

# LewerMark Study Abroad Frequently Asked Questions (FAQs)

## How do I get my ID Card?

- Your school advisor will receive your ID Card electronically and provide it to you prior to your trip. Please remember to carry your ID Card with you at all times while you are on your trip!

## How do I find a Hospital while I'm abroad?

- To find a hospital, you can go to:  
<https://portals.gbg.com/ProviderSearch/ProviderSearch.aspx?Network=WMN>. Simply enter the name of the country in which you would like to find a hospital or doctor. It will then show a drop-down menu for you to select the desired city or region, if applicable. Note, you do not have to select a city or region in order to proceed. Once you have made your selections, press Search and it will show you a list of providers in your area. GBG maintains an extensive international Preferred Provider Network. You are not required to use this network; however these providers may be able to submit billing directly to GBG. This can save you from having to pay up front and submitting a claim for reimbursement later on.

## Can I Include my Dependents on my School's Study Abroad Plan?

- Your school's group study abroad plan is available only to traveling students and faculty. However, LewerMark is pleased to offer individual coverage for dependents going abroad. Please visit: <https://portals.gbg.com/lewermark-studyabroadplans>.

## When does my Coverage Start and End?

- Coverage will begin and end based on the dates of the study abroad trip provided to us by your study abroad advisor. If you choose to go abroad prior to your school scheduled trip, or to stay late to travel for leisure, please visit <https://portals.gbg.com/lewermark-studyabroadplans> to purchase individual coverage.

## Will my Study Abroad plan cover me while I'm home?

- No. Your Study Abroad plan is designed to turn on as soon as you leave your country of residence and up until the point you return to your country of residence. Your plan will protect you worldwide for the full duration of your trip but not while you are in your home country.

## What is GBG Assist?

- GBG Assist provides assistance on all medical services and assistance on emergency medical situations. GBG Assist is a phone call away, 24/7, 365 days a year, to serve your needs. In the event of a medical emergency, LewerMark members can count on highly trained and experienced case managers, trained nurses and a medical director to work as a team to manage all aspects of a case, from the initial contact to safe arrival back to their home destination.

#### GBG Assist Highlights\*

- Pre-trip informational assistance
- Medical case management and review
- Medical evacuation and/or repatriation
- Repatriation of remains
- Emergency translation/interpretation assistance by phone

For medical emergencies and assistance with your medical care, please contact: Worldwide Collect: +1.905.669.4920

#### How do Air Ambulance, Medical Evacuation, and Medical Repatriation work?

- In the event of an emergency that may require medical evacuation, contact GBG Assist in advance of the service so they can approve and arrange such Emergency Medical Air Transportation. Approved medical evacuations will be to the nearest medical facility capable of providing the necessary medical treatment. After an unforeseen medical event, if you can no longer meet the eligibility requirements of this policy, GBG Assist will make the determination if medical repatriation to the home country of residence is necessary and will coordinate return to the home country of residence.

#### What happens if I become seriously sick or injured while I'm on my Study Abroad trip and I'm in a remote location that does not offer adequate medical care?

- Great question! If you become seriously sick or injured while abroad, the first thing you need to do is contact GBG Assist so they can authorize and arrange an emergency medical evacuation. Approved medical evacuations will be to the nearest medical facility capable of providing the necessary medical treatment.

#### What is a Bedside Visit?

- While you are abroad, if you are confined in the hospital due to an injury or illness or in critical condition for more than seven days, GBG Assist will pay the cost of one economy round trip air ticket to the place of hospital confinement for one family member or companion to visit you. This benefit also includes the cost of reasonable hotel accommodation adjacent to the hospital.

#### What is Political and Natural Disaster Evacuation Coverage?

- Your plan may include coverage for emergency evacuation for non-medical reasons including war, civil unrest, natural disasters or other causes. If your school has included this coverage in your plan, please note that it is not valid in any country that was on the verge, already in, or under distress during the 60-day period immediately preceding departure from your country of residence.

#### How does the Travel Delay coverage work?

- Your plan includes a limited benefit if the first leg of your journey is delayed for at least 24 hours from your scheduled departure time due to strike, industrial action, bankruptcy or mechanical breakdown. Please note the policy does not cover delays related to inclement weather.

#### How does the Baggage Delay coverage work?

- Your plan includes a limited benefit if your baggage is delayed. If your baggage is temporarily lost in transit on your outward journey for longer than 12 hours, you are eligible for up to the amounts listed in your policy.

#### How does the Lost or Stolen Baggage coverage work?

- Your plan includes a limited benefit if your baggage is lost or stolen. Note that this coverage is secondary to any settlement available from the airline or transportation company. Proof of the lost or stolen baggage must first be filed with the airline or transportation company and a police report is required for theft of baggage. Lost or stolen phones and computer equipment including tablets are not covered.

#### Are my prescription drugs covered while I'm on my trip?

- Yes, your prescription drugs will be covered while you are abroad if they are medically necessary and recommended or approved by a Physician.

#### Is Dental Care covered while I'm abroad?

- Emergency Dental Care is covered while you are traveling abroad, but this is limited to accidental injury of sound natural teeth, with a maximum of \$250 per tooth, \$500 per policy period. Routine dental care, like cleanings, are not covered.

#### Am I covered if I seek medical services after I've had too much alcohol to drink?

- Yes, there is a limited amount of coverage for alcohol related medical treatment in your plan. Please check your specific plan for your coverage amount.

#### Am I covered for hazardous and extreme sports and activities?

- No. Any activity which requires an increased skill set and higher level of training for safe participation and, that if not properly executed, could result in risk of injury or death will not be covered by this plan. Note that your plan does cover leisure sports and activities, including club and intramural sports.

#### Do I have to pay a deductible or copay?

- Your plan does not include copays but may include a \$50 deductible depending on which plan your school has selected. You can view your plan details on the link on your ID Card.

### What if I have a Pre-existing Medical Condition?

- Your plan may include a limited amount of coverage for Pre-Existing Conditions. You can access the link on your study abroad ID Card to determine whether your plan includes a limited amount of coverage for Pre-Existing Conditions, or excludes those conditions entirely. If you cannot find your ID Card, please contact us at 800-821-7715.

### I'm looking at my Policy and I see a reference to Pre-Authorization as a requirement for certain services?

- Pre-Authorization is an important part of your plan. It is a process by which you are required to attain approval for specific medical procedures or treatments prior to the start of the proposed medical treatment. In your plan, the following services require Pre-Authorization: Hospitalization, Outpatient Surgery, and Air Ambulance, as well as any condition expected to generate \$10,000 or more in medical expenses. Please ensure you contact GBG Assist before seeking services or as soon as possible after an emergency, because a reduction in your benefit coverage can apply if you receive comprehensive medical treatment without contacting GBG Assist prior to the treatment.

### I need Proof of Coverage, how can I get it?

- Your school can provide you with an ID Card and you can follow the link on the Card to look up your plan summary and policy on-line.

### What are the Plan Exclusions and where can I find them?

- Good question! The plan exclusions can be found in your policy; please select your school from the dropdown menu at [www.lewermark.com](http://www.lewermark.com) to access your school-specific plan information. If you cannot find your school's weblink please contact us at 800-821-7715.