



Questions & Answers for YFU International Students in the US & their Host Families on Insurance Plans for Accident, Illness, and Liability

1. Are all YFU students on the same insurance plan?

Most students are enrolled in the YFU USA group accident/illness (Aetna Student Health) and private liability (Generali Gruppe) plans. The questions and answers listed here apply to these plans.

Some YFU partners enroll students in their own comparable insurance plans in order to meet their country's specific requirements. These partners include: Australia, Belgium, Denmark, Finland, Netherlands, New Zealand, Norway, Sweden, and Spain. Also, Congress Bundestag students from Germany and YFU YES scholars are enrolled in a separate plan called ASPE. Students on these separate plans receive information and ID cards before they leave their country. Refer to these documents for full plan details or find them on the sites listed under question 2.

2. Where can one find information on the insurance plans?

In addition to the materials mailed to students and host families with the ID card, insurance plan information is available on-line:

All YFU USA and YFU partner plans:

<http://yfuusa.org/international-students/yfu-students-on-program/insurance-information.php>

YFU USA insurance plans only:

<http://www.aetnastudenthealth.com>

3. Who do students contact with questions about the YFU USA insurance plan?

To inquire about medical providers or medical claims, call Aetna Student Health 1.888.295.9793 from 8:30 – 5:30 EST. Be ready to provide student name as it is written on the insurance ID card, Aetna ID number, and date of birth. Outside the U.S., call collect to 1.617.218.8400.

For emergency questions and medical provider questions 24/7, contact On Call Emergency Services 866.525.1956 (within U.S.) Outside the U.S., call collect to 1.603.328.1956.

To inquire about the Personal Liability plan, contact YFU's insurance broker, Compass Benefits at 1.800.767.0169, x 23.

4. What does On Call International offer?

On Call International is under contract with Aetna Student Health to offer certain emergency benefits such as after-hours service, emergency evacuation, and travel home due to immediate natural family illness or death. Students in need of emergency travel benefits must contact both YFU USA and On Call to coordinate arrangements and confirm travel expenses will be covered.

5. Is pre-authorization required before seeking medical care?

No, Aetna does not require students to call for authorization prior to seeking out-patient medical care. For hospital admissions, students must call Aetna Students Health for pre-certification. **However, it is very important to identify and seek care from an in-network Aetna provider so students do not have to pay additional non-network charges.**



6. How can students find an in-network preferred medical provider?

Aetna offers preferred doctors in-network throughout the country who contract with Aetna. Students should be able to locate an in-network doctor for almost all situations.

Call: Aetna Student Health at 1.888.295.9793 or

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

- a. Provide student name and policy number printed on Aetna insurance card.
- b. Indicate the nature of the medical concern or type of provider needed.
- c. Aetna Student Health will provide in-network medical providers.
- d. 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.

7. How are medical bills paid?

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:

- 1. Pay for charges if the provider requires payment at the time of service.
- 2. Write student name, Aetna ID number, and "YFU USA student" on the bill.
- 3. Keep copies of all paperwork submitted to Aetna.
- 4. Send the bill, receipt, and a claim form (available on the YFU website) to:
Aetna Student Health
PO Box 981106
El Paso, TX. 79998
- 5. Aetna will send payment to the medical provider OR reimburse the student if he/she submits a payment receipt with the claim. **Students and their natural parents are responsible for paying any excess charges from non-network providers.**

8. Does the plan cover prescriptions?

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

9. How is a liability claim handled?

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.

10. What changes if a student goes to a non-network provider?

If a student seeks care from a non-preferred/non-network provider, Aetna pays only the "reasonable and customary" cost for the care. Often, there will be an additional cost and the student and natural parents are responsible for paying this amount. For example:

Fee for medical service charged by non-network provider:	\$100
Reasonable & Customary (R&C) fee determined to be:	\$65
Aetna pays:	\$65
Student/Natural Parents pay:	\$35 (\$100 less R&C)

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. 8/2011



11. What does “reasonable and customary” cost mean?

This is the cost Aetna determines is the appropriate or typical cost for a medical service in the geographic area where it takes place.

12. Is there a time limit to report claims?

Medical claims must be filed during the program year. It is best to file early so claims do not become a concern for the host family after the student leaves. Also, cashing reimbursement checks after a student returns home can be problematic.

