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## Medical care in the USA – important information

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Your employer has chosen If P&C (If) insurance company's expatriate insurance for your safety on your assignment in the USA. If's global alarm center is SOS International in Copenhagen and their co-operation partner in the USA, Canada and South America is Global Medical Management Inc. (GMMI).

GMMI is on duty 24 hours a day in case of emergencies, and you will be able to talk to a nurse on the phone. If P&C Insurance Company and GMMI are part of the PHCS (Private Health Care System) network in the USA. **By calling GMMI before consulting a physician in the USA you will be referred to a clinic that belongs to the co-operation network and which will invoice your insurance company directly.** You will not have to pay the treatment expenses yourself.

The US medical system differs from most other countries. Health care in the USA is not organized by the US government and all patients are asked to provide information about insurance coverage.

You can search network hospitals and clinics in your area on the Internet:

[www.gmmi.com](http://www.gmmi.com)

User name: SOSUSA212

Password: SOSUSA212

### How to avoid problems and receive better service

- Advise the provider that you belong to the PHCS ((Private Health Care System) )network
- Do not pay or give a credit card. The PHCS connection ensures that bills shall be submitted directly to GMMI.
- Contact GMMI if you have any problems concerning invoicing or if you receive letters from collections agencies. GMMI is on duty 24 hours a day.

## Questions & answers

### **Why do I receive an invoice after treatment?**

In the USA invoices and reminders are sent out automatically, usually with an interval of 14 days. This will continue both when the invoices are being treated and after the invoices have been paid. The invoices differ from the Nordic types and can be compared to a bank statement.

### **I have received invoices from a hospital in the USA. What do I do now?**

Some places for treatment send invoices directly to the patients, even though they have been informed that the invoices must be sent to our partners in the USA. When you return home from the hospital, it is therefore normal that you will receive letters from the place for treatment. These will often be the so-called Statements, Final Notice or Collection. You may receive these letters several times.

You have to send all these documents that you receive to SOS International, stating your case number. You can send them in one of the following ways to SOS International:

- Scan the invoices and send them to [usaadm@sos.eu](mailto:usaadm@sos.eu)
- Send them by fax to +45 7010 5056
- Send them by mail to SOS International, Nitvej 6, DK-2000 Frederiksberg, Denmark, Att. Skadeservice & Support.

SOS International will then send a confirmation to you every time they receive Statements, Final Notice or Collections from you.

**Regardless of what is stated in these invoices, you will not be liable to pay or suffer from consequences stated in the document if you have sent the documents to SOS International.**

Please note that unfortunately, the process of closing a case can be lengthy, but you will be indemnified for all expenses that are covered by your expatriate insurance pursuant to the current terms and conditions and you should not pay the invoices yourself. This applies even if the invoice is issued under your name.



## Contact information

Don't hesitate to contact us if you have any further questions. You can also find more information about the process in the USA at SOS Internationals site; <https://www.sos.eu/en/private/travel/private-travel-insurance/special-information-about-travelling-to-the-usa/>

### **If P&C Insurance Company Ltd.**

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[www.if.se/travel](http://www.if.se/travel)

### **Global Medical Management Inc. (GMMI)**

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Phone: 1 800 694 9483 within the USA (open 24 hours)

+1 954 370 6404 from outside the USA

E-mail: [customerservice@gmmi.com](mailto:customerservice@gmmi.com)

### **SOS International**

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