

Aetna Student Health Medical Policy

No deductible - No co-pay

Coverage is in effect after departure from home country until return.

Steps to Locate a Medical Provider:

Call: Aetna Student Health at 1.888.295.9793 or

Visit: www.aetna.com/docfind/custom/studenthealth/index.html to search for a provider

- Provide student name and policy number printed on Aetna insurance card.
- Indicate the nature of the medical concern or type of provider needed.
- Aetna Student Health will provide in-network medical providers.
- Students may seek care from a non-network provider; however, Aetna pays **only** the reasonable and customary cost. Students are responsible for charges above this amount. "Reasonable and customary" is the prevailing charge level for a service.

Steps to Process Medical Claims:

Provider-filed claims: All Aetna in-network providers and many non-network providers bill Aetna directly for payment. After the claim is processed, Aetna will send students a payment summary called Explanation of Benefits (EOB). Most claims are handled this way.

Student-filed claims: If a non-network provider does not bill Aetna directly, students must:

- Pay for charges if the provider requires payment at the time of service.
- Write student name, Aetna ID number, and "YFU USA student" on the bill.
- Keep copies of all paperwork submitted to Aetna.
- Send the bill, receipt, and a claim form (available on the YFU website) to:
Aetna Student Health
PO Box 981106
El Paso, TX. 79998
- Aetna will send payment to the medical provider OR reimburse the student if he/she submits a payment receipt with the claim.

Prescription medications: The plan includes prescription costs for medications required to treat a covered illness or injury. Students must pay for prescriptions and follow the claim process above for reimbursement from Aetna using the prescription claim form. To lower the cost, ask for generic drug alternatives rather than brand-name prescriptions.

Generali Gruppe Liability Insurer

Property damage - Deductible €125

Coverage is in effect in host country only, from program start to completion.

Steps to Process Liability Claims:

In the event of a claim – YFU students must follow steps 1 & 2 within 7 days.

1. Complete a claim form:

http://www.compassbenefits.com/yfu/generali_claim_form_0110.pdf

2. Submit claim form to the Generali web site and upload any relevant documents* to:

<http://www.versicherungundmehr.de/schadenmeldung/english.php> OR

Submit claim form and relevant documents* via email to: yfuclaims@compassbenefits.com

*Relevant documents may include: receipts, estimates of repairs and/or photos.

Generali exclusion: Liability insurance policy is only valid in the participant's host country and will not provide coverage in the participant's home country or any other country visited during policy duration.

Important: This Generali insurance information is provided to local representatives, students, and natural/host families for illustrative purposes only and is not meant to replace full plan documents on www.yfuusa.org/international-students/yfu-students-on-program/insurance-information.php. For benefits questions and complete policy details, students must consult these documents or seek advice from their natural parents or Aetna Student Health. For complete terms and conditions, please contact Compass Benefits, yfuclaims@compassbenefits.com.