

**Youth for Understanding USA
2011-12 Insurance Plan Summary**

Aetna Medical Policy 299951 & Generali Liability Policy 2126251911

Aetna Student Health is the medical/accident insurance provider and Generali Gruppe is the liability insurance provider for most YFU international students in the US for the 2011-12 program year. (Exceptions: Congress Bundestag German and YES scholars are covered by the ASPE plan. Students from Australia, Belgium, Denmark, Finland, Netherlands, New Zealand, Norway, Spain, and Sweden are provided comparable coverage by YFU partners.)

Medical Insurer:

Aetna Student Health
PO Box 981106
El Paso, TX 79998
Tel : 1.888.295.9793
Web: www.aetnastudenthealth.com

Liability Insurer:

Generali Gruppe
Generali Versicherung AG
Adenauerring 7
81737 München, Germany
Direct policy inquiries to YFU insurance broker:
Compass Benefits
Tel: 1.800.767.0169 x 123

Benefit Type	Coverage / Maximum
Medical Policy Maximum	\$1,000,000 Provided by Aetna
Deductible	None
Coinsurance	Preferred: 100% of the Negotiated Charge Non-Preferred: Aetna pays only reasonable & customary charge. Students are responsible for charges above this amount.
Extension of Benefits	30 days if hospital confined at policy termination
Mental/Nervous-Inpatient and Outpatient	\$10,000 maximum
Physiotherapy	\$600 maximum
Emergency Dental	\$1,000 maximum
Prescription Drugs	Included – reimbursed claims expense
Ambulance	Included
Sports Coverage	Included
Evacuation	Unlimited
Repatriation	Unlimited
Emergency Family Reunion	\$6,250
Emergency Return Home	\$4,000
Accidental Death and Dismemberment	\$40,000 to a \$200,000 maximum per incident
Pre-existing Conditions	Urgent care covered up to \$10,000
Home Country Coverage	Not covered
<i>Liability Insurance: Personal, Bodily Injury, and Material Property</i>	<i>Provided by Generali Gruppe General Coverage - €1,000,000 Euros Property damage – Deductible €125</i>

Aetna exclusions: Pre-existing conditions, routine physical examinations, immunizations, services within the student's home country, chiropractic services, and treatment of acne.

Excluded High Risk Activity: riding as a passenger or otherwise in any private plane, vehicle, or device for aerial navigation

Important: This 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.