When your travels take you beyond Ohio, GlobalCare® goes with you!

For employees of The Ohio State University
Travel safely with GlobalCare®

GlobalCare is your connection to emergency medical care when you are traveling outside Ohio or the United States. With a referral network of more than 650,000 health care providers within the United States, as well as an international network of screened and credentialed health care professionals, GlobalCare gives you one less thing to worry about when you travel.

Always carry this card when you travel outside Ohio.
Services ........................................................................4
Eligibility ........................................................................6
Preparing for Your Trip .................................................7
Travel Within the U.S. ....................................................8
International Travel .......................................................11
Reimbursement upon Return ........................................14
Contact Information .....................................................15
GlobalCare services

**Worldwide 24-hour access to medical professionals**
Call GlobalCare day or night from anywhere in the world. A registered nurse is prepared to assist you with specific medical requests and will work with you to determine the nature, severity, and urgency of your situation. This process is called medical triage and assessment.

**Worldwide emergency medical care provider network**
If you need to see a doctor, visit a clinic, or be admitted to a hospital when traveling outside the state of Ohio, GlobalCare will refer you to carefully screened, credentialed, English-speaking medical providers, where available, in over 200 countries.

**Air medical evacuation**
When medically necessary, GlobalCare will assist and manage air evacuation to the closest appropriate care facility and/or return you to the United States. Any direct costs will be administered and paid according to your medical insurance plan guidelines.

If you are a J1 Visiting Scholar, GlobalCare will assist and manage air evacuation to the closest appropriate care facility and/or return you to your home country at a coverage maximum amount of $10,000.

**Language interpretation**
In a medical situation, GlobalCare can provide language interpretation (via phone) in more than 140 languages and dialects. If you are unsure of the language, GlobalCare can help you identify it and then assist with your medical care decisions.

**Pre-international trip consultation**
GlobalCare can provide medical information about your international destination, as well as the name of a doctor or hospital on your route.
Assistance with lost or stolen prescriptions
If permissible by local laws, GlobalCare will assist you in replacing your medication or obtaining an equivalent prescription if your medication is lost or stolen during your trip. If necessary, we will refer you to an appropriate provider for a prescription.

Medically necessary cash advances
If you are unable to obtain access to medical care due to a required payment, GlobalCare will advance cash funds to you or the medical care provider (with proper prior approval from the university). You are responsible for the repayment of these funds (repayment may come from your insurance plan).

Emergency notification
If a medical emergency occurs while you are traveling, if requested, GlobalCare will notify personal contacts, such as your spouse or your Ohio State department.

Return of mortal remains
In the event of your death away from home, GlobalCare will assist in arranging for the return of your physical remains to your city of residence.

If you are a J1 Visiting Scholar, GlobalCare will assist in arranging for the return of your physical remains to your city of residence in your home country up to a coverage maximum amount of $7,500.

What GlobalCare does NOT do:

- Provide services within the state of Ohio
- Pay expenses for medical care you receive
- Provide assistance in a non-emergency situation
- Provide assistance to travelers who are not enrolled in a university medical plan (unless traveling on university business; see next page)
- Practice medicine or diagnose medical conditions—GlobalCare will only perform a telephone triage to assess the nature of a medical condition and direct you to medical care that it believes is appropriate
- Recommend a specific physician or represent the quality of medical care you receive—GlobalCare does, however, carefully screen international physician referrals
- Provide direct control or direction over medical providers’ practices
As a faculty or staff member at Ohio State, you may be eligible for GlobalCare services as follows.

If you are enrolled in a university-sponsored medical plan…

You and your enrolled dependents, which may include your spouse/declared same-sex domestic partner (Affidavit of Same-Sex Domestic Partnership required), eligible children, and sponsored dependents (Affidavit of Sponsored Dependency required) are automatically eligible for GlobalCare services.

