



# Reuter Insight

February 2013

## Planning to Travel?

As an important part of your pre-trip planning, familiarize yourself with your Emergency Out of Country and Travel Assistance benefits. You should be aware that these benefits are intended for emergency care only and pre-existing exclusions and limitations may exist. While most insurers do not clearly define coverage limitations, a general rule is that any pre-existing condition must be stable. Stability is commonly defined as no change in treatment or medication, no worsening or increased frequency of symptoms, as well as no admittance to a hospital in the 90 days preceding your departure.

In the event of a medical emergency, it is essential to call the emergency number listed on your wallet card **prior to seeking care**, in order to establish the most appropriate course of treatment with the proper medical providers.

Although your travel assistance provider can arrange upfront payments for emergency medical services in many cases, certain clinics and hospitals may ask you to provide immediate payment before treatment will be provided. If you pay for emergency medical services yourself, ensure that you receive a fully itemized bill for any treatment. Submit the original receipts along with the appropriate claim forms, as detailed in your benefits booklet, **immediately** upon your return in order to avoid any delays in payment for eligible expenses. Ensure that you keep a copy of the receipts for your records.