



**TIECARE INTERNATIONAL
INSURANCE OVERVIEW**

*Casablanca American School
Morocco
Jimmy.Nguyen@gbg.com*



WELCOME TO TIECARE INTERNATIONAL!

- We are pleased that you have selected TieCare International as your Health Insurance Provider, and we are honored to have earned your confidence.
- This presentation is designed to assist each of you in easily understanding the insurance coverage that your school has selected.
- Our staff is committed to satisfying your expectations and responding promptly to your needs. Our first priority is providing you with the highest quality personalized service in the industry.



Mark Tomaszewski, President

WHO WE ARE

- For more than 35 years TieCare has been the market leader in providing employee benefits to the international educational market.
- We understand the unique needs of international educators.
- More than 125 international school clients in 50 countries.
- Only full-service company – underwriting, enrollment, customer service and claims processing – of its kind.
- International service team in strategic locations: Africa, China, Latin America, China, Southeast Asia.
- We are experts at what we do!

WHO WE ARE



OUR SERVICES



Leading provider of employee benefits to the international educational market.



Powered by Europ Assistance, provides 24/7 emergency assistance, pre-authorization and case management.



Dedicated division of GBG handles claims processing and claims reimbursement for members.



Maintains direct-bill and medical-management networks around the world to meet customer needs.



Parent company of TieCare, serves more than 200 customers in the educational and corporate markets.



ABOUT THIS PRESENTATION

- The purpose of this presentation is to review the highlights of your health insurance coverage with TieCare International and to allow members to ask general questions.
- For confidentiality reasons, questions on a specific case or an individual should be addressed in a one-on-one manner.
- **Please note that your Schedule of Benefits and your school administrator's Group Policy will supersede any discrepancies that might be represented in this presentation.**

USING YOUR BENEFITS

Your school's coverage terms and conditions

1. Coverage area: Worldwide and International Plus

Worldwide

- Coverage anywhere in the world without geographic restrictions.

International Plus

- Emergency-only coverage in the United States and Canada.

2. Deductible: \$100 and Co-insurance: 10% **(both WAIVED in Morocco)**

3. **Optional benefit:**

Dental: \$500 limit

Vision: Yes

USING YOUR BENEFITS

WWW.TIECARE.COM

Submit &
Track Claims

Track EOBs

Pre-
authorization
requests

Access
Provider
Networks

TIECARE
INTERNATIONAL

Home Products Solutions Services Member Login

TieCare provides service and solutions

As the global leader in providing benefits to international educators, we have written thousands of plans and covered lives all around the world. Learn more about us. >>

NEW! Travel & Life Insurance for International Educators
Supplement your coverage with TieCare's worldwide travel and disability plans >

Global Grams
Access FAQs, current news and more >

NEW! Health Insurance for International Students
Our plans meet the waiver requirements of most U.S. universities and colleges >

USING YOUR BENEFITS

Front of Membership Card



BACK

Emergency Medical Assistance/Pre-authorization/ Benefit Verification

24 Hour Customer Service

U.S./Canada Toll-Free: 1.866.914.5333

Worldwide Collect: 1.905.669.4920

Email: GBGAssist@gbg.com

Claims Submission

Online: www.tiecare.com

Mail to GBG:

27422 Portola Parkway, Suite 110
Foothill Ranch, CA 92610 USA

Mail to Aetna: (U.S. Aetna Providers Only)

P.O. Box 30259

Tampa, FL 33630 USA

1.800.414.0596

Payor ID# 60054

Provider Services:



FRONT

Name: Jane Doe

Group: ABC School

GBG ID#: 123456-123456789-00

Aetna ID#: 987656789

Aetna Group #: 863961- 012- 00100

Policy: GSP-1234 / Worldwide

Effective Date: 1 May 2016

Deductible: \$123 Co-Ins: 10% Co-Pay:
\$10

Preventive: \$123 Dental: \$123 Vision:

Yes

RxBIN#: 123456 PCN: ADV RxGRP#: RX1234 RxID#: 123456789



Back of Membership Card




USING YOUR BENEFITS

ACCESS YOUR ACCOUNT AT WWW.TIECARE.COM



Home Products - Solutions - Services - **Member Login** 



TieCare provides service **and** solutions 

As the global leader in providing benefits to international educators, we have written thousands of plans and covered lives all around the world. [Learn more about us. >>](#)

