

2026

Plan I (PPO) and Plan II (PPO)



# Worldwide Travel *Benefit*



**If you travel outside the United States, you may wonder if you have emergency coverage while you're out of the country.**

HealthTeam Advantage realizes the importance of having access to medical care when you travel, so your plan includes coverage for emergency services and urgent care worldwide. This means you can be reimbursed for qualifying expenses up to your maximum coverage amount.

Note: Supplemental benefits such as dental, vision, hearing, etc., are not covered outside the United States. Worldwide emergency services and urgent care do not apply to your Maximum Out-of-Pocket (MOOP).

## Planning to Travel?

Be sure to review your plan's **Evidence of Coverage** for details on your Worldwide Travel Coverage.



## Highlights:

Coverage for urgent care or emergency care outside the United States and its territories includes:

- ◆ \$0 copay for each urgent care visit
- ◆ \$0 copay for each emergency care visit
- ◆ \$50,000 maximum coverage amount per year for Plan I
- ◆ \$75,000 maximum coverage amount per year for Plan II
- ◆ For full benefit details, refer to the Evidence of Coverage.

To use this coverage, follow these steps to be reimbursed:

- ◆ Pay for the urgent care or emergency services you receive outside the United States or its territories.
- ◆ Get receipts for all services provided.
- ◆ When you return to the United States, contact your Healthcare Concierge for instructions on submitting a claim for reimbursement.
- ◆ Submit your claim within 60 days of the date you received the service.



Your Healthcare Concierge is here to help you make the most of your benefits. Just call or email for fast, friendly assistance.

**888-965-1965 (TTY 711)**

***conciergeHTA@htanc.com***

8 a.m.–8 p.m.

Oct. 1–March 31, 7 Days a Week  
April 1–Sept. 30, Monday–Friday