

# Accessing Your Health Benefits While Out of State

## State, UW and Local Retirees

Plans with out-of-state coverage for routine care:

Plan	Nationwide Coverage	Worldwide Coverage*
<b>Access Plan</b> (active employees or retirees without Medicare)	✓	✓
<b>Access High Deductible Health Plan</b> (active employees or retirees without Medicare)	✓	✓
<b>Medicare Plus</b> (retirees enrolled in Medicare)	✓	✓
<b>IYC Medicare Advantage</b> (retirees enrolled in Medicare)	✓	✗

If you need care outside of the US and your plan offers coverage, have your claims translated into English and US currency.

\* Please note that Navitus Medicare Part D and non-Medicare coverage includes all 50 states, Puerto Rico, U.S. Virgin Islands, and Guam. The service area excludes other U.S. Territories, such as American Samoa and the Northern Mariana Islands. Medicare members who live outside the service area must enroll in another Medicare Part D Plan.

Not enrolled in one of the plans above? Here's what you can expect while you're out of network:

Covered:	Not Covered:
<ul style="list-style-type: none"> <li>✓ Emergency Room</li> <li>✓ Urgent Care</li> <li>✓ Prescription Drugs Nationwide coverage. Contact Navitus to learn more.</li> </ul>	<ul style="list-style-type: none"> <li>✗ Follow-up Appointments for Emergency and Urgent Care</li> <li>✗ Routine Care (Including Physicals)</li> </ul>

You can change your health plan option:

- During the annual open enrollment period each fall
- Within 30 days of the date of your move, if moving out of your plan's coverage area for three months or more

**Questions?** Before retirement, contact your employer. After retirement, contact ETF.