NEW! Travel & Life Insurance for International Educators

Supplement your coverage with TieCare's worldwide travel and disability plans >

Global Grams

[Access FAQs, current news and more >](#)

NEW! Health Insurance for International Students

Our plans meet the waiver requirements of most U.S. universities and colleges >

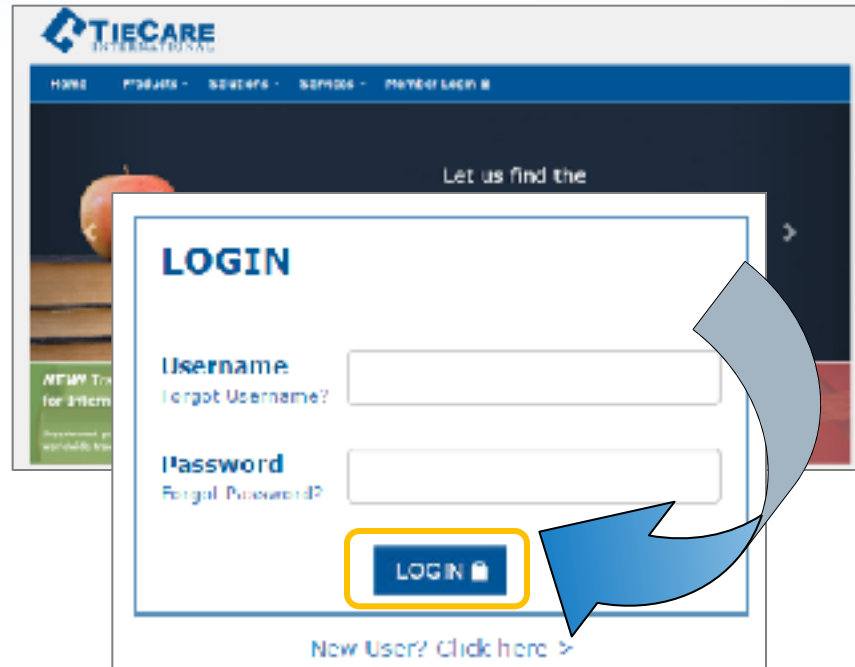
HOW TO ACCESS GBG'S MEMBER SERVICES

HOW TO REGISTER AS A NEW MEMBER

Members with existing logins: The current login username and password are still valid. Upon login, you will be prompted to fill in additional security information.

New members; or existing members who have not registered previously: New members can create their account by registering at www.gbg.com. To register, members must be a current GBG / TieCare member and have a valid email address.

1. Visit www.gbg.com and click on “New User? Click here.”



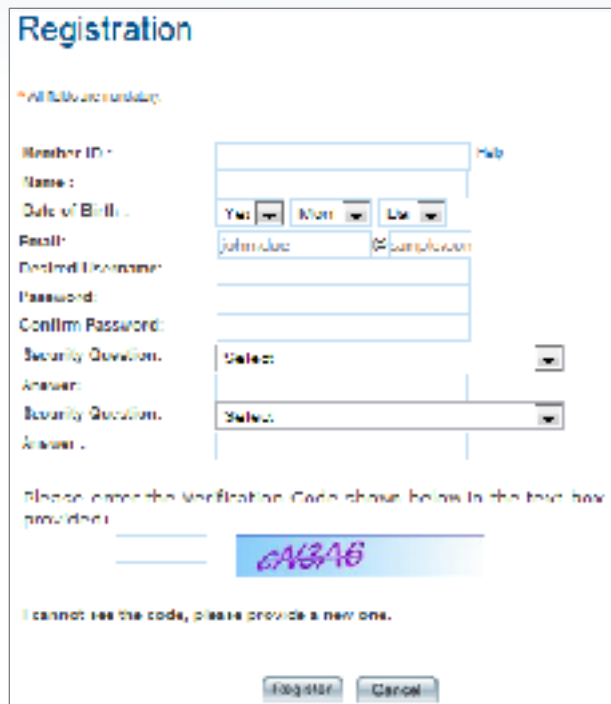
The screenshot shows the TieCare International website's login page. The page features a navigation bar with links for HOME, PRODUCTS, SERVICES, and PARTNERSHIP. Below the navigation bar is a search bar with the text "Let us find the". The main content area is titled "LOGIN" and contains two input fields: "Username" with a "Forgot Username?" link, and "Password" with a "Forgot Password?" link. A blue "LOGIN" button with a user icon is highlighted with a yellow box. A blue arrow points from the right side of the page towards the LOGIN button. At the bottom of the login form, there is a link that says "New User? Click here >".

