

# MEMORANDUM

September 24, 2021

TO: FAES Plan Participants  
FROM: FAES Insurance Department  
SUBJECT: **IMPORTANT INFORMATION ABOUT YOUR FAES MEDICAL AND PRESCRIPTION DRUG COVERAGE WHILE ABROAD**

There is no network to access your FAES medical and prescription drug plan outside of the US. If you have a medical emergency and are outside of the US – here are your care options:

- 1. Utilizing your FAES medical and prescription drug coverage while outside of the US:** You are only covered in a true emergency situation. The FAES medical and prescription plan only covers emergency care outside of the US. To help define what constitutes emergency care, please see below:

An accidental injury, or the sudden onset of an illness where the acute symptoms are of sufficient severity (including severe pain) so that a prudent layperson, who possesses an average knowledge of health and medicine, could reasonably expect the absence of immediate medical attention to result in:

- Placing the covered individual's life (or with respect to a pregnant woman, the health of the woman or her unborn child) in serious jeopardy, or
- Causing other serious medical consequences, or
- Causing serious impairment to bodily functions, or
- Causing serious dysfunction of any bodily organ or part.

*Please note that if you have an emergency and need to seek care, you will have to pay the costs upfront out-of-pocket. You will then submit for reimbursement and will need to provide supporting documentation. You are responsible for all out-of-network deductibles, copays, and coinsurance. It is highly recommended before you leave the facility to get all documentation with details surrounding procedures, treatments, codes, and proof of payments.*

- 2. While in the country of your home residence:** You need to evaluate your access to care options as a resident of your home country.
- 3. COVID Exposure, Symptoms, & Testing for Travel**
  - a. Emergency:** If your COVID symptoms become severe enough to be defined as an emergency and meet the parameters listed above, please access emergency care.
  - b. Local Care:** To verify COVID care within your home country, please consult local COVID care guidelines and access to care.
  - c. Expatriate Support:** Subscribers can consult with the US Embassy or Consulate in the Country they are visiting to determine testing sites; If the person is a citizen of the Country they are visiting they can seek out local testing options for citizens.
  - d. Travel Purposes:** Your FAES medical and prescription drug plan does not cover testing for travel purposes.