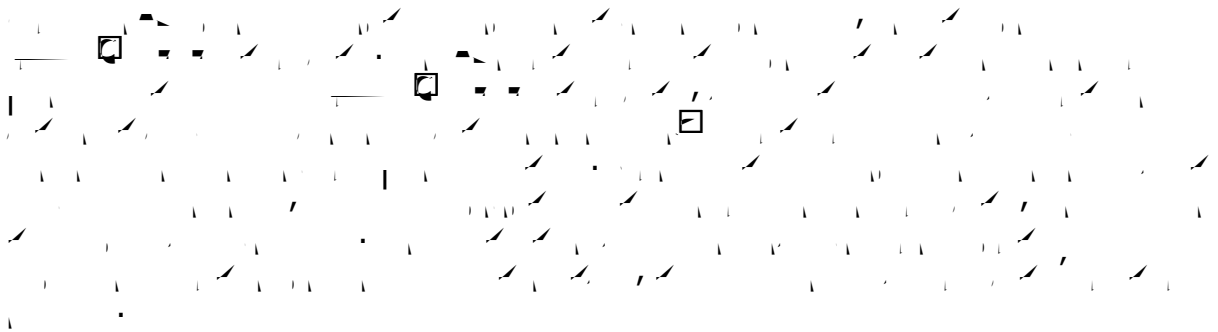


QUESTIONS & ANSWERS FROM WPS

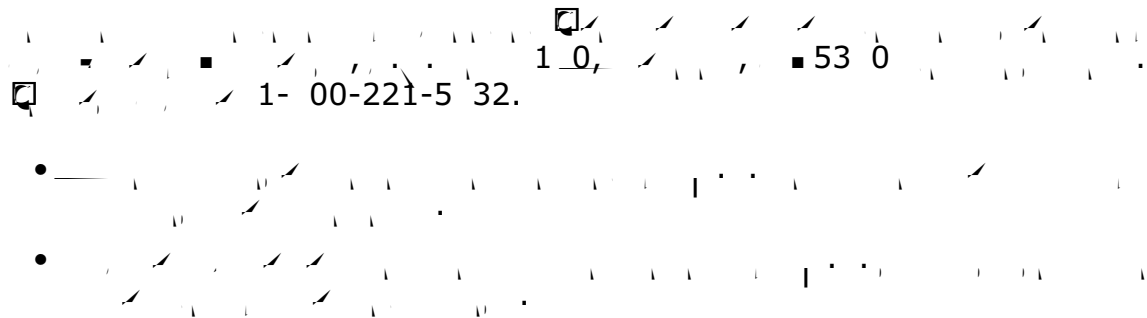
Regarding Health Coverage Under The Medical College of Wisconsin Affiliated Hospitals' (MCWAH) Health Plan When Traveling Outside of The United States

This information may be useful for Health Plan members who need to obtain medical services when they are traveling abroad.

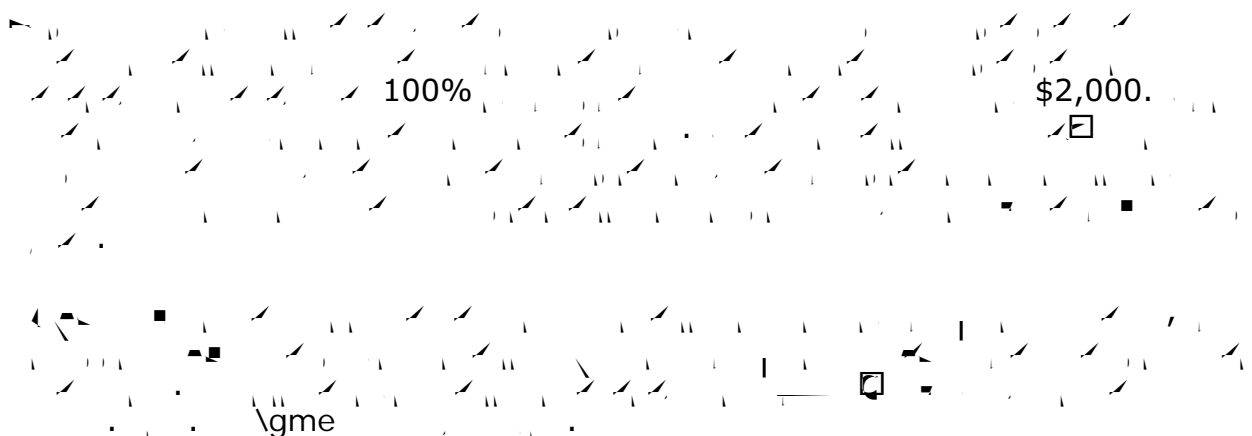
1. Under the MCWAH Health Plan, how does health coverage work when I receive medical services in a foreign country?



2. How is a health claim filed with the Plan's health insurer?



3. In case of emergency / non-emergency, how is air transport back to the United States handled?



4. Of particular concern are third / world countries such as India, Philippines, Malaysia, etc - What conditions are there if I am caught up in a bombing, etc; am I still covered?

(1) (2)

5. How do I receive reimbursement for my prescription drugs?

Please note that this summary does not guarantee that an individual will be payable under the Health Plan.

Refer to your Health Plan certificate to determine actual benefits payable.

