

Insurance Guide

If you need to see a doctor, **please always call the toll-free 24/7 Customer Service Hotline before proceeding with any treatment:**

1 800 314 3938 (inside USA)
+1 818 735 3560 (outside USA)

Select the telephone prompts available for after-hours emergency assistance.



Carry your insurance ID card with you at all times.

When you go to a Doctor's office or to the Hospital, be sure to bring your insurance identification card. If the Doctor or Hospital needs to verify your coverage, they may call the Customer Service Hotline at **1 800 314 3938** in the USA or **+1 818 735 3560** outside the USA.

Don't use an Emergency Room in the USA unless your illness or injury is serious or life threatening, for example: Head injuries, Chest pain, Loss of consciousness, Life-threatening situations, Difficulty breathing, Seizures.

You will be charged up to \$350 (in addition to any other co-payments or deductibles required by your plan) if you use an Emergency Room (ER) for a condition that is not considered serious or life threatening.

Please read your Insurance Policy before starting your travel to review your Emergency Room (ER) co-payment.



Use an Urgent Care or Walk-in Clinic in the USA for Sports Injuries, Sore throats, Minor cuts, Cold/flu, Sprains and strains, Urinary tract infections, Earaches, Simple fractures or Minor burns.

Search for an Urgent Care or Walk-in Clinic at:

www.firsthealthbp.com

(Click on the 'Urgent Care Centers' link under the 'Providers' section)

or call Customer Service at: **1 800 314 3938**



In the event of hospitalization please call the 24/7 Emergency Service within 24 hours:

1 800 314 3938 (inside USA)

+1 818 735 3560 (outside USA)

Select the telephone prompts available for after-hours emergency assistance.

All pre-existing medical conditions are excluded from cover under this policy.

Pre-Existing condition means an injury, sickness, disease, or other condition that you had symptoms of or were diagnosed with during the 6 month period before your travel start date. Your condition may also be considered pre-existing if you take medication for the condition during the 6 month period before your travel start date, other than conditions that are stable and controlled entirely by medication. Please read the policy conditions document for more details on pre-existing conditions.



To access your complete insurance information please login to your personal MyInsurance area at: www.esecutive.com/MyInsurance.

To create your account, you will need:

- Your Last Name
- Your First Name
- Certificate / Policy Number
- Your Date of Birth



You can also use Facebook connect and log-in to MyInsurance with your Facebook account!
