

## Health Services Outside the United States

Your health plan may provide emergency or urgent care benefits when traveling outside the United States. Emergency services are for sudden and serious injuries and illnesses. Urgent care is medical care for an unexpected illness or injury that is not life-threatening, but cannot wait until you visit a primary care physician.

Non-emergent care received outside the United States, in an emergency room or any other setting, is **not** covered by your health plan, and you will have to pay the entire bill.

Because we do not have agreements with providers outside the United States, you will be responsible for paying the entire billed charge up front. Before leaving the country, please review your Description of Coverage and other plan documents for information about benefits available while traveling. You may also contact our Customer Service Center for further information.

In some instances, non-participating providers charge substantially more than our eligible charge. Your out-of-pocket costs will be substantially higher when you visit a non-participating provider. You will be responsible for the applicable co-payments and/or coinsurance, plus any remaining balances over the eligible charge, up to the full billed amount. Our payment will be issued to you, and not to the provider.

We will accept a statement of services rendered by a foreign provider as a claim for reimbursement. The statement must include **all** of the following. We will not process the claim if any of the required information is missing.

- Member's full name
- Member ID number
- Patient's full name
- Patient's date of birth
- Your daytime telephone number
- Description of where you received services (emergency room, hospital, etc.)
- Provider's full name and address
- Date(s) you received service(s)
- Date of the injury or beginning of illness
- The charge for each service in U.S. currency
- Description of each service
- Diagnosis or type of illness or injury
- Any other applicable information, including other health coverage at the time of service
- Your signature

If you have any questions, please feel free to contact our Customer Service Center Monday to Friday, 8:00 am to 4:00 pm HST at (808) 941-4622, toll-free at (888) 941-4622, or via email at [CustomerService@hwmg.org](mailto:CustomerService@hwmg.org).