

International Students Assistance Card

Your Plan No.

Pre-authorisation of emergency evacuations, in-patient and daycare treatment

International Helpline

From the UK, call free on 0800 0327 921

From the USA, call free on 1 866 895 7795

From North China, call free on 10800 6400113

From South China, call free on 10800 2640113

From the UAE, call free on 800 0640 1957

From Australia, call free on 1800 147 528

From Indonesia, call free on 001 80 364 173 75

From the Philippines, call free on 1800 1641 0003

From Thailand, call free on 001 800 647 355

From Japan, call free on 00 531 642 084

From Malaysia, call free on 180 080 2157

From Singapore, call free on 800 641 1123

If **you** are calling from another country other than those shown above, call collect or directly on: +64 9 356 2276

1. How to make a claim under your plan for in-patient or daycare treatment

You must obtain **pre-authorisation** for any **in-patient** or **daycare treatment** you require.

- a. See **your medical practitioner** in the usual way.
- b. If your **medical practitioner** refers **you** for a **specialist** consultation for **treatment** requiring a stay in a **hospital** or clinic as an **in-patient**, or for **daycare treatment**, **you** must call the International Helpline immediately on the telephone number shown above. The International Helpline is open 24 hours a day, 365 days a year.

When calling the International Helpline please give:

- **Your** membership number
- **Your** attending **medical practitioner's** name
- Name and telephone number of the **hospital/clinic**.

- c. The International Helpline will then contact **your medical practitioner** and the **hospital** or clinic concerned, to ensure arrangements are in place for **your treatment**.
- d. The International Helpline will get back to **you**, confirm authorisation and the arrangements that have been put in place for **your treatment**. Unless a deductible applies to **your plan**, **you** will not be required to pay for any **treatment** as all eligible costs will be met directly with the **medical practitioner, consultant, hospital** or clinic concerned. **You** will not need to complete any medical claim forms.

2. How to make a claim under your plan for emergency evacuations

We will only provide **benefit** for evacuation costs if **your medical condition** is considered an emergency, or if **our** International Helpline considers there are no adequate medical facilities in **your** area. This will be based on **medical necessity** and approved by **us**. In a medical emergency, **you** or **your** representative must contact the International Helpline on the telephone numbers shown above.

Please note: in accordance with BC7, if a local situation makes it impossible, unreasonably dangerous or impractical to enter a specific area or country, **we** may be unable to arrange an emergency evacuation.

Claims Team

Tel: +44 (0) 1252 745 945

Fax: +44 (0) 1252 745 921

3. How to make a claim under your plan for out-patient treatment

Please note: **Out-patient treatment** is not covered under the UltraCare Standard Plan/International Schools Bronze Plan

a. See your **medical practitioner, therapist, specialist or consultant** in the usual way

b. Pay **your bill** for the **treatment you** have received

c. Make sure **you** obtain an original itemised invoice and original receipt as **you** will need to send this to **us** with **your** completed medical claim form.

Please ensure that one medical claim form is completed per **medical condition**.

d. Complete sections A-G of a medical claim form. **You** can get a medical claim form by contacting the **claims** team or the International Helpline.

e. You must ask **your medical practitioner** to complete section H (or section I for **dental treatment**). Please note: **treatment** received from a **therapist, specialist or consultant** must always be on referral from **your medical practitioner**.

4. How to make a claim under your Personal Belongings (whilst in Country of Study), Accidental Death or Permanent Disability (whilst in Country of Study) and Personal Liability (whilst in Country of Study)

If **you** need to make a **claim** under the above sections of **your plan**, please contact the **claims** team on the telephone and fax number above.

Claims Checklist

- Familiarise yourself with the cover provided under **your plan**.
- Ensure that **your dependants** or business colleagues are aware of **your international private medical insurance arrangements**.
- Contact the International Helpline if **in-patient** or **daycare** medical **treatment** is required.
- When submitting an **out-patient claim**, make sure that both **you** and the **medical practitioner** attending **you** have completed all the sections on the Medical Claim Form.
- Attach the original receipts with **your** Medical Claim Form for **out-patient treatment claims** and include the original itemised bills. (Keep copies for **your** own records)
- Quote **your plan** number and membership number in all correspondence.