

FAQs: Global TravelCare 360

Why should I buy Global TravelCare 360?

This plan provides coverage for non-U.S. residents when you are traveling outside the United States. Key benefits include trip cancellation; emergency medical treatment and evacuation; lost and delayed baggage; travel delays; missed departures; emergency non-medical evacuation; hospital cash benefits; and accidental death and disability.

When should I purchase the Global TravelCare 360 Plan?

It is recommended you enroll as soon as you have booked your trip, as the trip cancellation coverage goes into effect the next day. However, you may purchase coverage any time prior to your trip departure. If, after you purchase the Global TravelCare 360, you make additional trip arrangements or your trip costs increase, you must insure these additional arrangements/costs. Notify Travel@gbg.com of the new travel arrangement costs you want to insure and include the additional insurance plan cost. Please also include a daytime phone number and your confirmation number.

Do I need to insure my airfare cost?

If your airfare is subject to a cancellation penalty or restriction (most are), we recommend that you insure it. You must include 100% of your airfare cost in your Trip Cost amount used to calculate your payment for this plan.

Is there a maximum Trip Cost I can insure?

Yes, there is a \$25,000 maximum. This includes families traveling together.

Is there a maximum trip length for this plan?

Yes, each trip cannot exceed 42 days.

Is there an maximum age that is covered by this plan?

Yes, the maximum age is 72 at time of purchase of the plan.

Are there any destinations that are restricted?

Countries in a state of war, under duress or that the US Department of State and or the United Kingdom Foreign office declare as "red" or do not travel to locations. If you are in doubt at the time of booking your trip please contact us for clarification at travel@gbg.com.

May I buy Global TravelCare 360 for my personal trips?

Yes, you may buy the insurance for any of your trips. We do not require that you travel with an organized tour to buy this plan.

Will Global TravelCare 360 provide coverage due to Pre-Existing Conditions?

No, pre-existing conditions is an exclusion in the policy.

What is a Pre-Existing Condition?

A Pre-Existing Condition" means existing and known diseases, illness, chronic or a recurrent medical condition including care for previous accidents that have shown symptoms and/or for which the Plan Participant has been hospitalized, treated by a physician or has received any medical treatment for before the commencement date of the insurance. Any treatment prior to each departure from the Country of Residence will be considered a Pre-Existing Condition

How does the Pre-Existing Exclusion get applied?

Please reference the "General Exclusions" section in the policy under #1 (A-F).

What do I do when my trip dates change?

Notify Travel@gbg.com of the new trip dates. Please also include a daytime phone number and your Confirmation Number.

What do I do when my trip cost changes?

Notify Travel@gbg.com of the new travel arrangement costs you want to insure and include the additional insurance plan cost. Please also include a daytime phone number and your Confirmation Number.

What do I do when the tour operator cancels my trip and refunds all my money?

If you are planning on continuing on the trip with another tour operator you can use this coverage for that trip. A refund of the policy premium is dependent on both the purchase date of the policy and the date in which the tour operator cancels the trip. Especially, as this policy is primarily designed to protect you against cancellation loss.

Global TravelCare 360 was recommended to me by the organization planning my tour. I plan to travel on my own for additional days before and/or after the tour — may I insure this portion of my Trip as well?

Yes, you may insure the days you are traveling on your own. Include the prepaid expenses for this part of your Trip in the Trip Cost. Also, be sure to include these dates when you enter your departure and return dates.

Does the plan cover my frequent flyer miles? Can I insure my frequent flyer miles?

No, frequent flyer miles cannot be insured.



GBG Assist

For Pre-authorization, emergencies:
U.S. toll-free: +1.866.914.5333
Worldwide collect: +1.905.669.4920
Email: gbassist@gbg.com



International Claims Services (ICS)

Claims Submission: eclaims@gbg.com
Claims Inquiries: customerservice@gbg.com
Online: www.gbg.com
Fax: +1.949.916.7943
Mail: 27422 Portola Parkway, Suite 110
Foothill Ranch, CA 92610 USA

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Can I choose the benefits I wish to purchase? For example, can I just buy Trip Cancellation coverage?

No, benefits can not be purchased separately. This policy includes all the benefits listed on the benefits of summary page.

How do I know if my medical services require Pre-authorization?

Your policy has requirements regarding certain services and obtaining Pre-authorization. Obtaining prior authorization ensures that you are receiving appropriate treatment and that billing arrangements with your provider/facility have been confirmed.

By contacting GBG Assist, you can expedite service and possibly avoid additional payment or penalties. Contact information for GBG Assist is listed below.

I want to view my processed and past claims history. How do I access my Explanation of Benefits (EOB)?

You can access your claims history online at www.gbg.com by logging into the Member Services Portal at www.gbg.com. You may download your EOB from this portal.

Note: Only processed, denied and pending claims can be viewed online. To check the status of claims that have recently been submitted and not yet processed email customerservice@gbg.com.

Whom do I contact if I have additional questions about a policy prior to purchasing it?

Contact the Travel Department at Travel@gbg.com for general inquiries, including questions about the policy and the benefits offered.

How can I submit my claims for services to receive reimbursement?

To avoid having to pay a claim directly, look for a direct bill provider in your area. GBG's online provider directory is available at: gbg.com/ProviderSearch

In the event that a direct bill provider is unavailable and you pay for services rendered, the fastest and simplest way to submit your claim is filing online, at www.gbg.com. Log in to the Member Services Portal to submit your claim. You will receive a confirmation email once it has been successfully submitted.

I submitted my claim form and received a response that asked me to complete a questionnaire for additional information. Why is this questionnaire necessary?

Every claim is unique and during the claim adjudication process it may be determined that additional information is required to process the claim. Complete and submit the online Questionnaire, or download the Questionnaire and email it to customerservice@gbg.com.

Note: Completing the questionnaire thoroughly and returning in a timely manner will avoid delays in processing your claim.

Whom do I contact if I have questions about a policy I purchased concerning the benefits or the status of a claim?

Contact the Customer Service team at customerservice@gbg.com for general inquiries, including questions about your policy, benefits or claim status.

What if I do not agree with the outcome of a claim or other benefits issues?

Review the EOB and Policy wording. If you still do not agree with the claim outcome, you can appeal the decision to the Appeals Department by completing an Appeals Form.

Complete and submit the online Appeals Form at www.gbg.com, or download the Appeals Form and submit to customerservice@gbg.com.

What payment options are available for claim reimbursements?

EFT (electronic funds transfer): Direct deposit into a U.S. bank account. Note the account must match the primary insured's name. ICS uses the name of the primary insured when issuing payments.

Wire Transfer: GBG does not charge a wiring fee, however your local bank may charge a fee for this transaction. Please check with your bank for details.

Check: Checks can be sent to U.S. and non-U.S. accounts. Simply select the preferred address in the Payment Type section of the claim form.



GBG Assist

For Pre-authorization, emergencies:
U.S. toll-free: +1.866.914.5333
Worldwide collect: +1.905.669.4920
Email: gbgassist@gbg.com



International Claims Services (ICS)

Claims Submission: eclaims@gbg.com
Claims Inquiries: customerservice@gbg.com
Online: www.gbg.com
Fax: +1.949.916.7943
Mail: 27422 Portola Parkway, Suite 110
Foothill Ranch, CA 92610 USA