

FAQ FOR COST REIMBURSEMENTS FOR PERSONS INSURED WITH THE BDAE IN THE USA

As person insured with the BDAE in the USA, you may rely on a modern and professional network of service providers and enjoy numerous advantages.

Hereinafter, you will find answers to the most important questions concerning cost reimbursements. In addition, such process is visually explained to you by means of a schematic overview.



But beforehand, the most important hint: Please have your insurance card available in case of every visit to a doctor, hospital or pharmacy.



I must be hospitalised or go to a doctor. What should I pay attention to when making use of medical services?

Settlements and payments of medical services will be made by our settlement partner **Global Excel**. The only thing you have to do is to show your insurance card when visiting a healthcare facility.

If you are uncertain which services will be paid by your insurance, you are urgently recommended to contact **Global Excel**. The phone number as well as a 24/7 emergency hotline can be found on your insurance card.



I am in need of medicaments. What is the approach recommended by you?

For this purpose, you are recommended to visit a pharmacy belonging to the pharmacy network of **CVS caremark**, if possible. When submitting your insurance card, you will be granted a discount of up to 25 percent on your medicaments there. In this context, you will initially have to pay the expenses in advance. For cost reimbursement purposes you must then file the invoice with our settlement partner **Global Excel**.

Consult the website BDAE.globalexcel.com in order to find out which pharmacies in your surroundings belong to the network.



What should I pay attention to when undergoing treatments outside the USA?

In such cases, you are as a rule forced to make advance payments. This means that you must initially pay such medical services yourself and then file the invoices with the **BDAE**. The **BDAE** will check the amounts and reimburse your expenses. In the event of hospital stays, costs may be assumed. In this case, please contact the **BDAE** directly via the 24/7 emergency hotline or the regular phone number. You will find both numbers on your insurance card.



How will I know when invoices paid by me in advance will be reimbursed?

In the event that you have to pay any costs in advance and pay invoices or medicaments yourself, please file them with our settlement partner **Global Excel**. In order to get information on the status of the settlement process for your US invoices, please consult BDAE.globalexcel.com. If you have any questions, please contact **Global Excel**.



I have to go to the dentist. What should I pay attention to?

In any case, you must submit your insurance card with the dentist. The settlement of your dental treatments as well as dental prostheses shall be made by our settlement partner **Global Excel**.

If you are uncertain which services will be paid by your insurance, you are urgently recommended to contact **Global Excel**. You will find the phone number on your insurance card.



In which cases should I contact the BDAE?

The conclusion of your health insurance for stays abroad and the payment of your insurance contribution takes place via the **BDAE**. In addition, the **BDAE** will provide you with advice on all aspects of your insurance and the services covered by it. As soon as you make use of medical services outside the USA, the cost reimbursement process will take place via the settlement service of the **BDAE**.

