

Your health plan may provide benefits for emergency services when traveling outside the United States. Emergencies are sudden and serious injuries and life-threatening illnesses.

Non-emergent care received outside the U.S., in an emergency room or any other setting, is not covered by your health plan, and you will have to pay the entire bill.

Because we do not have agreements with providers outside the U.S., foreign providers are considered non-participating, and you will be responsible for paying the entire billed charge up front. Prior to 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 bill 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.

HMAA 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.)
- Documentation confirming that payment was made to the provider or facility
- Provider's full name and address
- Date(s) of service
- Date of 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 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@hmaa.com](mailto:CustomerService@hmaa.com).