

# International Health Plans

## Questions and Answers



**Disclaimer:** This document provides general, high-level information about GuideStone® international health, life and related coverages. Coverage, services and processes vary by plan, location and eligibility. This content is not a contract and does not replace official plan documents. Always review plan materials or contact your benefits administrator for specific coverage details.

### 1 Is medical evacuation included in my coverage?

Many international health plans include medical evacuation benefits when appropriate care is not available locally. Evacuation is typically covered when it is medically necessary and coordinated through the plan's assistance services. Approval requirements, destinations and covered expenses vary by plan.

### 2 Is repatriation of remains included?

Repatriation of mortal remains is sometimes included in international health or life coverage when a death occurs outside the home country. Benefits generally cover reasonable transportation and coordination costs, subject to plan terms and conditions.

### 3 Are there restricted countries not covered under term life or accident coverage?

Some group term life and accident plans continue coverage for employees working outside the United States but may exclude coverage in certain high-risk or restricted countries due to security concerns, sanctions or insurer limitations. Restricted locations can change over time, and coverage is not extended in excluded countries. Always confirm whether your destination country is eligible for coverage before departure by reviewing plan documents or contacting your benefits administrator.

### 4 Why is health care often less expensive outside the United States?

Health care costs outside the United States are often lower due to differences in medical pricing, government regulation, administrative expenses and local market factors. Costs and quality can vary significantly by country and provider.

### 5 What should I do if I need medical care overseas?

In an emergency, seek care at the nearest appropriate medical facility first. Once the situation is stable, contact your plan's international assistance services for guidance, coordination and coverage support. Carry your medical ID card and plan contact information at all times.

## **6** How do I find a medical provider while abroad?

Most international plans offer provider search tools or assistance services to help locate health care providers and hospitals overseas. In some regions, in-country networks may be used, which can affect billing and access. If assistance tools are unavailable, you may receive care from any licensed provider and submit a claim afterward.

## **7** Will I need to pay upfront for care overseas?

Depending on the location and provider, you may be required to pay for services upfront. Some hospitals or clinics may bill the plan directly when arrangements such as direct billing or a Guarantee of Payment are in place. Outpatient services often require upfront payment followed by reimbursement.

## **8** What is a Guarantee of Payment (GOP)?

A Guarantee of Payment is an arrangement in which the plan confirms payment directly to an overseas provider for covered services. This can help reduce large upfront payments. GOPs are subject to eligibility, medical necessity and plan terms, and are typically coordinated between the provider and the plan.

## **9** Is prior authorization or precertification required overseas?

Emergency care generally does not require advance approval. However, some scheduled, inpatient, or high-cost services may require prior authorization or precertification, depending on the plan and location. Contact your plan early when scheduling non-emergency care.

## **10** Is telehealth available internationally?

Many international plans offer access to telehealth services for nonemergency medical concerns. Availability, languages, eligible conditions and prescription options vary by country and plan. Telehealth does not replace emergency or in-person care.

## **11** How do I file a medical claim overseas?

If you paid for care out-of-pocket, you may submit a claim for reimbursement. Claims typically require an itemized bill, proof of payment, medical documentation and a completed claim form. Some services may be billed directly by the provider. An Explanation of Benefits explains how the claim was processed, but it is not a bill.

## **12** How are prescription medications handled while abroad?

Prescription coverage and medication availability vary by country. Some medications may not be available locally or may be subject to import restrictions. You may be able to obtain an extended supply before departure or fill prescriptions locally when permitted. Advance planning is strongly recommended for ongoing medications.

### 13 Do dental and vision coverages work differently overseas?

Dental and vision benefits often require upfront payment followed by reimbursement when received outside the United States. Covered services, provider availability and reimbursement amounts vary by plan and country.

### 14 What support is available during major security or crisis events?

Some international plans include access to crisis and security assistance services that provide guidance or coordination during events such as civil unrest or natural disasters. Availability and scope vary by plan and are separate from medical benefits.

### 15 What documents should I carry while abroad?

Carry copies of your member ID cards, emergency contact information, prescriptions, medical records for ongoing conditions, vaccination history and receipts for any medical services received. Keeping both digital and paper copies is recommended.

### 16 How does coverage work when traveling between multiple countries?

Coverage may continue across multiple countries, but provider access, billing practices and covered services can vary. Confirm coverage for each destination and keep plan contact information readily available.

For more information, contact us at [Insurance@GuideStone.org](mailto:Insurance@GuideStone.org) or **1-844-INS-GUIDE** (1-844-467-4843), Monday through Friday, from 7 a.m. to 6 p.m. CT.