

ESSENTIAL EMERGENCY INFORMATION

You have been issued with a travel insurance policy underwritten by Travel Insurance Consultants. Your Schedule of Benefit is also enclosed in the email, detailing your benefit limits, excesses and terms and conditions.

EMERGENCY TIPS

What to do in an emergency situation?

- Contact the 24/7 Emergency assistance line immediately or as soon as practically possible. The number is **1-877-256-8298**.
- TIC must provide authorization for any medical costs above \$1,500.
- We urge you to call regardless of the cost or situation. They will help you find the closest most appropriate medical facility.

How will my medical costs be paid if I do not need to be admitted to hospital?

- Call **1-877-256-8298** and notify TIC representative.
- TIC representative will work directly with medical provider to process your claim and will pay the costs directly to the medical provider.
- You will be responsible to pay \$100 deductible (co-payment), which will not be reimbursed to you.

What if I need to consult a doctor?

- Call **1-877-256-8298** and TIC representative will help identify a nearest medical provider in the area.
- You can also locate a nearest medical provider to you by visiting this link:
<https://gem-guide.globalexcel.com/NRTCCSupport.aspx?p=MSOGG/MSO/EN>

How do I get reimbursement for medical costs that I have paid?

- Complete the claim form
- Email the claim form together with all your supporting documents to claims@tic.co.za
- What supporting documentation is needed?
 - Your Medical Record and Doctor's Notes
 - Prescriptions
 - Receipts

I received a bill from the hospital/clinic/doctor's office, now what?

- Complete the claim form
- Email the claim form together with all your supporting documents to claims@tic.co.za
- What supporting documentation is needed?
 - Your Medical Record and Doctor's Notes
 - Bill from the Hospital/Clinic/Doctor's Office

Remember! You must notify TIC or the emergency assistance line within 10 days of receiving medical attention. Your claim must be submitted within 30 days of receiving medical attention.

ESSENTIAL TRAVEL TIPS

- See your family doctor before you depart to the U.S., to ensure you are healthy and fit to travel
- If you suffer from a pre-existing medical condition, always keep your prescription medication on you when travelling. Have a letter from your Doctor back home stating what your medical condition is and what medication you are on.
- If you wear contacts of prescription glasses, make sure that you have contacts and glasses to last you during your program
- See a dentist before you travel to the US, to ensure your teeth are healthy