

Procedure Tasman Insurance - USA

In addition to the insurance terms and conditions, in this document you will find more information about what to do in the most common situations:

- Doctor/dentist visit;
- Hospital visit;
- Death/serious illness family member.

Doctor / GP / Dentist visit (in the U.S.)

If the student needs to visit a doctor, GP or dentist in the United States, they must always contact the GMMI emergency center before making an appointment.

GMMI is our U.S.-based emergency and assistance partner and can help find a suitable healthcare provider and arrange direct payment of the medical costs.

 **GMMI (available 24/7): Toll-free number (from within the U.S.): 001 800 694 9832**

Important: Even for a regular doctor's visit or check-up, the student must first call GMMI to inform them and receive guidance. If they do not do this and pay the bill themselves, reimbursement might be limited.

Hospital or specialist visit

If the student needs to go to a hospital or see a specialist, GMMI must also be contacted before the visit, unless it's an emergency. In case of an emergency, contact GMMI as soon as possible afterwards. They will arrange payment directly with the hospital, in cooperation with the student's Dutch health insurance if needed. This ensures that the student does not have to pay large medical bills upfront.

How coverage works

All our students are covered by a Dutch health insurance, which reimburses medical expenses up to the Dutch standard rates. In addition, they are insured through Tasman Verzekeringen, which provides extra medical coverage abroad. This travel insurance covers medical costs not reimbursed by the Dutch health insurer, provided they exceed a deductible of €75 per insured period.

Because there are two insurance policies involved (Dutch health insurance + Tasman), it is essential that GMMI is made aware of both policies. This enables them to coordinate coverage and arrange direct payment of medical expenses with the healthcare provider and insurers.

Claiming costs

If the student unexpectedly has to pay costs themselves (e.g. for medication), they can submit a claim afterwards. Claims should first be submitted to their Dutch health insurer. Any

unreimbursed costs may then be claimed under the travel insurance, provided they exceed the deductible of €75 per insured period. Claim forms and more information can be found at www.tasmanverzekeringen.nl.

Key points to remember:

- **Always call GMMI before visiting a doctor, dentist or hospital (unless emergency).**
- **GMMI can arrange appointments and take care of direct payment.**
- **Do not make a medical appointment or pay bills without first contacting GMMI, unless absolutely unavoidable in an emergency.**

Death/serious illness family member at home or other incidents that needs assistance from the Netherlands

If there is a serious illness, serious accident or death of a family member in the 1st or 2nd degree (or the death of a family member in the 3rd degree), your Tasman Insurance offers the possibility to come back to the Netherlands for this. Always contact the emergency center in advance for this, they will then arrange the (cost of) the return trip to the Netherlands. The return trip abroad is also arranged, provided it takes place no later than 1 month before the end date of your insurance. The dates of the outward and return journey will be determined in consultation with you/your parents (NB: According to the rules of the High School program you are not allowed to come home for longer than one week (including the return journey).

Medical emergency?

Call GMMI: +1 800 694 9832 (24/7)

Have the following information ready:

- **Policy number Tasman policy**
- **Your contact details**
- **Emergency details**

Other emergency?

Call de Goudse Alarmcentrale:

+31 182 544 555

Have the following information ready:

- **Policy number Tasman policy**
- **Your contact details**
- **Emergency details**