See this and more informative Global Grams in the News /Global Gram sections of www.tiecare.com.

HOW TO ACCESS GBG'S MEMBER SERVICES

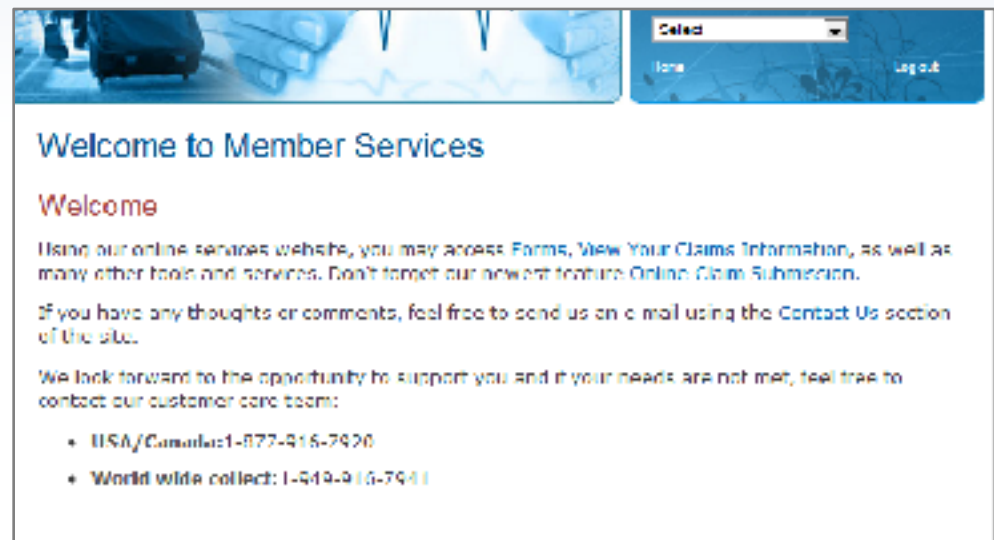
HOW TO REGISTER AS A NEW MEMBER (continued)

2. Fill in applicable personal information and select two security questions. Your Member ID is listed on your ID card. Special symbols (“@”, “.”, etc.) are accepted in usernames.



The screenshot shows a web registration form titled "Registration". It includes fields for Member ID, Name, Date of Birth (with dropdowns for Year, Month, and Day), Email (with a dropdown for type: Individual or Employer), Desired Username, Password, Confirm Password, and two Security Questions with dropdown menus for selection and text boxes for answers. A verification code "CA3A6" is displayed in a blue box. Below the code, there is a link that says "I cannot see the code, please provide a new one." At the bottom, there are "Register" and "Cancel" buttons.

3. After successful registration, you will receive an activation email. Once you activate your account via the link in the email, you are all set to sign in and begin experiencing your new Member Services Portal!



The screenshot shows the "Welcome to Member Services" page. It features a blue header with a "Selected" dropdown menu, a "Home" link, and a "Log out" button. The main content area has a "Welcome" heading and text that reads: "Using our online services website, you may access [Forms](#), [View Your Claims Information](#), as well as many other tools and services. Don't forget our newest feature [Online Claim Submission](#). If you have any thoughts or comments, feel free to send us an e-mail using the [Contact Us](#) section of the site. We look forward to the opportunity to support you and if your needs are not met, feel free to contact our customer care team:" followed by two bullet points: "• USA/Canada: 1-877-916-7926" and "• World wide collect: 1-519-916-7926".

