



## Understanding YOUR Kids Alive 2017 Health Plan's MAIL ORDER PHARMACY



Dear Kids Alive Missionaries,

Expats have to learn the ropes of new cultures, rules, policies, standards, laws, etc. when moving overseas. It can all be confusing and a trial by error, learn- as- you -go experience. The last thing we want is for you to have that same experience with your health plan. We are here to help!

So with that said ... let's talk about prescriptions and over the counter drugs and medicines.

- 1) In many parts of the world, you can purchase pharmaceuticals that would require a prescription in the USA. While that may be convenient, unfortunately to have your insurance policy cover the cost you will need a prescription from a licensed medical professional.
- 2) So how do you use your IMG Prescription Drug Benefit Program? Attached to this email are the instructions on how to purchase using the Universal RX program. Here are the basic choices (more detail in the attachment).
  - a) When you are inside the USA you need to use one of the pharmacies that can be found here: <http://pointsofcare.com/prescription-savings-program/participating-pharmacies/>  
Co-Pays apply... (see attached .pdf)
  - b) When you purchase medications from overseas pharmacies and need to be reimbursed, under the new 2017 benefit schedule the cost will be covered at 100%. This is the preferred method.
  - c) When your prescriptions are not available overseas, you will use the ONLINE Expatriate Prescription Services Program ([www.expats.com](http://www.expats.com)). Prescriptions can be faxed or scanned.  
The EPS Pharmacy vendors have experience in delivering prescription drugs to more than 160 countries worldwide. The EPS program uses several safe and reliable delivery carriers and your order can be tracked online. Fastest and most direct shipping routes are utilized and Overnight Priority Shipping is available to some countries.

If you have questions you can email IMG at [customercare@imglobal.com](mailto:customercare@imglobal.com) or call them at 317-655-4500.

As always, we are here for you too...

**Craig Robinson**—Managing Agent  
719-573-9080 ext. 101  
Skype- craig.robinson-ici  
[Craig@missiontripinsurance.com](mailto:Craig@missiontripinsurance.com) or  
[Craig@globalhealthinsurance.com](mailto:Craig@globalhealthinsurance.com)



**Melissa Hinckfoot**—Client Relations  
719-573-9080 ext. 104  
Skype- melissa.hinckfoot  
[melissa@missiontripinsurance.com](mailto:melissa@missiontripinsurance.com) or  
[melissa@globalhealthinsurance.com](mailto:melissa@globalhealthinsurance.com)

