

Important Health Insurance Information

Information in this handout applies to participants whose insurance is provided by CKM in cooperation with UNION, insurance company, plc.

You are provided with accident and sickness insurance for the duration of your stay in USA. You get your insurance cards with insurance policy before departure to USA in CKM office.

<p>Insurance company information UNION, insurance company, plc. Bajkalska 29/A 813 60 Bratislava Slovakia</p> <p>Phone: 00421 2 2081 1811 E-mail: union@union.sk Website: www.union.sk</p>	<p>Contact in an emergency EuroCross Assistance Czech Republic Lazarska 13/8 120 00 Praha 2 Czech Republic</p> <p>Phone: 0800 41 212 212 (toll free number) Phone: 00420 2 9633 9644 E-mail: eurocross@eurocross.cz</p> <p>You can speak Slovak or Czech!</p>
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<p>Doctor visit procedure</p> <ol style="list-style-type: none">1. Go to a doctor on the preferred provider network (state or private doctor or hospital). To know the preferred provider network call EuroCross. Preferred provider network is only a suggestion2. Give doctor „Information for doctor“ (below) and your insurance card3. Ask if doctor is or is not going to send the itemized treatment bill directly to the insurance company. If no, you pay for treatment in cash and keep your bill and medical report4. During your stay in USA or after returning home, fill out the claim and send it to UNION, insurance company, plc.	<p>Purchasing prescription medication</p> <ol style="list-style-type: none">1. Go to a pharmacy and pay for medicaments in cash2. Keep your bill and medical report3. During your stay in USA or after returning home, fill out the claim and send it to UNION, insurance company, plc.
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<p>Information for doctor</p> <p>Dear doctor,</p> <p>Union, insurance company, will cover medical expenses of an insured person, who is the policyholder, in the case of injury or sudden illness abroad. The maximum policy coverage is 250 000 EUR for the first 30 days and up to the really incurred costs for the rest of the stay. Union, insurance company, plc, will only cover necessary medical expenses for teeth care in the case of first aid up to 100 EUR.</p> <p>Union, insurance company, confirms that the insured person is entitled in the case of sudden illness or accident to choose any doctor or any healthcare facility in USA, no matter whether it is a state or a private facility or whether Union or its partners EuroCross Assistance and Global Excel Management have a contract closed with them.</p> <p>We kindly ask you to provide an insured person needed care.</p> <p>Please, send the invoices for care with mentioning the policy number and insurance validity as well as diagnosis and provided care to the address of the EuroCross Assistance Czech Republic as soon as possible. Use the above mentioned contacts.</p> <p>Thank you very much!</p>
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