See this and more informative Global Grams in the News /Global Gram sections of www.tiecare.com.

GBG ASSIST

Services from GBG Assist

- Accessible 24 hours a day, 7 days a week. Calls answered around the clock. Multiple languages spoken.
- Pre-authorization, emergency services, locating preferred providers, case management.
- Includes emergency evacuation, when approved; must be arranged with GBG Assist.



Contact information

- Inside USA/Canada Toll Free: 1-866-914-5333
- Worldwide Collect: 1-905-669-4920
- E-mail: GBGAssist@gbg.com
- Web address: www.tiecare.com

GBG ASSIST

International call centers around the world 24/7/365

- “Follow the Sun” model
 - Miami (7 a.m. – 8 p.m. EST)
 - Manila, Philippines (7 a.m. – 8 a.m. EST)
 - Johannesburg, South Africa (3 a.m. – Noon EST)
- Additional support teams
 - Toronto, Ontario, Canada
 - Orange County, California
 - Shanghai, China
 - Jakarta, Indonesia
 - Hyderabad, India



KEY TERMS AND BENEFITS

Eligibility

- Full time employee (minimum 20 hours per week) or dependent of full-time employee.
- Spouses or domestic partners of eligible employees.
- Dependents
- Maximum age for initial enrollment: 69.
- Maximum renewal age: 75.
- Must reside in employer location or declare if otherwise.
- Must be actively at work on the first day of the policy.

KEY TERMS AND BENEFITS

Usual and Customary (U&C) Charges

- Determined by standards established by professionals who make statistical databases of the cost of various medical procedures.
- Average cost of medical procedure.
- Members are responsible for charges in excess of this amount.
- Preferred provider network charges in United States accepted as U & C.

Medically Necessary

- All treatments must meet this standard.
- Cosmetic and elective treatments are not covered.
- Treatment is appropriate and essential to treating the diagnosis.

KEY TERMS AND BENEFITS

Services requiring pre-authorization

- Any Hospitalization including Maternity Delivery;
- Outpatient or Ambulatory Surgery;
- All Cancer Treatment (Including Chemotherapy and Radiation);
- Home Health Care including Nursing Services;
- Prescription medications in excess of \$3,000 per refill;
- Medical treatment including transportation costs for care outside your work location;
- Any condition, which does not meet the above criteria, but are expected to accumulate over \$10,000 of medical treatment per policy year.

This is not an extensive list. Please refer to the Employee Benefit guide for the full list of services that require Pre-Authorization.

Please Note: In the event of a true medical emergency, pre-authorization is not required. Members should seek emergency care, then contact GBG as soon as possible.

KEY TERMS AND BENEFITS

Pre-Authorization

- Certain medical procedures require pre-authorization.
- Pre-authorization form can now be completed and submitted online.
- GBG Assist provides pre-authorization services for TieCare members.
- When pre-authorization is necessary, contact GBG Assist at least 5 business days prior to the commencement of the proposed medical treatment.
- GBG Assist provides approval via e-mail.
- Failure to obtain pre-authorization will result in an additional 30% co-payment without any out-of-pocket limit.
- If you are involved in a medical emergency, GBG Assist should be notified within 24 hours.
- In cases deemed medical emergencies, penalty co-payment is waived.

KEY TERMS AND BENEFITS

Emergency Evacuation

- Emergency medical evacuation requires approval from GBG Assist.
- GBG Assist decides the medical facility to which the insured person shall be transported.
- Approved medical evacuations will be to the nearest medical facility capable of providing the necessary medical treatment.