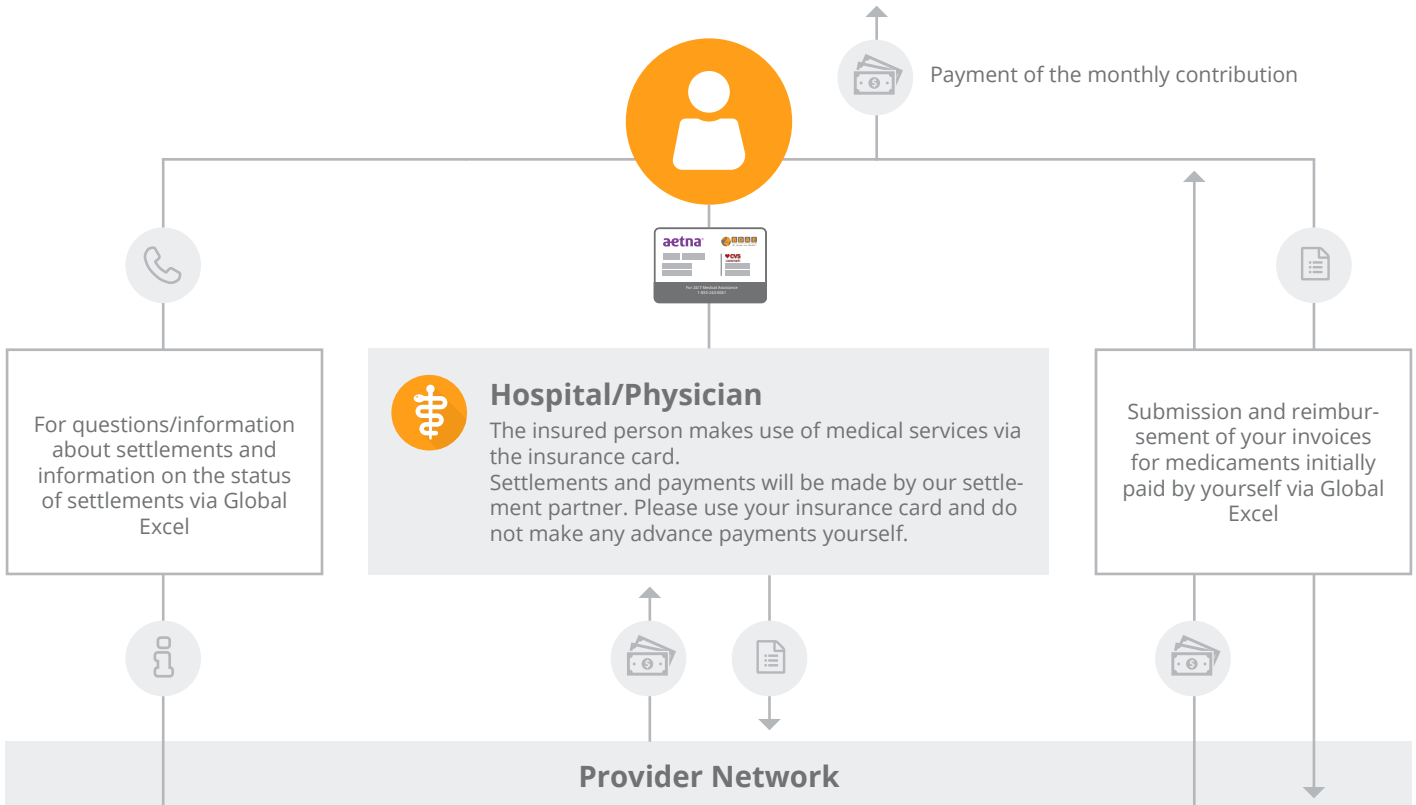
The administration of your client data, too, (for instance, changes of your address or of payment methods) shall take place via the **BDAE**.

Insurance Provider



You will take out your foreign health insurance via the BDAE and pay your insurance contribution to such company. In the following cases, you should contact the BDAE:

- obtaining advice about any issues relating to your insurance and the services covered by it
- the contact partner for questions on cost reimbursements is Global Excel, the settlement partner of the BDAE
- administration of your client data (e.g. your address, change of payment methods etc.)



Provider Network



Global Excel is one of the world's leading specialists for cost settlements in the private health sector with focus on the USA. and Canada. Global Excel should be contacted by you in the following cases:

- questions or information concerning cost reimbursements
- filing of privately paid invoices for medicaments
- for obtaining information on the status of reimbursements of your US invoices, please use the online tool bdae.globalexcel.com



CVS caremark is one of the largest national pharmacy networks in the USA. When submitting your insurance card, you will be granted a **discount of up to 25 percent** on your medicaments there.

For reimbursement purposes, please submit your invoices with Global Excel.



Aetna is one of the largest networks for medical services in the USA. and represents the interface physicians, hospitals, insured parties and insurers.



Dentemax is a network for settling dental services (e.g. dental treatments or dental protheses).