If you are traveling on university-sponsored business and are not enrolled in a university-sponsored medical plan…

- Your department may arrange for GlobalCare services to be available at no charge to you. Notify your department human resources contact to arrange for this coverage.
- You may purchase GlobalCare services for your spouse or declared same-sex domestic partner (Affidavit of Same-Sex Domestic Partnership required), eligible children, and sponsored dependents (Affidavit of Sponsored Dependency required) who are traveling with you on university-sponsored business. During your pre-trip planning, contact GlobalCare.
What to take with you

- **Medical insurance card**—so that a doctor or hospital can verify your medical coverage.

  Note: Medical care providers are not required to accept your insurance coverage and generally do not outside the United States.

- **Prescription drug card**—for access to network pharmacies nationwide (domestic travel only).

- **GlobalCare card**—for 24-hour worldwide medical assistance. If you need additional cards, contact the Office of Human Resources Customer Service Center.

- **Extra eyewear**—if you wear corrective lenses, take two sets of glasses or contacts with you if possible.

- **Prescription medication**—if you are taking prescription drugs, be sure to have enough to last for the entire trip. If you require a vacation override to have enough of your prescription while traveling, contact the Office of Human Resources Customer Service Center.

Tips for traveling with medication

Avoid prescription theft or loss
Packing prescription medications in different pieces of luggage will reduce the risk of loss or theft. Pack some of your medication in your carry-on luggage and some in your checked baggage.

Prepare for customs
Carry all medication in the original, marked containers to minimize the possibility of confusion when passing through customs. If a customs official requests your medication, relinquish it freely and ask for a signed receipt.
Pre-trip planning for domestic travel

- If you require a vacation override to have enough medication to last throughout your entire trip, contact OSU Health Plan.
- Find a listing of Express Scripts network pharmacies at express-scripts.com or 1-866-727-5867.

Receiving medical services outside Ohio

- Contact GlobalCare for a referral to a participating provider.
- When receiving health services present both your GlobalCare card and your medical plan identification card.
- The GlobalCare card indicates the participating provider networks outside Ohio.

Advantages of using GlobalCare participating providers

- Participating providers typically accept negotiated rates, which can reduce your out-of-pocket expenses.
- These providers will submit claims to your medical plan, saving you paperwork.
- Participating health care providers have been screened and credentialed.
When payment for services is required from a non-participating provider

- Present your medical plan identification card and GlobalCare card.
- If services are rendered by a provider that is not a participating network, you may be required to pay for services when they are rendered.
- If payment is required from you and the provider is not filing the claim, request an itemized bill including a description of services. Submit the bill along with a medical plan claim form for reimbursement. If you are enrolled in a university medical plan, use the following claim form: hr.osu.edu/forms/ben/ngsclaimform.pdf.

Be aware of your responsibilities

- You are responsible for any out-of-pocket expenses such as deductibles, copayments, and coinsurance in accordance with your medical plan provisions. Ohio State’s network medical plans provide benefits for emergency and urgent care only outside Ohio.
- Precertification from OSU Health Plan is required for all hospital admissions if you are enrolled in an Ohio State medical plan. Precertification for non-emergency services is required for members of an Ohio State network medical plan.
- If you do not have university-provided medical coverage, you should verify coverage through your insurance company.

Payment for medical care outside Ohio

- Ask about payment policies for medical care in advance of receiving the services, if possible. Most U.S. medical care providers will accept your medical identification card as evidence of insurance and then bill your insurance company directly. If the U.S. provider requires payment prior to treatment or discharge, it is likely that it will accept your credit card payment.

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If you are required to pay for services, request an itemized bill or receipt that describes the services provided.

Insurance coverage

If you are enrolled in one of the university’s medical plans, you are covered for emergency care no matter where care is received. To determine your coverage level, read your medical plan booklet or contact OSU Health Plan. Precertification from OSU Health Plan may be required for non-emergency services. A copy of your medical plan booklet is available online or from the Office of Human Resources Customer Service Center.

Note: If you do not have university-provided medical insurance, you should verify coverage through your insurance company.
Pre-trip checklist for international travel

Before you leave for an international trip, prepare for any medical emergencies by referring to the following checklist.

