



Understanding your GBG ID Card

FRONT OF THE ID CARD

Jane Doe, an employee at ABC Company, received the ID Card to the right. As noted on the ID card, she is under the GSP-1234 / Worldwide Policy. NOTE: If you do not have Co-Ins, Preventive, Dental and/or Vision sections listed on your ID card, your plan does not offer these benefits.

Jane's GBG ID Number: ID # 123456-123456789-00

Jane's GBG ID number is a unique member number that correlates just to her. So, no matter how many Jane Does work for ABC Company, only this Jane Doe has a GBG ID number of 123456-123456789-00.

Jane can use her GBG ID number to:

- Register on www.GBG.com to access the Member Services Portal, where she can access forms, file and view claims, find direct-bill providers, and more.
- Get discounts in the U.S. on eye exams, eyewear and contacts through VSP. Your VSP number is in the location of the four digit sequence as marked in red on the sample ID card to the right. In this case, Jane and her family's VSP number is 6789. (Worldwide Policies only. See the Vision Benefit Global Gram for more information)

BACK OF THE ID CARD

Who is GBG Assist?

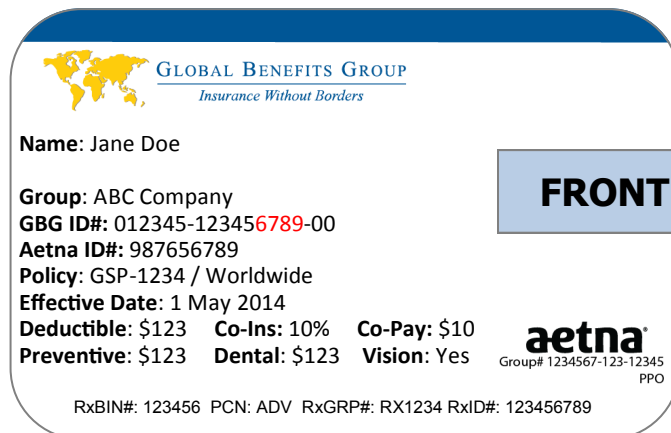
GBG Assist is your contact for 24 Hour Customer Service, Emergency Medical Assistance, and Health Insurance-related inquiries, such as Pre-authorization.

Who is World Medical Network (WMN) and Aetna®?

WMN is a direct-bill network for providers outside of North America. Aetna® is a direct-bill network for providers within the U.S.

Who is Europ Assistance/CMN?

Europ Assistance/CMN is a pioneer in providing assistance to members no matter their location—which is why Europ Assistance/CMN is GBG Assist's partner in providing 24/7 support to GBG health insurance members.



GLOBAL BENEFITS GROUP
Insurance Without Borders

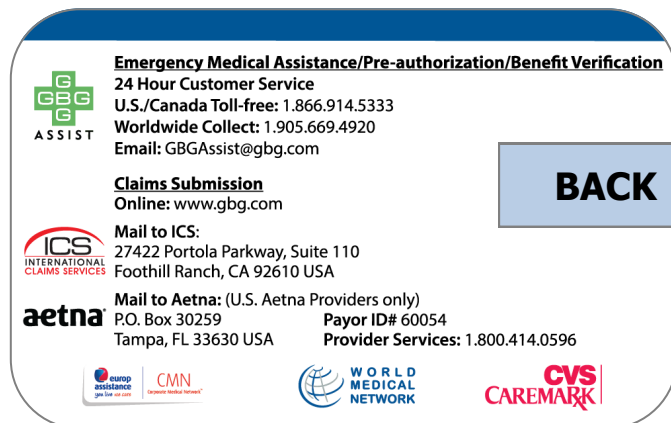
Name: Jane Doe

Group: ABC Company
GBG ID#: 012345-123456789-00
Aetna ID#: 987656789
Policy: GSP-1234 / Worldwide
Effective Date: 1 May 2014
Deductible: \$123 **Co-Ins:** 10% **Co-Pay:** \$10
Preventive: \$123 **Dental:** \$123 **Vision:** Yes

aetna
Group# 1234567-123-12345
PPO

RxBIN#: 123456 PCN: ADV RxGRP#: RX1234 RxDID#: 123456789

FRONT



Emergency Medical Assistance/Pre-authorization/Benefit Verification
24 Hour Customer Service
U.S./Canada Toll-free: 1.866.914.5333
Worldwide Collect: 1.905.669.4920
Email: GBGAssist@gbg.com

Claims Submission
Online: www.gbg.com

Mail to ICS:
27422 Portola Parkway, Suite 110
Foothill Ranch, CA 92610 USA

Mail to Aetna: (U.S. Aetna Providers only)
P.O. Box 30259 **Payor ID#** 60054
Tampa, FL 33630 USA **Provider Services:** 1.800.414.0596

ICCS INTERNATIONAL CLAIMS SERVICES
aetna
europ assistance **CMN** **WORLD MEDICAL NETWORK** **CVS CAREMARK**

BACK

Who is International Claims Services (ICS)?

ICS provides claims processing and reimbursements to all GBG insurance members. To submit a claim, submit the online form at www.gbg.com or mail the form in.

Who is CVS Caremark?

CVS Caremark provides direct-bill prescription medicine within the U.S., at any CVS Caremark pharmacy network. Please note that many retailers are part of the CVS Caremark network, including Walmart, local pharmacies, and more. Note: CVS Caremark is available for Worldwide coverage policies only.

What about my region?

Regional specifics occur depending on the plan and regional providers. Please review your policy for region-specific information. Your card might have additional logos that pertain only to your region.