

NHBC Terms and Conditions

NHBC is an information services referral company. NHBC is not an insurer and is not responsible for the actual expense incurred as a result of medical care, including doctor's fees, hospital fees, laboratory fees or medications.

Although medical care services are generally available worldwide, specific medical specialties may not readily be accessible. This may be due to the type of specialized care required, the time of the requirement or the locale.

NHBC does not:

- Pay expenses for medical care.
- Recommend a specific physician nor represent the quality of medical care you will receive.
- Provide direct control or direction over medical providers' practices.

Emergency Care Insurance Coverage out of the Home Network

If you are enrolled in a medical health plan and are traveling outside of your primary network of participating healthcare providers, you are covered for emergency care.

When receiving care, ask about payment policies for medical care in advance of receiving the services, if possible. Most U.S. medical care providers will accept your medical identification card as evidence of insurance and then bill your insurance company directly. If the U.S. provider requires payment prior to treatment or discharge, it is likely that they will accept your credit card payment.

If you are required to pay for services, be sure to request an itemized bill or receipt that describes the services provided.

The health plan's decision to pay a claim is made only after services have been rendered and the claim has been filed with information sufficient to make a benefit payment determination. To determine your coverage level, read your medical plan policy documents carefully or contact PHP Customer Service at (260) 432-6690, ext. 11; 1-800-982-6257, ext. 11; (260) 459-2600 for the hearing impaired; or by email at custsvc@phpni.com.



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Healthcare that travels with you

Using your Travel Card when a medical
emergency occurs away from home



The insurance your health deserves.



When a medical concern arises while traveling away from home, finding a reliable healthcare provider is now easier than ever.

Using your Travel Card

If a medical emergency occurs **while you are away from home**, use your Travel Card. The card can help you locate a healthcare provider and is designed to save you money on the cost of your care.

When you see a provider, please present your travel card along with your medical plan ID card at the time of service.

The decision to pay a claim is made only after services have been rendered and the claim has been filed with information sufficient to make a benefit payment decision. If you have any benefit or coverage questions, please call a PHP Customer Service Representative at 1-800-982-6257.

