

HOW TO USE THE FRONTIERMEDEX HEALTH INSURANCE WHILE ABROAD

Prior to leaving for abroad, you will receive a health insurance card, policy wording with explanation of benefits and a claim form with instructions. You may download additional claim forms, instructions, and copies of the policy wording from the study abroad website: <http://cuabroad.cua.edu/healthandsafety/FrontierMEDEX.cfm>

It is not necessary to contact **FrontierMEDEX** prior to seeing a physician or going to the hospital; however if you need any help in finding a medical provider call for assistance. In the event of an emergency it is a good idea to contact them as soon as possible in order to obtain a case number. **FrontierMEDEX** has access to over 59,000 providers that are available to you. If you're unable to contact **FrontierMEDEX** prior to seeking medical attention, please contact them as soon as possible following treatment so they are able open a case for you and ensure that you're receiving the best care available. You should proceed as follows:

1. **Call FrontierMEDEX for emergency assistance. See the reverse side for contact numbers and services.** The multilingual staff will answer your questions and help you with the following services:
 - referral to nearest, most appropriate medical facility and/or provider
 - medical monitoring by board-certified emergency physicians in the United States
 - assisting in the replacement of prescription medication that is lost or unexpectedly needed
 - urgent message relay between family, personal physician, school, and insured
 - arranging an emergency reunion so a family member can be involved according to the benefits of the insurance
 - guaranteeing payment to provider and assistance in coordinating insurance benefits
 - arranging and coordinating emergency medical evacuation, emergency reunion and repatriation of remains
 - emergency travel arrangements for disrupted travel as the consequence of a medical emergency
 - referral to legal assistance
 - providing telephonic interpretation services in all major languages in cases of emergency
2. You need to tell the staff of **FrontierMEDEX** the following:
 - Your name, date of birth, overseas contact information (address and telephone number)
 - You are a Catholic University student/faculty/dependent/alumni covered by ACE American Insurance Policy Number: **GLMN04951049**
 - The nature of your problem
3. **FrontierMEDEX** will give you a case number. Keep this case number handy for future follow-up calls. Make a note of the name of the person who helped you.
4. When you go to the physician or hospital, you will usually have to pay upfront. Follow the directions on the claim form and keep copies of all receipts, claim forms, making a notation of when it was mailed to the insurance company. The insurance will pay providers directly with an assignment of benefits, and that guarantees of payments to medical providers can be made for serious claim events. For guarantees of payments **FrontierMEDEX** should be contacted.
5. Download an ACE Claim Form from our website: <http://cuabroad.cua.edu/healthandsafety/FrontierMEDEX.cfm>
6. You will need to submit the following with your claim form:
 - original medical bills **It is ok if your medical bills and/or receipts are in a foreign currency and/or not in English*
 - completed claim form
 - original receipt for prescriptions* (if applicable)
 - it is also helpful to have a doctor's note with the diagnosis and treatment

The claim form with documentation should be submitted within 90 days of treatment for each illness/accident to:
Administrative Concepts, Inc. (ACI); 994 Old Eagle School Road, Suite 1005; Wayne, PA 19087-1802.
Please be sure to keep a copy of your claim submission.

If you have any questions regarding coverage or this procedure, please contact the Center for Global Education at 202-319-6010 or email cua-cuabroad@cua.edu

FrontierMEDEX Assistance Coordinators are available 24/7 to help you with travel emergencies. For immediate assistance, contact FrontierMEDEX through one of the toll-free numbers listed below or call the multilingual Emergency Response Center collect.

FrontierMEDEX EMERGENCY RESPONSE CENTER

Baltimore, Maryland, USA
Call Collect: 1-410-453-6330

TOLL-FREE ACCESS - The numbers below must be dialed from within the country.

If your location is not listed or the call will not go through, call the 24-hour FrontierMEDEX Emergency Response Center COLLECT at 1-410-453-6330.

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| Australia and Tasmania | 1-800-127-907 |
| Austria | 0-800-29-5810 |
| Belgium | 0800-1-7759 |
| Brazil | 0800-891-2734 |
| China (northern regions) | 108888 (pause for tone) 800-527-0218 |
| China (southern regions) | 10811 (pause for tone) 800-527-0218 |
| Dominican Republic | 1-888-567-0977 |
| Egypt (inside Cairo) | 2-510-0200 (pause for tone) 877-569-4151 |
| Egypt (outside of Cairo) | 022-510-0200 (pause for tone) 877-569-4151 |
| Finland | 0800-114402 |
| France and Monaco | 0800-90-8505 |
| Germany | 0800 1 811401 |
| Greece | 00-800-4412-8821 |
| Hong Kong | 800-96-4421 |
| Indonesia | 001-803-1471-0621 |
| Israel | 1-809-41-0172 |
| Italy, Vatican City and San Marino | 800-877-204 |
| Japan | 00531-11-4065 |
| Mexico | 001-800-101-0061 |
| Netherlands | 0800-022-8662 |
| New Zealand | 0800-44-4053 |
| Philippines | 1-800-1-111-0503 |
| Portugal | 800-84-4266 |
| Republic of Ireland (Eire) | 1-800-409-529 |
| Republic of South Africa | 0800-9-92379 |
| Singapore | 800-1100-452 |
| South Korea | 00798-1-1-004-7101 |
| Spain and Majorca | 900-98-4467 |
| Switzerland and Liechtenstein | 0800-55-6029 |
| Thailand | 001-800-11-471-0661 |
| Turkey | 00-800-4491-4834 |
| UK & N. Ireland, Isle of Jersey and Isle of Man | 0800-252-074 |
| United States, Canada, Puerto Rico, US Virgin Islands, Bermuda | 1-800-527-0218 |

PLEASE NOTE:

The toll-free for Israel line is not available from payphones and there is a local access charge.

The toll-free for Italy, Vatican City and San Marino number has a local charge for access.

The toll-free for Japan is only available from touchtone phones (including payphones) equipped for International dialing.

If dialing the toll-free access number for Mexico from a payphone, the payphone must be a La Datel payphone.