

## Medical Coverage when Traveling Outside of the United States



When you or your covered dependents are traveling outside of the United States for less than six months for personal trips, for business, or for certain academic study, you still can have peace of mind regarding your medical benefits with Nippon Life Benefits. Your coverage extends to emergency and non-emergency medically necessary services<sup>1</sup>.

You are generally required to pay the cost of foreign medical services and submit claims to Nippon Life Benefits. Therefore, it is prudent to collect all appropriate diagnosis, billing, and payment information from the foreign medical providers.

- Before you leave home, contact Nippon Life Benefits for coverage details and to verify coverage.
- In an emergency, go to the nearest hospital or emergency care facility

### Payment Information

- Claims for Emergency Services<sup>2</sup> may be paid with the same plan provisions (i.e. copay, deductible, coinsurance) that apply to an in network provider in the United States
- If the claim is for a non-emergency service, Nippon Life Benefits will pay the claim at the out-of-network level of benefits (subject to out-of-network deductible and co-insurance)

### Claim Filing

- In most circumstances, the provider will require payment for services upfront
- Pay the bill and keep all of the receipts that list your treatment to bring home with you to submit with the claim
- Call Nippon Customer Service to get instructions on how to submit the claim information so we can process and pay. If translation is needed, there may be a delay.

Claims Address: Nippon Life Benefits  
PO Box 25951  
Shawnee Mission, KS  
66225-5951

Claims Telephone: 1-800-374-1835  
(English & Spanish)  
1-800-971-0638 (Japanese)  
1-877-827-8713 (Korean)

<sup>1</sup> as long as the travel was not for the purpose of securing a diagnosis or treatment of a condition.

<sup>2</sup> Emergency is generally defined as being life threatening. See PPACA definition of 'Emergency Medical Condition' in the Group Plan Booklet Certificate.

In any discrepancy between the above description and the group policy, the group policy will govern. All terms, provisions, conditions, limitations and exclusions in the group policy and the booklet-certificate apply.