Health Insurance

If you are traveling outside the United States, this guide is for you. In most circumstances you will need to pay for any incurred services at the time you receive medical treatment if you are in another country. (Your US health insurance card will not have any value in a foreign country.)

- **PPO as well as EPO participants** do not have in-network provider coverage outside the United States.

- **PPO as well as EPO participants** may still incur eligible services while abroad; however, these services will be reimbursed at the out-of-network rate. You will have to pay for your medical expenses up front and the file a claim to UMR for reimbursement.

To file an out-of-network claim, you will need to do the following:

- Complete the paper claim reimbursement form available at [www.umr.com](http://www.umr.com)
- A copy of the original receipt with English translation
- A statement of the circumstances, condition, or diagnoses
- A copy of your insurance card
- Fax (715-841-7065) to Arcelia Kloos at UMR.

To contact UMR:

- If in the US (800) 279-9776
- If outside the US 001 800 826 9781

- Medical air ambulance and repatriation of remains are not covered under the Marquette University health plans. Contact our Employee Assistance Program through Aurora at 800-236-3231 for more information.

Vision Insurance

If you have the VSP insurance currently, you will not have in-network provider coverage outside of the United States. Members still have the option to see a non-VSP provider but these services will be reimbursed at the open access rate. The patient is responsible for full payment to the non-VSP provider and has up to six months to submit the itemized receipt and reimbursement form to VSP for a partial reimbursement. VSP strongly encourages you to have the itemized receipt translated into English if possible as this will speed up the reimbursement process. You can send the information to the following address:

Wisconsin Vision Service Plan
P.O. Box 997105 Sacramento, CA 95899-7105.
Dental Insurance

Because there are no internationally established treatment codes, dental licensing, or fee systems in place, there are a few administrative procedures that the enrollee needs to take in order to submit a claim to Delta Dental of Wisconsin for services rendered outside the United States.

Submitting Out of Country Claims to Delta Dental of Wisconsin

- pay the dentist directly for charges
- request an invoice or bill that shows:
  - the date of service
  - a procedure code & tooth number (if applicable)
  - the description of service
  - the fee for each service
- translate, if applicable, the text of the invoice or bill and other supporting documentation into English
- convert the currency to U.S. dollars
- submit copies of all the following for claims review:
  - Invoice or bill
  - Policy holder first name, middle initial and last name & ID number
  - Patient first name, middle initial and last name
  - Patient date of birth

- mail copies to:
  Delta Dental of Wisconsin
  PO Box 828
  Stevens Point, WI 54481-0828

Delta Dental will:

- issue payment based on the group contract, eligibility on the date of service and allowable fees for services as though rendered in Wisconsin
- remit payment directly to the enrollee

  Delta Dental
  P.O. Box 828
  Stevens Point, WI 54481-0828