



Understanding your GBG ID Card

FRONT OF THE ID CARD

Jane Doe, an employee at ABC Company, receives the ID Card to the right. As noted on the ID card, she is under the GSP-1234 / Worldwide Policy. But what does the rest of her ID Card mean?

Jane's ID Number: ID # 123456-123456789-00

Jane's ID number is a unique member number that correlates just to her. So, no matter how many Jane Does work for ABC Company, only this Jane Doe has a ID number of 123456-123456789-00.

Jane can use her ID number to:

- Register on www.GBG.com to access the Member Services Portal, where she can access forms, file and view claims, find direct-bill providers, get a soft copy of her ID card, and more.
- Get discounts in the U.S. on eye exams, eyewear and contacts, through the VSP Program. Her VSP Member Number is the last four digits of the primary member's ID Number. In this case, Jane is the primary member, so her family's VSP Member ID number is 8900. (See the Vision Benefit Global Gram for more information)

BACK OF THE ID CARD

Who is GBG Assist?

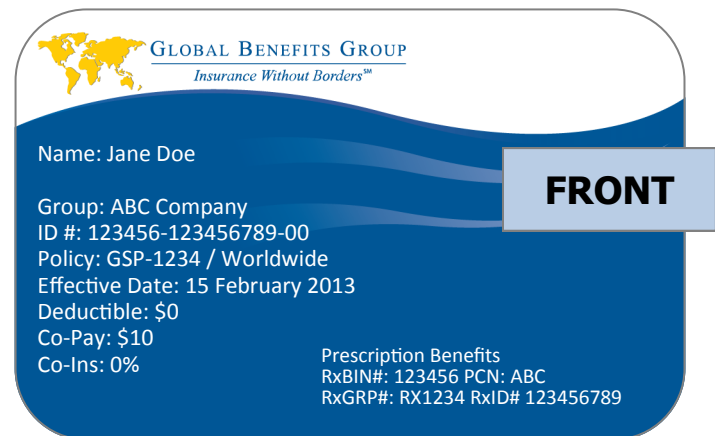
GBG Assist is your contact for 24 Hour Support, Emergency Medical Assistance, and Health Insurance-related inquires, such as Pre-authorization.

Who is World Medical Network (WMN) and First Health?

WMN is a direct-bill network for providers outside of North America. First Health is a direct-bill network for providers within the U.S.

Who is Europ Assistance/CMN?

Europ Assistance/CMN is a pioneer in providing assistance to members no matter their location—which is why Europ Assistance/CMN is GBG Assist's partner in providing 24/7 support to GBG health insurance members.



GLOBAL BENEFITS GROUP
Insurance Without Borders™

Name: Jane Doe

Group: ABC Company
ID #: 123456-123456789-00
Policy: GSP-1234 / Worldwide
Effective Date: 15 February 2013
Deductible: \$0
Co-Pay: \$10
Co-Ins: 0%

Prescription Benefits
RxBIN#: 123456 PCN: ABC
RxGRP#: RX1234 RxID# 123456789

FRONT



24 Hour Support/Emergency Medical Assistance
Preauthorization/Customer Service
USA/Canada Toll Free: +1.866.914.5333
Worldwide Collect: +1.905.669.4920
Email: GBGAssist@gbg.com

Claims Assistance
Submit Claims Online: www.gbg.com
Submit Claims by Mail: 26000 Towne Centre Drive, Suite 130
Foothill Ranch, CA 92610 USA

GBG ASSIST

ICS
INTERNATIONAL CLAIMS SERVICES

WORLD MEDICAL NETWORK

First Health Network

CVS CAREMARK

europ assistance
get help get care

CMN
Corporate Medical Network™

BACK

Who is International Claims Services (ICS)?

ICS provides claims processing and reimbursements to all GBG insurance members. To submit a claim, submit the online form at www.gbg.com or mail in the form.

Who is CVS Caremark?

CVS Caremark provides direct-bill prescription medicine within the U.S., at any CVS Caremark pharmacy network. Please note that many retailers are part of the CVS Caremark network, including Walmart, local pharmacies, and more. Note: CVS Caremark is available for Worldwide coverage policies only.

What about my region?

Regional specifics occur depending on the plan and regional providers. Please review your policy for region-specific information. Your card might have additional logos that pertain only to your region.