



# Get to know your insurance policy

Applicable to policies with an original effective date as of February 1, 2023, through January 31, 2024



**Webinar for:**  
Educatus Europe

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VP Product & Services

Date: May 2, 2023 & May 4, 2023

# Webinar Agenda

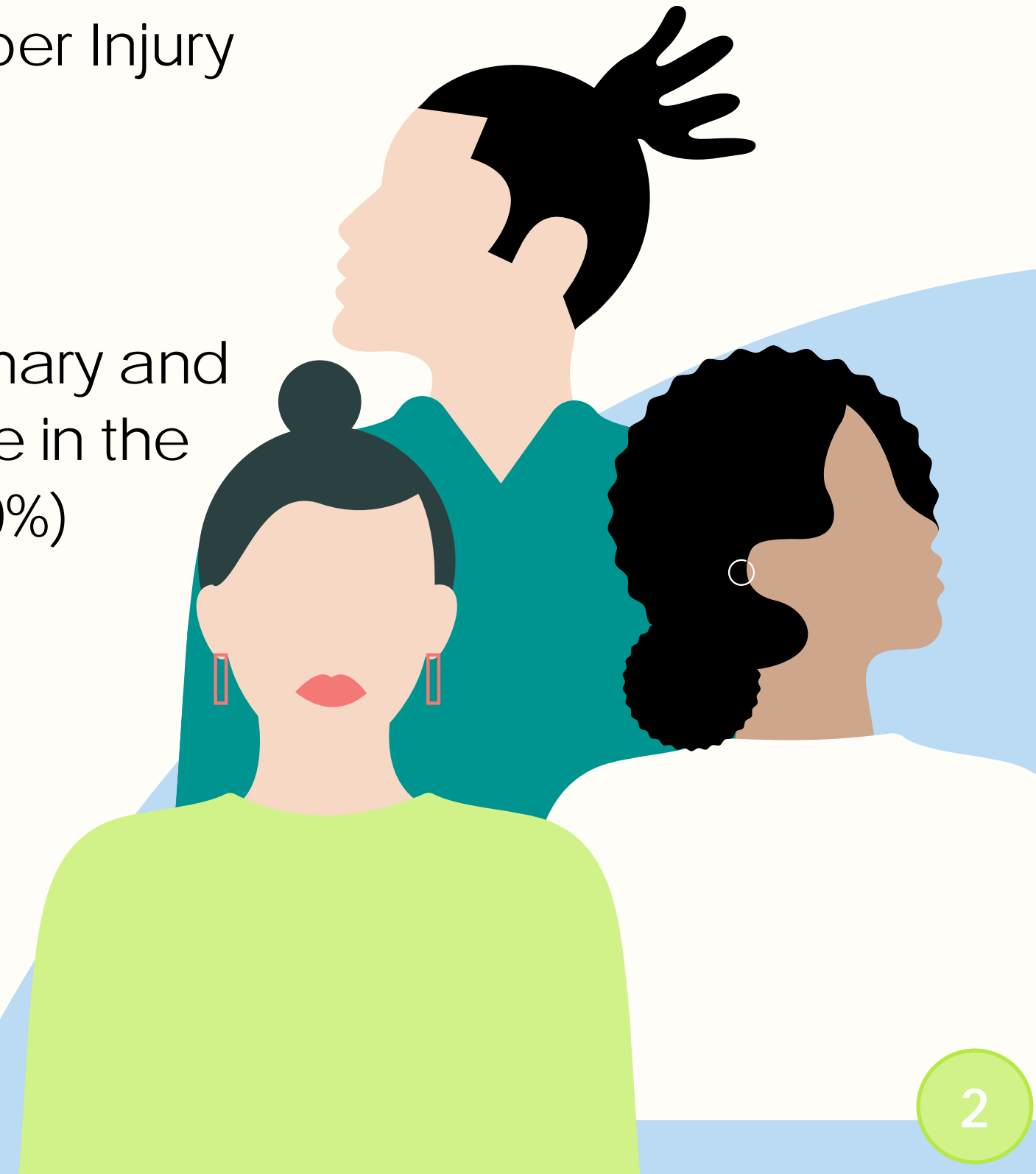


## What we'll discuss today


- Basic details of medical policy
- How to best use these benefits
- Specifics important to high school students
- What is not covered
- Non-medical benefits included
- Manage your insurance