KEY TERMS AND BENEFITS

Pre-Existing Conditions

- Defined as any illness, injury, physical condition or mental condition that was known of, diagnosed, or treated prior to the first day of enrollment with a health insurance plan.
- **Pre-Existing conditions are covered according to the terms of the policy, without a waiting period.**
- **AIDS is not covered as a Pre-Existing condition.**
- **Other than at-birth adoptions, there is a 12-month waiting period for coverage of pre-existing conditions for adopted children.**

KEY TERMS AND BENEFITS

Coordination of Benefits

- TieCare is not always the primary payer:
 - In a case where another individual is found liable for the medical condition, property, auto or personal liability insurance of the other individual may be primary payer.
 - When primary insurance is retained in the US because of continuing employment (e.g. sabbatical) and the US employer continues to provide health coverage in the US, the US health policy is normally primary payer. If incident to early retirement the former employer continues to provide US health insurance TieCare is normally the primary payer.
 - When individual seeking treatment in the US is eligible for medical benefits under US federal insurance programs (Medicare, Medicaid, Tri-care) the federal insurance program is primary payer.
- TieCare is normally always the primary payer overseas.
 - Must provide information on other insurance at time of enrollment; must seek primary care from US-based primary insurer and subsequently submit unpaid amounts to TieCare; when in doubt contact TieCare.

SUMMARY OF BENEFITS

Key points

- \$2,000,000 annual maximum. No lifetime maximum.
- Pre-Existing and chronic conditions covered as per policy.
- **Family Planning Services (Added benefit!)**
 - Oral contraceptive supplies are now covered
- Maternity care:
 - Cover 100% of the first \$10,000; 50% thereafter.
 - Well baby care provides check-ups and immunizations up to 9 visits during first 12 months.
 - Deliveries and children born as a result of infertility treatment will be covered as any other newborn and subject to the plan's terms and conditions. Fertility treatments are NOT covered.
 - War and Terrorism coverage is included.

SUMMARY OF BENEFITS

Repatriation of mortal remains or local burial

- \$20,000 limit or local burial

Mental health coverage

- In-patient care up to 180 days. Lifetime maximum of \$25,000.
- Treatment as an in-patient in a medically recognized mental institution.
- Outpatient care: up to 20 visits per family member.
- Outpatient rehabilitation treatment for alcohol and drug abuse is covered up to \$2,500 annual benefit.
- Coverage for bulimia/anorexia.

Hospice care

- Up to 45 days as an inpatient and \$5,000 as an outpatient, per insured.

Leisure sports and activities are included

- For example: kayaking, snorkeling, paddle boarding, etc. Note that some high-risk activities are not included.

SUMMARY OF BENEFITS

Preventive Care:

NOTE: Pap smear, mammogram and prostate exam, and additional screenings up to \$250 recommended by a physician, are covered under the standard policy; deductible and co-insurance apply.

Therapy (physical/occupational)

- Up to \$5,000 maximum benefit.

Nursing Care

- Up to a maximum of 100 days on physician recommendation.

Transportation

- Coverage for cost of private ambulance.

DENTAL OPTION

Benefits

- Dental plan has a separate deductible and benefit level.
- Benefit may be used for any covered treatment.
- Deductible varies. Please see your policy for complete information.

Reimbursement levels

- 100% for Preventive Treatment (deductible is waived).
- 80% for Basic Treatment (after deductible is met).
- 50% for Major Treatment and Orthodontic Treatment (after deductible is met).

DENTAL OPTION

Dental coverage (\$500 limit and \$50 Deductible)

- Preventative Treatment (100%)
 - Routine exams, dental health instruction, fluoride treatment, scale and polish.
- Basic Restorative (80% and \$50 deductible)
 - Including amalgam or composite fillings and simple extraction.
- Major Restorative (50%)
 - Including root fillings, crown and inlays, bridges wisdom teeth extractions.
- Orthodontic Treatment (*\$500 maximum limit*)
 - Study models, impressions, removable string appliances (braces), fixed appliances, extractions. Orthodontia treatment applies only to members up to the age 19.

PHARMACY BENEFIT

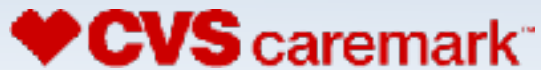
Prescription drug benefit: Pay and Claim

- Policy deductible and co-payment do not apply to this benefit.
- There is no maximum out-of-pocket limit for co-pays on prescriptions.
- **Member benefit is 80/20, both inside and outside of U.S; Upon submission of claim, 80% of cost will be reimbursed.**
- Generic drugs required when available.
- Worldwide members must use CVS Caremark network and present TieCare membership card to get preferred pricing within the United States; additional 20% surcharge applies when CVS Caremark network is not used in the U.S.



