

# Seeking Treatment around the World

## Find a Provider:

When traveling around the world, outside of the USA, you are free to seek medical care from any provider you wish. Simply visit your chosen provider and seek care.

You can also use the international provider network search tool that is available in your Student Zone. In many cases these providers may be able to accept direct billing, meaning you might not have to pay upfront your medical expenses - but this is not guaranteed and down to the individual provider.

## Prescriptions:

If your doctor has prescribed any medications, fill them at your local pharmacy and pay for these upfront.

Keep all your receipts, download a claim form from your Student Zone and submit them for reimbursement to the claims team.

## Claims Closed:

Once you have followed all these steps, and checked the status of your claims, the process should be complete! If you have any questions, or need assistance with this process please contact IMG:

USA Toll Free (800) 628-4664  
USA Direct +1 (317) 655-4500  
[CustomerCare@IMGGlobal.com](mailto:CustomerCare@IMGGlobal.com)



## At the Provider:

Hand over your insurance ID card at the time of treatment, as this will ensure your provider knows about your insurance plan and can bill direct.

If your plan includes a deductible or coinsurance (check your insurance ID card and plan brochure for details about your specific plan), make sure to pay this at the time of treatment to avoid problems later.

For **emergency treatment or hospitalization**, you should call IMG as soon as possible to notify them about your situation.

## Claims:

**Making sure your bills are paid is your responsibility!**

If you have received a bill or paid anything out of pocket, complete a claim form (available in your Student Zone) and submit that with all your documents to IMG for processing.

If your provider is billing direct, you should track the status of your claims through MyIMG (our online claims tracking system) in your Student Zone. The claims team may need further information to process your claim (such as a completed claim form).