



In cooperation with



## HDI Travel Insurance

📁 HDI Global Specialty SE → Accident & Health → Travel Insurance

### Accident. Health. Travel.

HDI Travel Insurance now offers StandbyMD TM\*: a new program that provides you with personalized healthcare and puts a doctor at your fingertips, 24/7, wherever you are!

#### What is StandbyMD?

StandbyMD provides simplified access to one of the largest worldwide networks of qualified medical practitioners, services and facilities – StandbyMD finds the right medical care for you wherever and whenever you need it, night or day!

#### Why StandbyMD?

HDI Travel Insurance understands how stressful and challenging unexpected medical situations can be, especially while travelling. Quickly providing the right care with the warmth of human touch is our gift to you.

#### How does StandbyMD work?

StandbyMD uses accurate, medically-based artificial intelligence, supported by one of the most robust and extensive provider networks in the world to offer a wide variety of in-network medical services, from telemedicine and house calls to clinics and hospitals.

StandbyMD quickly assesses the nature of your symptoms and matches them with the most appropriate level of care available in your area when you need assistance, to quickly provide you with quality personalized medical care.

#### Simply call StandbyMD before seeking treatment at:

- Toll Free Number (for use in the USA):  
1-833-386-9240
- Local Number (for calls Outside the USA):  
+1-786-646-2917

#### How can StandbyMD help you while travelling?

To provide you with peace of mind while travelling, StandbyMD:

- Locates quality healthcare your situation requires, anytime, anywhere
- Coordinates and facilitates your contact with a qualified medical practitioner
- Avoids inconvenient business hours and emergency rooms' long wait times
- Sends prescriptions to your front door, whenever possible

Each time you need medical help, StandbyMD takes the best care of you and provides you with premium medical assistance, 24 hours a day, 7 days a week, anywhere in the world.

HDI Travel Insurance: Experience, Innovation & Care, at your service.

### FAQs:

#### When should I use StandbyMD?

At the very moment you feel you need a doctor to assess your symptoms and/or provide you with a prescription.

Contact StandbyMD before contacting a medical professional.

#### Will I pay extra on my insurance policy to use StandbyMD as part of my benefits?

No, StandbyMD services are offered by HDI as part of your policy benefits. There are no extra costs.

#### Will I have to pay for the medical services I receive through StandbyMD?

Most of the services offered through StandbyMD are cashless. You won't have to worry about your medical budget when you travel.

Teleconsultations and house calls are directly billed to your insurance provider. In rare cases, patients may be asked to pay and claim in some clinics and hospitals, but most of the time direct billing is in place with in-network facilities.

**What medical services can I access with StandbyMD?**

StandbyMD offers quick access to a variety of primary care services, including: teleconsultations and video-consultations, house calls, referrals to affiliated clinics and urgent care centers, as well as emergency rooms, if needed.

You can also be referred to a higher level of specialist care, have lab work or medical imagery performed, and access a broad network of pharmaceutical delivery services.

**How do I use StandbyMD services?**

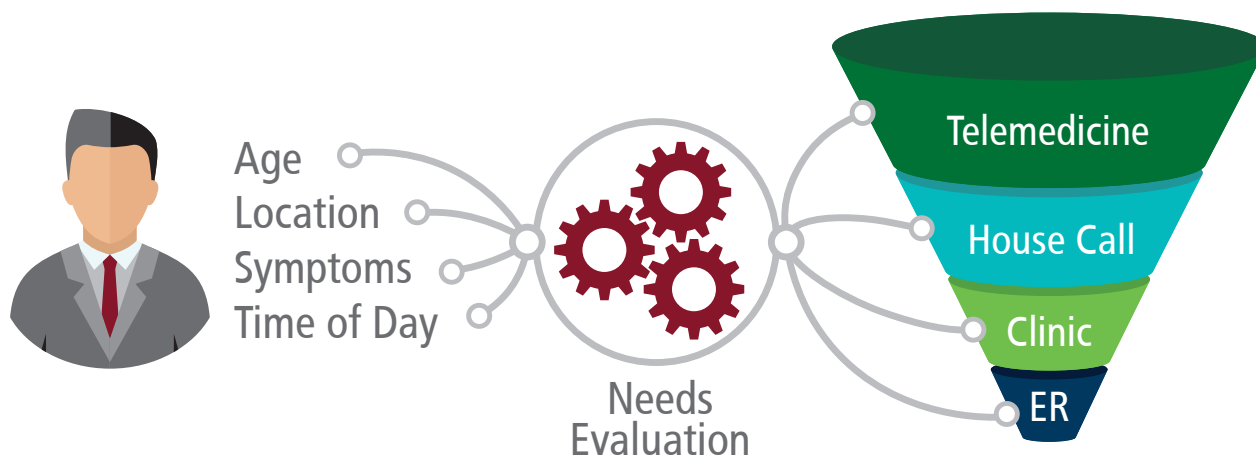
Contact the call center on the above presented numbers and simply answer a few questions to describe your situation. Afterwards please confirm your choice among the options provided to you.

**Is medication paid for directly by my insurance?**

Prescriptions are the patient’s responsibility. Our members should pay for their prescriptions and then claim reimbursements afterward. Please always check the terms and conditions of your individual policy for coverage.

**If you have any other questions, contact us at:**

HDI Global Specialty SE – UK  
HGS\_UK\_Contact@hdi-specialty.com



The StandbyMD program is provided by Global Excel Management, Inc. HDI and its agents are not responsible for the availability, quality, or results of services provided under the StandbyMD program. StandbyMD is not a medical provider. Medical providers utilized by StandbyMD are not employees, agents, nor in any way affiliated with StandbyMD, and StandbyMD does not have any control over the medical judgment of participating medical providers, nor their actions or inactions. StandbyMD, upon making referrals, assumes no responsibility or the availability, quality, results or outcome of any treatment or service, or any patient’s failure to obtain any treatment or service covered under these terms. HDI Travel Insurance is underwritten by HDI Global Specialty SE.

## HDI Global Specialty SE

We work collaboratively with you to develop mutually beneficial relationships for the long-term. We are locally empowered giving you the agility, stability and certainty to meet the challenges of the changing world.

- ✓ HDI Global Specialty SE and HDI Global SE are both part of the Talanx Group.
- ✓ We write over 20 Specialty business lines from our global network.
- ✓ Dedicated Specialty offices worldwide.

Policies in over  
**175**  
countries

In 2022  
**Talanx** had  
GWP income  
amounting to  
**€53.4 bn**

**120 years**  
of continuity as  
an **international**  
**insurance group**

**A+**  
Standard &  
Poor’s Rating  
**A+**  
A.M. Best Rating

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