display: flex; justify-content: space-between; align-items: center; margin-top: 10px;">   </div>
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