# Basic Details of Medical Policy


- ✔ Maximum overall benefit of USD \$2,000,000 per Illness per Injury
- ✔ Either has a \$0 or \$50 deductible per Illness per Injury
- ✔ Eligible expenses are reimbursed at 100% of usual, customary and reasonable expenses unless specifically marked otherwise in the policy (example: mental health services reimbursed at 80%)
- ✔ Policy is valid worldwide except in the student's home country as long as the student is still actively engaged in the exchange program
- ✔ Policy is designed to cover medical expenses for an Illness or Injury which originates while on the program




# How to best use these benefits




Each visit to an emergency room has a \$350 copayment unless admitted to the hospital. This means the student is responsible to pay \$350. Emergency rooms are to be used for life-threatening emergencies only. Students who visit emergency rooms without a life-threatening condition should be prepared to wait hours - often many hours - to be seen.



Urgent care facilities do not have any co-payment. Urgent care centers do not require an appointment, have extended hours, and are open weekends and some holidays. Urgent Care centers can treat minor illness or injury such as ear, nose, and throat infections; urinary tract infections; minor sprains and strains plus much more!



Doctor offices do not have a copayment, however, it can take weeks to months to schedule an appointment. Doctor office visits can treat non-life-threatening illness or injury as well as chronic maintenance conditions, routine exams, and specialty conditions such as dermatology, orthopedics, gastroenterology, mental health.



The following services require prior approval from the claims administrator prior to treatment, unless it is a life-threatening condition. Failure to obtain prior approval may result in a \$1,000 maximum penalty:

- Hospitalization
- Surgery
- Physical Therapy & Rehab Services
- MRIs/CAT scans/PET scans
- All transportation benefits (other than ground ambulance)



# Specifics important to High School Students



## Mental Health Benefits

- Out-Patient visits reimbursed at 80% up to \$5,000
- In-Patient hospitalization reimbursed at 80% up to \$25,000



## Interscholastic sport benefits

- High-school organized sport injuries eligible up to policy max
- Out-patient physiotherapy limited to max. \$2,500 and requires prior approval from the claims administrator, One Team Health (OTH)
- If surgery required, consider returning student to home country for surgery and then returning back to host country

