



International travel coverage made for you.

No matter where sickness or injury strikes – even if you’re traveling – your Carle employee health plan is there for you.

How You’re Covered

- For all emergency and urgent care* services, you’ll simply pay your in-network cost share, just like you would if you were treated at Carle or anywhere in the U.S. at any of the other in-network providers.
- Your plan covers non-emergency services (at the out-of-network level), as long as the service is medically necessary and covered under your plan.
- For all services (emergency, urgent care and non-emergency), you’ll likely have to pay upfront and send us your bill because the international provider usually won’t file the claim with a healthcare provider.
- Healthcare expenses incurred outside the U.S. are not considered Eligible Expenses if you traveled to the location to obtain medical services, drugs or supplies; or if such services, drugs or supplies are unavailable or illegal in the U.S.

If you have questions about what’s covered, how we decide what’s medically necessary or anything else related to this coverage, please call the number on the back of your member ID card.

Helpful Travel Reminders

Your plan includes perks that can make your travel easier, like the 24-hour Anytime Nurse Line, virtual visits and Assist America® global emergency services.

**Urgent care that requires immediate attention for an unforeseen illness, injury or condition to prevent serious deterioration is considered an Eligible Expense when services are provided in an urgent care center or physician’s office. Urgent care received outside the U.S. is considered an Eligible Expense as long as the covered person didn’t travel to the location for the sole purpose of receiving medical services, drugs or supplies. In this situation, the service must be authorized by the Utilization Review Manager within 48 hours of receiving treatment.*

