

ITDR Medical Plan Benefits Foreign Travel Emergency Benefit vs. Travel Assistance Services

HOW ARE THEY DIFFERENT?

I am a member of the ITDR medical plan which provides access to both a Foreign Travel Emergency Benefit and a Travel Assistance Services Program. What are the differences between these two benefits?

- The **Foreign Travel Emergency Benefit** provides COVERAGE through your Group Retiree Medical Plan for medically necessary emergency services rendered by a medical facility or physician and if Medicare doesn't otherwise cover the care.
- **EuropAssist Travel Assistance Services** is designed to ASSIST you with non-medical services while traveling.



Below you will find additional information to help you better understand how each benefit works independently, and how they can be use together.

Foreign Travel Emergency Benefit

Emergency care provided as part of your Medical Plan

It covers medically necessary emergency care during foreign travel, if the incident occurs during the **first 60 days** of your trip and if Medicare doesn't otherwise cover the care.

What it provides – Foreign travel emergency benefits cover 80% of medically necessary emergency care after a separate \$250 calendar year deductible - to a lifetime maximum of \$100,000. This coverage is available upon each trip out of the United States – for the first 60 days, and until the maximum of \$100,000 lifetime benefit has been reached.

Services are for medically necessary emergency care performed by a physician/hospital or other approved medical facility. This benefit also includes **ONLY** prescription drugs that would have been covered under Medicare Part B if you were in the United States.

Filing the claim – Since Medicare does not consider foreign claims for reimbursement, members must submit foreign claims directly to Mercer for consideration. Be sure to include the following items when filing your claim:

- Itemized bill for services rendered
 - » Date of service
 - » Diagnosis
 - » Dollar amount for each service
 - » Name and address of provider
- Your name and Mercer Certificate Number

Keep in mind, since you received care in a foreign country you will need to pay for the services at the time they are received. Once the claim has been submitted and reviewed any payment made will be directed to you.

Mail your Foreign Travel Emergency claim to:
Delta Retirees Group Retiree Health Plan
P O Box 10439
Des Moines, IA 50306

Travel Assistance Services

Additional Travel Assistance service provided with your Medical Plan

As a member of the Trust Medical Plan, you also have access to Travel Assistance Services (through EuropAssist) **any time you're more than 100 miles from home for 90 days or less**. You, your spouse and surviving spouses are eligible for up to \$1 million in covered services, as long as you contact EuropAssist at the time of need and they arrange and approve the services.



What it provides – Travel Assistance through EuropAssist provides many services to assist you in your time of need.

Some of the key features of this program are:

- **Pre-trip Information** - EuropAssist can provide you with visa/passport and immunization requirements for your trip. They can assist with foreign exchange rates and provide embassy and consular referrals as needed.
- **Emergency Personal Services** – EuropAssist will assist with lost or needed medication or eyeglass prescriptions. EuropAssist will also work with you to help

find or replace lost or stolen items (like getting a replacement for a lost passport or help cancel stolen credit cards).

- **Medical search and referral** - EuropAssist will communicate with the attending physician to get a first-hand impression of your condition and to be sure the treatment you are receiving is adequate based on Western Medical Standards, once the immediate emergency has been addressed by local medical providers.
- **Medically necessary evacuation** – transportation to the nearest adequate medical facility. Arrangements will be made EuropAssist when your condition requires a better hospital or so your condition can be stabilized or treated more appropriately.
- **Medically necessary repatriation** – transportation back to your place of residence. EuropAssist will arrange this when your medical condition requires longer term care or further medical attention or treatment after having been treated locally.
- **Medical monitoring** – to ensure proper care throughout hospitalization with updates to loved ones who have been authorized by the patient to receive information on status.



Travel Assistance Services (continued)

- **Visit by family member or friend** – If the member travels alone and must be hospitalized for more than 7 consecutive days or is in critical condition, EuropAssist will make arrangements for a family member or friend to be with the member.
- **Traveling companion assistance** – EuropAssist will make new travel arrangements for a traveling companion if due to the member's medical emergency he/she loses their previously made travel arrangement.



Footnote: EuropAssist is the parent brand of Generali Global Assistance. You may see this additional name referenced in future plan materials or if you visit europassistance-usa.com.

Q&A

Can the services be used together?

The EuropAssist program does NOT offer medical expense benefits. However, **Europ Assist will attempt to coordinate medical expenses with your Hartford coverage when possible.** Europ Assist has the phone number to The Hartford which is the Insurance Trust for Delta Retirees medical carrier. All efforts will be made to contact The Hartford to ensure the best care and coverage possible for you in your time of need.

Will EuropAssist Travel Assistance program reimburse me for expenses?

Services are only eligible for payment if you contact EuropAssist at the time of the service need. EuropAssist **MUST** arrange and approve the services rendered. If you make your own arrangements, you will void any payable transport benefits and the medical transport expense will be yours to bear, as EuropAssist program is **NOT** a reimbursement policy. *If you have problems making a collect call to EuropAssist and need to use the local number (both are provided on the back of your card). Save your bill and EuropAssist will reimburse you for the phone expense.*

Q&A *(continued)*

Can you explain the \$250 calendar year deductible that is due on the Foreign Travel Emergency benefit? Is this embedded in the \$300 medical plan deductible that I pay?

The \$300 medical deductible applies to Medicare covered Part B services ONLY.

The \$250 Foreign Travel Emergency benefit calendar year deductible is a separate deductible that applies only to the emergency care services. These services must be performed by a physician/hospital or other approved medical facility while you are OUTSIDE of the United States and within the first 60 days of the trip.

What will my Express Scripts Drug Plan cover while I am out of the country?

ITDR's plan covers foreign claims as part of your prescription benefit. Members must submit the claims via a direct reimbursement request with receipt attached. Claims must be submitted within one calendar year from the date of service, and the member must show as eligible under the plan as of the date of service. Call 1-877-325-7265, Option 4 to speak to Express Scripts about your prescription drug claims or other prescription benefit information. [Click here](#) to print a copy of the claim form.

Where can I find information on what Medicare covers while out of the country?

In most situations, Medicare won't pay for health care or supplies you get outside the U.S. [Click here](#) to download a Fact Sheet on when Medicare does cover health care services in a foreign country and other items like:

- Does Medicare pay for dialysis while traveling outside the U.S.?
- How does Medicare coverage work while I am on a cruise ship?
- Does Medicare pay for prescription drugs outside the U.S.?

Find out more about these services by calling your Trust's Retiree Service Center toll free at 1-877-325-7265; option 3

Visit www.ITDR.com for program information and a brochure located under the Benefit Plans/Travel Assistance Services tab