

## 2019 INSURANCE COVERAGE EXPLAINED

### **Cultural Insurance Services International (CISI)**

Au Pair in America insurance plans are administered by Cultural Insurance Services International (CISI), a division of the American Institute for Foreign Study (AIFS). They participate with the Aetna Network. Please ensure you read the full Plan of Insurance document along with the Liability and Property Insurance document for full details of the policy.

Medical expenses in the United States are high and the medical system may be quite different from that in your home country. Therefore, it is essential that you understand the insurance plan and the options offered by Au Pair in America.

As an Au Pair in America participant you are automatically covered by our Basic Insurance Plan during your placement with a host family.

### **Emergency Room Treatment**

Emergency Room (ER) treatment is very expensive. The ER deductible is \$500 per incident for a non-emergency sickness.

An emergency is defined as: "a medical condition manifesting itself by acute signs or symptoms which could reasonably result in placing the insured person's life or limb in danger if medical attention is not provided within 24 hours."

You will not be required to pay the ER deductible if you have been directed to an ER by a licensed medical professional (e.g. a nurse or doctor).

If you have a medical condition that is not life-threatening, you should visit your local doctor or a medical clinic. Many CVS pharmacies & Walgreens stores have an in-store clinic which is open during the day and evening. The deductible will then only be \$50 per incident.

### **Medical Coverage**

The maximum medical coverage is \$100,000 with a per incident deductible of \$50 and "co-pay" of up to \$500.

### **What is a deductible?**

Most insurance policies have a "deductible". This is the amount you must pay before the insurance company will pay for your claim.

### **What is co-pay?**

A co-pay is a fixed out-of-pocket amount paid by an insured for covered services. The insurance policy includes a "co-pay" element. You may pay up to \$500 per year.

### **Liability & Personal Belongings Coverage**

Coverage is included for personal liability (for injury & property damage – up to \$100,000) and personal belongings (fire, theft or damage up to \$2,500). There are limits such as \$100 for cash and \$250 for passports. You must pay a deductible of \$250. This deductible does not apply to claims for lost/stolen cash.

### **Travel Month Insurance**

If you stay for up to one month at the end of your placement, you must have adequate insurance coverage, you can provide proof of a private insurance policy or the current fee for purchasing our Travel Month Insurance after arrival in the US is \$175.

### **Sports Insurance**

Injuries sustained while participating in certain sports are NOT covered under the basic insurance policy. Purchasing Sports Insurance will provide coverage for the sports listed on page 2 of the Insurance Plan. The current fee for purchasing the Sports Insurance after arrival in the US is \$95.  
*(Sports Insurance is not valid until 2 full working days after the fee has been paid).*

### **Exclusions:**

#### **Teeth, Eyes, Ears**

Routine check-ups are not included in the insurance plans. Therefore, it is wise to have a dental check-up before you leave for the USA.

If you wear glasses, contact lenses or a hearing aid, examinations and replacements are excluded from our insurance. Be sure any prescriptions are up to date and you know how to get replacements if necessary.

#### **Pre-existing Conditions**

A pre-existing condition is an illness or injury that has shown symptoms or been treated within 1 year of departure to the US (the condition does not need to be officially diagnosed to be considered pre-existing). A congenital condition is an illness that you are born with.

#### **Car Insurance**

Your host family is responsible for providing the necessary car insurance if you will be driving their motor vehicle in the USA. It is important that you speak to your host family to understand what coverage you have, and how much money you will be liable for if you get into an accident and damage the car.

#### **Usual, Customary & Reasonable Charges**

Since the United States medical system is a private system, doctors and other medical practitioners can choose any price to charge for medical treatment. Our insurance policies only cover Usual, Customary & Reasonable Charges (UCR's). This means that there is a maximum price limit for each type of medical treatment, and the insurance company will not pay more than this maximum amount if you submit a claim. UCR's vary from region to region based on the cost of treatments in that area. Please note that any doctor or clinic that is part of the Aetna Network should not charge more than the UCR's for their area.

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KEY DIFFERENCES		Basic Plan	Travel Upgrade	Sports Upgrade	Medical Upgrade	Travel, Sports + Medical Upgrade
Duration		12 months	<b>13 months</b>	12 months	12 months	<b>13 months</b>
Medical Coverage	Maximum cover	\$100,000	\$100,000	\$100,000	<b>\$500,000</b>	<b>\$500,000</b>
	Deductible per incident	\$50	\$50	\$50	<b>\$0</b>	<b>\$0</b>
	Co-pay	20% of first \$2,500	20% of first \$2,500	20% of first \$2,500	<b>\$0</b>	<b>\$0</b>
	Sports cover	No	No	<b>Yes</b>	No	<b>Yes</b>
ER treatment	Deductible per claim	\$500	\$500	\$500	\$500	\$500
Physiotherapy	Maximum cover	15 sessions, \$1,500 overall	15 sessions, \$1,500 overall	15 sessions, \$1,500 overall	<b>No limit on sessions Max \$100 per session \$1,500 overall</b>	<b>No limit on sessions Max \$100 per session \$1,500 overall</b>
Baggage cover/Personal belongings	Maximum cover	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500
	Deductible per claim	\$250	\$100	\$100	\$250	\$100
Emergency Dental Cover	Maximum cover	\$0	\$0	\$0	<b>\$500</b>	<b>\$500</b>

**PLEASE NOTE:** Medical insurance cannot be added after your arrival in the USA. However, you can purchase the Travel Month Insurance and the Sports Insurance individually after arrival in the USA.

**Your coverage terminates when the first of the following occurs:**

- Expiration of the term of coverage
- Termination of program participation
- Direct return to your home country after your trip as a participant

