



Welcome Letter Insurance Identification Card

Dear Participant:

We are pleased to provide you with your Insurance Identification Card. Please, carry it with you at all times. When seeking medical treatment this copy should be presented to the medical provider in order to verify your active insurance.

The Policy is designed to protect you from acute, unexpected, sudden and unforeseen illnesses and accidental injuries. It does not cover care for wellness medical conditions, extended treatment or pre-existing conditions and is not a replacement for longer term medical or maintenance needs. If you have a non-emergency situation we recommend the use of a local doctor or walk-in clinic. Please read your policy for an understanding of the terms and conditions.

GBG Assist requires notification as soon as possible for all situations requiring emergency medical treatment in excess of USD \$1,500. For services that may result in evacuation, repatriation or curtailment GBG Assist MUST be notified; Unless ordered during a lifesaving event prior approval is required for all CAT Scans, MRI and Surgical Procedures;

Failure to notify GBG Assist as outlined above may result in denial of the claim or co payments up to 50%.

NOTE: In the event of a life-threatening emergency, seek treatment and notify GBG Assist as soon as possible.

The Student Portal

Once you settle in we suggest that you visit the online Student Portal at www.gbg.com/studentportal. Services provided by the Student Portal include:

- **Locate medical providers in your area through the Provider Directory** on the Student Portal. Also, please be advised that when contacting a facility for care, the provider may need to contact GBG Assist for direct billing arrangements.
- **The Travel Claim Form, Coverage Summary and Master Policy** are available to view on the Student Portal.

Deductibles

Your plan includes a \$50 deductible per Injury / Illness that needs to be paid to the provider at the time of treatment. If using the Emergency Room, a \$350 Emergency Room deductible must be paid to the provider at the time of treatment. To avoid the Emergency Room deductible, we recommend using Urgent Care or a local doctor when available, particularly in the U.S.

For Emergency Assistance contact GBG Assist

U.S./Canada toll-free: 1.888.258.8597 / Worldwide collect: 1.905.532.2964

Proper notification will ensure that you receive the best possible service and will allow us to direct you to our Global Network of providers. Utilizing these providers may result in GBG providing payments directly to the provider as well as referrals to licensed medical providers you can trust. Within North America please use our Preferred Provider Directory at www.gbg.com/studentportal or you may be subject to paying for services and filing a claim afterwards. For immediate, non-life threatening situations, please use the Directory to locate a provider near you or utilize an Urgent Care facility.

On behalf of ASSE and their insurance partners we welcome you to the Aspire program and wish you a happy and healthy stay abroad.

Sincerely,
Client Services Department

Cut along the dotted line

 <p>ASPRE Worldwide ASSE affiliated program</p> <p>INSURANCE ID CARD Policy # 521444</p> <p>Deductibles: Emergency Room: \$350 Per Injury/Illness: \$50</p>  <p>GBG Assist requires notification as soon as possible for all situations requiring emergency medical treatment in excess of USD \$1,500. For services that may result in evacuation, repatriation or curtailment GBG Assist MUST be notified; Unless ordered during a lifesaving event prior approval is required for all CAT Scans, MRI and Surgical Procedures.</p>	 <p>Life BULSTRAD VIENNA INSURANCE GROUP</p>  <p>Emergency Medical Assistance/Pre-authorization/Benefit Verification 24 Hour Customer Service:</p> <p>U.S./Canada Toll-free: 1.888.258.8597 Worldwide Collect: 1.905.532.2964 Email: GBGAssist@gbg.com</p> <p>Portal: www.gbg.com/studentportal</p> <p>Claims Submission (Note: Claims must be submitted within 60 days from the date of injury/illness) Email: eclaims@gbg.com</p> <p>Mail to GBG 27422 Portola Parkway, Suite 110 Foothill Ranch, CA 92610 USA</p>    <p>GLOBAL BENEFITS GROUP Insurance Without Borders™</p>
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