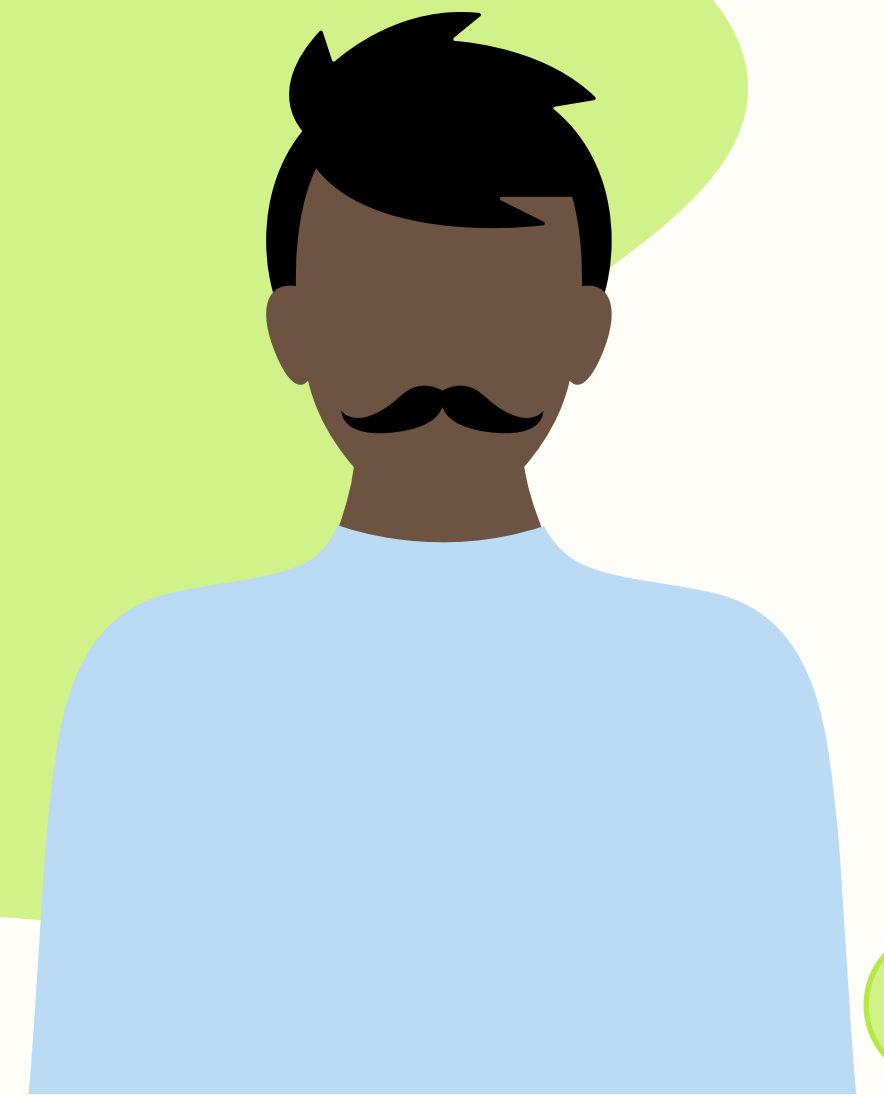


## Rich plan without many internal limits

- No or low deductible; most services paid at 100% in-network; no copayments other than emergency room
- Rx reimbursed at 100% (student must pay and claim)

# What is NOT covered?

most important of the exclusions to  
understand from the beginning



# All Pre-Existing Conditions are Excluded.

This means all medical conditions during the six months prior to the student's effective date which the student received or received a recommendation for testing or treatment, or a condition which first manifested itself, worsened or became acute or had symptoms which would have prompted a reasonable person to seek diagnosis, care or treatment; or took or received a prescription for drugs or medicine.

## No Routine / Preventive Care.

There are no benefits for routine exams; Gynecological exams; sport physicals; immunizations; or routine lab or other tests in the absence of an eligible Illness or Injury.



# More Exclusions you need to know

See insurance policy for complete list!

- Covid testing in the absence of physical symptoms and a physician's order
- Injury or Sickness as a result of alcohol or illegal drugs
- Hazardous Activities such as water-skiing; mountaineering; hang gliding; bungee jumping; motorcycle/motor scooter riding or any other two or three wheeled motorized vehicle; racing by horse or motor vehicle PLUS others
- Pregnancy
- Other Insurance. This policy is excess to all other collectible insurance. This means all claims where other insurance is possible (auto, homeowners, school accident) will have to be investigated and this policy pays in excess of any other collectible insurance.



# Non-Medical Benefits included



- **Medical Evacuation:** If student needs to be evacuated to a higher level of care provider because the needed care is not available at the current location is eligible up to \$250,000
- **Medical Repatriation:** If student needs to be repatriated to another location (usually back to the home country or back to the location of the student program) for medical treatment or following medical treatment is eligible up to \$250,000
- **Repatriation of Mortal Remains:** If a student's remains need to be prepared and transported back to the home country, eligible expenses are paid up to \$25,000
- **Emergency Reunion:** One family member to the student's bedside if student admitted to hospital for at least 5 days (one round-trip ticket plus lodging and meals up to \$100/day up to 10 days maximum)

# Non-Medical Benefits included



- **Trip Interruption Benefit** reimburses one-way airfare if due to death of an immediate family member the student has to postpone their departure or interrupt their trip after their scheduled departure date.
- **Return Ticket Benefit** reimburses one-way airfare (if the student cannot use the original return ticket) if an immediate family member incurs death or serious sickness in the home country. See policy for conditions which apply to this benefit.
- **Baggage Loss** up to \$500, not to exceed \$250 per article. See policy for details and exclusions.
- **Personal Liability** up to €500.000 (See separate policy with Generali). All liability claims are required to be submitted via online access from the student's MyInsurance Account.

# Manage your Insurance

Upon enrollment, all students will be sent a Welcome Email which will include their ID card and instructions on creating a MyInsurance account.

Students, please create a MyInsurance Account as it is extremely helpful!

**The MyInsurance account will give them access to:**

- Medical and liability policy;
- ID card;
- Documents detailing their coverage (Visa Letter and Participant Document);
- Contact information for the assistance provider and claims administrator;
- List of which services require pre-authorization
- Information how to find a medical provider in-network (USA only) as well as when and how to contact Coris Assistance (outside the USA) or OTH (inside the USA)

# What else can be done in MyInsurance?

Students can do the following themselves without any assistance from their group coordinator:

- Depending on your program, you may be able to extend and pay for coverage past the end date of the academic program up to 30 days maximum
- Purchase the hazardous sports policy (cost \$100) which would cover some hazardous activities, such as water-skiing, up to \$50,000
- File a liability claim with Generali
- Edit contact information (email, phone, address)
- Change the password for MyInsurance