☐ Learn about the health recommendations, immunization and vaccine requirements, disease outbreaks, and medical alerts in the country where you are traveling. Visit these sites for information:

- travel.state.gov
- cdc.gov/travel
- xe.net/currency/classic

☐ Verify your immunization status. Check with your personal physician to ensure that your immunizations are current.

☐ If you have a chronic medical condition or routinely take prescription medications, discuss your upcoming trip with your personal physician.

☐ If you require a vacation override to have enough medication during your trip, contact OSU Health Plan.

☐ Plan to have at least $500 per person available on your credit card for medical emergencies.

☐ Find out how to make calls to the United States (including country codes) and keep this information with your GlobalCare card. If your cell phone transmits from abroad, program the phone with the country code and GlobalCare phone number.

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Visiting a doctor or hospital abroad

Understanding your medical problem and recommended treatment is important. Remember, in the face of illness or injury, most of us are anxious. Take your time and ask questions. If you do not feel comfortable, call GlobalCare for further assistance.

Payment for medical care abroad

- Ask about the medical care provider’s payment policy in advance. Many medical facilities request payment prior to treatment. Typical outpatient fees overseas, including some lab tests, can cost hundreds of dollars, and doctors and hospitals may or may not accept credit cards.

- If you do not have a method of payment, contact GlobalCare. With proper prior approval from the university, GlobalCare will advance the money directly to the medical provider. Be aware that, depending on your location, international money transfers may take time. You are responsible for the repayment of cash advances.

- When paying for medical care services, request that the doctor or hospital complete a description of services provided (translated into English). This is required for your insurance reimbursement when you return home.

Note: GlobalCare will assist you if you have questions regarding services or your bill.
Insurance coverage abroad

If you are enrolled in one of the university’s medical plans, you are covered for emergency care no matter where care is received. To determine your coverage level, read your medical plan detail or contact OSU Health Plan. Precertification from OSU Health Plan may be required for non-emergency services. A copy of your medical plan detail is available online or from the Office of Human Resources Customer Service Center.

Note: If you do not have university-provided medical insurance, you should verify coverage through your insurance company.
Personal travel

If you received medical assistance while traveling outside Ohio or internationally and your travel was for personal reasons, submit the itemized bill to your insurance company for reimbursement.

Note: Submit claims to NGS if you are enrolled in one of the university’s medical plans.

University-sponsored travel

If you received medical assistance while traveling outside Ohio or internationally and your travel was for university-sponsored business, your travel-related medical expenses may be eligible for reimbursement through either your personal medical coverage or through Workers’ Compensation.

- Workers’ Compensation provides benefits to employees who are involved in an incident, sustain an injury, or contract an occupational disease while performing work for the university.

- If the medical care is not a result of a work-related incident, the claim should be submitted to your medical insurance plan for reimbursement. Please contact NGS if you need assistance in submitting your claim.
Contact Information

For additional information or assistance with this benefit, contact:

The Ohio State University
Office of Human Resources
Customer Service Center
(614) 292-1050
1-800-678-6010
service@hr.osu.edu
hr.osu.edu

GlobalCare Services
U.S.: 1-866-807-6193
International: 1-770-667-0247
Fax: (678) 341-1800
globalcare.net

NGS CoreSource
1-866-44-BUCKS (442-8257)
gs.com

Express Scripts
1-866-727-5867
express-scripts.com

OSU Health Plan
(614) 292-4700
1-800-678-6269
osuhealthplan.com

LIMITATIONS AND EXCLUSIONS

GlobalCare is an information services referral company. GlobalCare is not an insurer and is not responsible for the actual expense incurred as a result of medical care, including doctor’s fees, hospital fees, laboratory fees, or medications.

Although medical care services are generally available worldwide, specific medical specialties may not readily be accessible. This may be due to the type of specialized care required, the time of the requirement, or the locale.

Please contact GlobalCare for a detailed description of the international medical assistance program, which includes the conditions and limitations provided by FrontierMEDEX.

International services are administered and provided by GlobalCare’s partner, FrontierMEDEX Inc.