

<b>Coverage in General</b>	
Do I have coverage through GAIP when I receive care outside of the U.S.?	Yes
Is there coverage for non-emergency care?	Yes.
Is there coverage for dental and/or vision care outside of the U.S.?	Yes, you are eligible for the same benefits as you are provided when in the U.S.
Is there a difference in coverage between living outside of the U.S. and traveling outside the U.S.	No.
Is there a requirement to get any care pre-authorized when outside the U.S.?	LifeWise will not review, Prior Authorizations (PA's) or Review for Medical Necessity (RMN's) prior to services being rendered when services are rendered out of the country. The clinical information should be submitted with the claim and then services will be reviewed at that time.
<b>Questions about the Network</b>	
Are there any differences in the level of coverage compared to when I am in the states?	Yes - providers that are outside of the country do not have contracts with LifeWise so they can balance bill <sup>1</sup> you for amounts over the allowable charge. Amounts in excess of the allowable charge don't count toward any applicable calendar year deductible, coinsurance or out-of-pocket maximum. Out-of-network providers have the right to charge you more than the allowable charge for a covered service.
Are there preferred providers when outside the U.S.?	No.
Is the benefit level the same if the provider is not in the preferred network?	Yes, but providers can balance bill <sup>1</sup> you.
<b>Prescription Drugs</b>	
Is there coverage for purchasing prescription drugs when out of the U.S.?	Only if the required information can be submitted that is requested on the prescription reimbursement form. (attached) They would need to be able to supply the US equivalent NDC # (drug number.)
Is mail-order an option for purchasing drugs when outside the U.S.?	No.
<b>Submitting Claims</b>	
How does LifeWise pay the claim?	You must pay for the care up front, and then submit a claim form, along with itemized receipts to LifeWise. Go to the LifeWise page at <a href="https://student.lifewiseac.com/uw/gaip/">https://student.lifewiseac.com/uw/gaip/</a> do find and download a claim form.

<sup>1</sup> Balance billing is the difference between the total charge billed by the provider and the allowed amount on the claim.

<b>Coordination of Benefits</b>	
If I have coverage through my home country, which plan is considered primary (pays first)?	If you are covered by LifeWise/ GAIP and are also covered by another plan (international or not) you should report that information to LifeWise (either call Customer Service, complete the attached form, log in to the LifeWise website or send LifeWise an email) and they will review the specific situation.
Would there be coordination of benefits between LifeWise and coverage provided through my home country?	This is dependent upon determination by the LifeWise Coordination of Benefits (COB) department as to who is considered primary and who is secondary. For example, if it is determined the international/other health plan is primary; LifeWise would need their Explanation of Benefit (EOB) to process a claim as the secondary payer.
<b>Questions about the Enrollment</b>	
Can I enroll in coverage if I do not have a U.S. Social Security number?	Yes.
Can I enroll without a U.S. address?	Yes – LifeWise allows international addresses, but when the member is living in the United States, they request that the local address is on file and not the International Address.

*This is not a complete explanation of covered services, exclusions, limitations, reductions or the terms under which the program may be continued in force. This benefit highlight is not a contract. For full coverage provisions, including a description of waiting periods, limitations and exclusions please see the [benefit booklet](#) or contact LifeWise Customer Service.*