PHARMACY BENEFIT

CVS Caremark



- The prescription program enables you to obtain your prescription at any local CVS/Caremark network pharmacy (not limited to CVS retail stores). Major pharmacies include:

CVS Pharmacy	Costco Pharmacy	Kroger Pharmacy
Longs Drugs	Pavilions Drugs	Rite Aid Pharmacy
Walgreens Pharmacy	Wal-Mart Pharmacy	Sam's Club Pharmacy

VISION COVERAGE



Benefits	
Frame allowance	\$75
Lens allowance	
Single lens	\$90
Bifocal	\$125
Trifocal	\$150
Contact Lenses	\$150
Examination (each year)	\$75

EXCLUSIONS OF COVERAGE

Summary

- Infertility / most abortions.
- Cosmetic treatment.
- Elective surgeries (not medically necessary).
- Immunizations (except for babies).
- Pre-Existing sexually transmitted diseases - including HIV.
- Vasectomies, sterilization and reproductive enhancement medication.
- Ear examinations (i.e., hearing test).
- Treatment not medically or scientifically recognized.

Refer to policy for full exclusions.

CASE MANAGEMENT

Preferred Provider Networks (PPN)

- Also called Preferred Provider Organization (PPO).
- Providers worldwide bill TieCare directly for treatment.
- Controls costs and premiums.
- No claim form required from member.
- Certain providers may require co-payments and deductibles to be paid at time of service.
- **Providers in Casablanca: SOS (Dr. Youssef)/Clinique Jerada Oasis (Adults)/Clinique Ajial (Pediatric); Laboratoire Osman; and Centre Dentaire Tajmouati (Dental)**



CASE MANAGEMENT

PPN within North America - Aetna

- Direct-bill to TieCare.
- 100% reimbursement within PPN.
- More than 550,000 of all U.S. providers and hospitals are within network.
- Providers are listed at www.gbg.com
- **DO NOT pay upfront when you are in the US.**



PPN outside North America - World Medical Network

- Direct-bill to TieCare.
- Members assured of professional medical treatment anywhere in the world.
- Facilities are selected for their expertise in dealing with expatriates. They maintain an English speaking staff and have many Western-trained staff members.
- Providers are listed at www.gbg.com.



CLAIMS SERVICES

Submitting Claims

The overwhelming majority of TieCare medical treatment is received at facilities with direct-bill relationships with TieCare. When a member does need to pay for services and then file a claim, TieCare offers four methods to file:

1. Online claims submission through tiecare.com.
(Recommended method)
2. Email claims submission to eclaims@gbg.com.
Scan and attach the claim form and applicable documents to the email.
3. Mail: **International Claims Services**
27422 Portola Parkway, Suite 110
Foothill Ranch, CA 92610 USA
4. Fax: +1.949.916.7943



NOTE: All claims must be filed within 180 days of service. Online claims submission is highly recommended as it is the fastest and most accurate method.

CLAIMS SERVICES

Claims Reimbursement Options

Members can chose their preferred method of claims reimbursement through tiecare.com.

1. EFT

- Also know as direct deposit.
- For members with U.S. bank accounts.
- No transfer fees.



2. Wire Transfer

- For members with non-U.S. bank accounts.
- No sending transfer fees from TieCare. Member is responsible for any fees or charges by the receiving bank or any intermediary banks.

3. Available but not recommended: US Dollar check (Problems with cashing outside US).

ADDED-VALUE BENEFITS

- TIE membership and newspaper subscription. (\$59 value)
- VSP discount program for eye care discounts within the U.S.
- Optional Benefits available to individuals:
 - Travel Insurance
 - Life Insurance
 - Long-Term Disability
 - Short-Term Disability
 - Student Insurance
 - Tax
 - Retirement planning

Please contact Jimmy.Nguyen@gbg.com for more information



A white lighthouse with a green lantern room stands on a stone pier. The sea is a vibrant greenish-blue, and the sky is blue with scattered white clouds. A dark blue banner with white text is overlaid on the right side of the image.

**No matter where
you are in the world ...**



**TieCare International is your partner
for international benefits.**