# Take Away Points

## Seeking Medical Care.

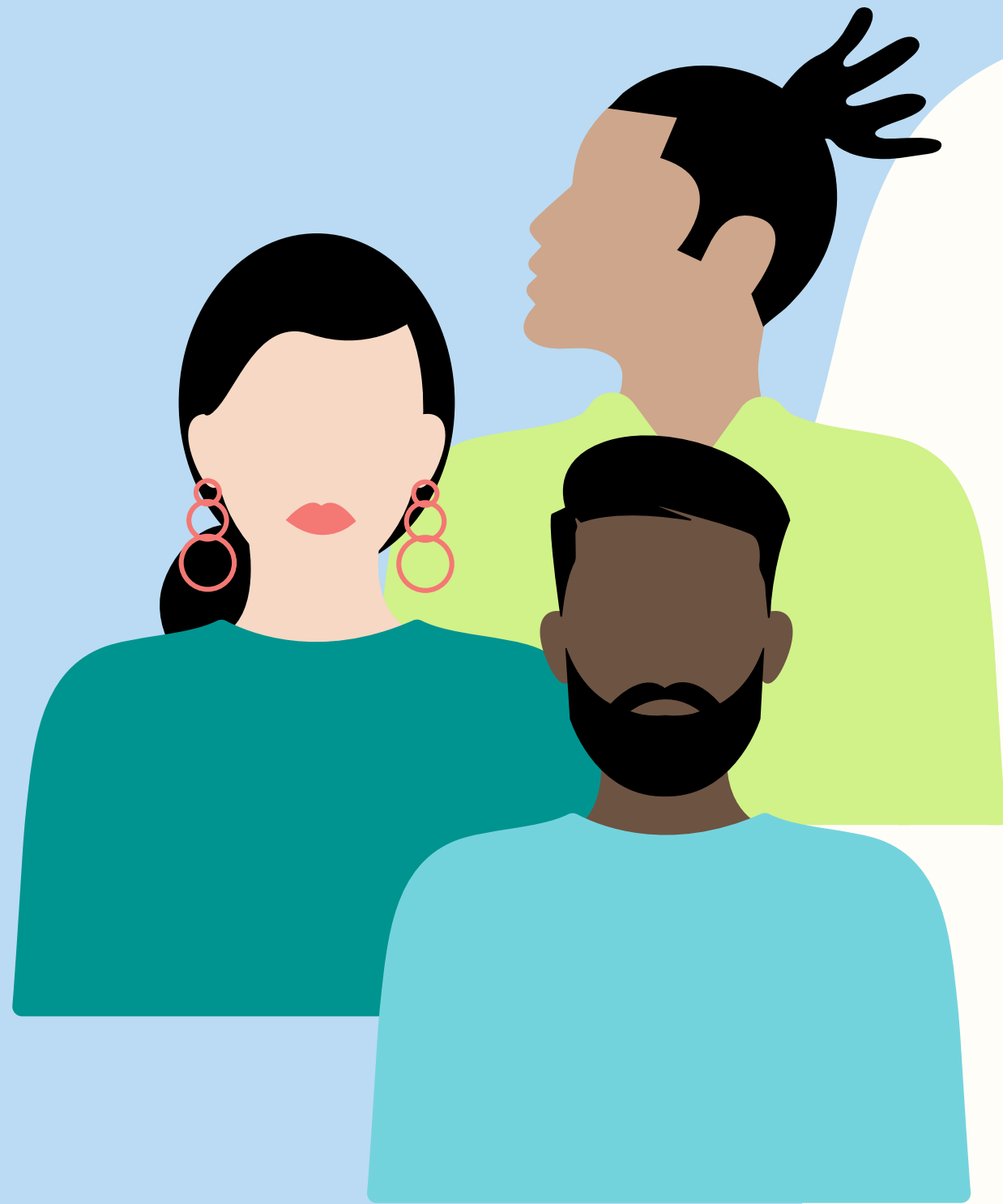
Students should always call the number on the back of their ID card prior to seeking medical care unless it is a life-threatening situation (this will be either OTH or Coris depending on their host-country). Life threatening situation? Go immediately to the emergency room and call OTH or Coris once stable.

## Medical Bills.

Students who receive medical bills at their host-family address should never assume they are being handled. Always follow-up with OTH to make sure they also have the same bill and inquire why it hasn't been processed.

## MyInsurance.

Students should always create a MyInsurance Account upon receipt of the Welcome Email. Be prepared – don't wait until you need to use your insurance!



# Thank you!

Please let me know  
if you have any questions.

Please note the following web address:

[www.secutiveinsurance.com/educatiuseurope](http://www.secutiveinsurance.com/educatiuseurope)