



Your Benefits Abroad

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 participants** may incur eligible out-of-network services while abroad. (Eligible services would be covered if the member was in-network.)

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

- Complete the paper claim reimbursement form available at www.umar.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

- ✓ **EPO participants** do not have coverage outside the United States in-network area.
- ✓ 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

VSP members get the best value when they see a VSP provider. Members still have the option to see a non-VSP provider. 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. Contact VSP's Customer Service at (800) 877-7195 to learn more.