

29. Repatriation/medical evacuation

May be considered on a case by case basis; if medically necessary and approved by the Norwegian government then the reasonable charges are covered.

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30. Lifetime/per illness maximum?

Unlimited

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CLAIMS PROCESSING

1. While I am in the US, how will my claims be handled?

FFU will administer services and claims in the US through Health Systems International, LLC.

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2. How do I find a doctor?

The first option is to use the Health Systems International website to find a Preferred provider. The site is www.us-hsi.com. The site has an online, searchable physician and provider lookup, and other information.

The second option is to look for an out-of network provider. In this case, you can use any physician of your choice.

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3. What is a Preferred Provider (PPO)?

A PPO is a group of hospitals, physicians and other health care providers who agree to provide health care services at pre-negotiated rates to plan participants. These providers must all meet strict credentialing and re-credentialing requirements in order to be admitted and stay in the PPO Network.

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4. Why would I want to look for a PPO provider first?

Your per time deductible will be less. Also, because we are in network with these providers, you should not have any problems with them arranging direct billing with our office.

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5. Do I need to pay at the time of service?

Health Systems International has in place direct billing arrangements with a number of medical providers, and will set up others, when requested and if possible. When arranging care with the medical provider, please present your insurance card. This card details the information necessary to do direct billing. If the provider does not accept the insurance card you can request HSI to set up direct billing so you do not have