

## Health Services Outside the United States

Your health plan provides benefits for medically necessary services when traveling outside the United States.

Because we do not have agreements with providers outside the United States, those providers are considered non-participating, and you will be responsible for paying the entire billed charge up front. Prior to your travel, please review your Description of Coverage and other plan documents for information about benefits available while traveling. You may also contact our Customer Service Center for further information.

In some instances, non-participating providers charge substantially more than our eligible charge. Your out-of-pocket costs will be substantially higher when you visit a non-participating provider. You will be responsible for the applicable co-payments and/or coinsurance, plus any remaining balances over the eligible charge, up to the full billed amount.

We will accept a statement of services rendered by a foreign provider as a claim for reimbursement. The statement must include all of the following. We cannot process the claim if any of the required information is missing.

- Member's full name
- Member ID number
- Patient's full name
- Patient's date of birth
- Your daytime telephone number
- Description of where you received services (emergency room, hospital, etc.)
- Provider's full name and address
- Date(s) of service
- Date of the injury or beginning of illness
- The charge for each service in U.S. currency
- Description of each service
- Diagnosis or type of illness or injury
- Any other applicable information, including other health coverage at the time of service
- Your signature

If you have any questions, please feel free to contact our Customer Service Center Monday to Friday, 8 am to 4 pm HST at (808) 941-4622, toll-free at (888) 941-4622, or via email at [CustomerService@hwmg.org](mailto:CustomerService@hwmg.org).