Liability claims must be reported within seven days of the event. Follow directions from question 9 to file a liability claim.

13. Does the policy pay for physicals and vaccinations required for school enrollment and sports activities?

No, the policy is for sickness and accident related medical costs, within the parameters of the published benefits. It is not a health insurance plan, so it does not pay for any form of preventative care. Students must pay for their own vaccinations and physicals. Look for low-cost options for these services rather than go to a doctor who will also charge for an office visit, and often will insist on performing a full physical prior to administering an immunization. Examples include:

- Minute Clinic, CVS pharmacy in 25 states: <http://www.minuteclinic.com/en/USA/>
- Target Clinic in select Minnesota and Maryland stores:
http://sites.target.com/site/en/spot/page.jsp?title=clinic_home
- Take Care Clinic at select Walgreen's in 22 states: <http://www.takecarehealth.com/>
- Local public health clinics and urgent care centers
- Special sport physical clinics run by schools or school districts

The cost savings to the student can be substantial to use these alternative services.

14. How does the dental coverage work?

Aetna Student Health provides dental coverage up to \$1,000 for injury to sound natural teeth or emergency alleviation of pain. Important note: this benefit comes under the medical policy, not a dental policy. Inform the dental providers to submit the claim to Aetna Student Health and NOT to Aetna Dental.

15. Why did Aetna send another form to complete after a claim was submitted with the Aetna claim form?

In a few instances Aetna will need additional information in order to complete a claim. Following an injury due to an accident, students may receive a form to determine whether anyone else is responsible for the injury and subsequent cost of care. On claims for sickness related to pre-existing conditions students may receive a follow-up form in order to determine when the pre-existing condition began. The policy covers urgent care (up to \$10,000) relating to an injury, sickness, or conditions diagnosed or treated within six months prior to the student's enrollment date, but otherwise excludes pre-existing conditions.

Students must complete the additional form and return it to Aetna as soon as possible. If no one else is responsible for an injury or if the illness is not due to a pre-existing condition, indicate the student's name and N/A in the applicable responses. Keep a copy of the completed form.

16. How does the “pre-existing condition” benefit support a student's care?

Pre-existing conditions are not covered by the Aetna medical policy. The policy supports a student who needs medical care due to the onset of an illness or an injury while on program. If a student's pre-existing condition changes so that urgent medical treatment is necessary, the plan

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provides limited benefits. Students and their natural parents are responsible for insurance and/or costs for routine medications and care associated with any pre-existing conditions. See the policy plan documents for full details.

17. Our student keeps getting bills for a doctor's visit. How can one find out the status of a claim?

Students can call Aetna Student Health at 1-888-295-9793 to find out the status of a claim. Students can also create a personal log-in under the Aetna Student Health website <http://www.aetnastudenthealth.com> in order to check claims and Explanation of Benefits (EOB), review benefits, and find providers. Upon entering the site, students should select Youth For Understanding from the "Find Your School" drop down menu. The option for a "member log in" is in the right-hand margin.

18. How can a student obtain a new Aetna insurance ID card?

If a student loses the ID card, a new one can be requested via this link: <https://www.compassstudenthealthinsurance.com/yfu> It is also provided on the Insurance page of the YFU website: <http://yfuusa.org/international-students/yfu-students-on-program/insurance-information.php> YFU will automatically mail replacement YFU and insurance ID cards to a student if the student changes host family.

19. Is there an ID card for the YFUUSA liability plan?

No. YFU students are not issued an ID card or ID number for the Generali liability plan.

20. Where and when do the YFU USA insurance plans cover students?

Accident and illness benefits under the Aetna Student Health plan are in effect while a student is on program in the US or traveling outside the US. **It is not in effect in a student's home country. If a student returns home temporarily or early, the natural parents are responsible for necessary insurance coverage.**

The liability plan under Generali is only in effect while a student is on program in the US. There is no coverage when a student travels outside the US.

21. Are there limits to the coverage under the YFU USA insurance plans?

Yes. Certain benefits have a separate maximum coverage under the overall policy maximum of \$1,000,000. They are noted in the plan summary document and the handbook. Examples include \$1,000 for dental and \$600 for physical therapy. **Students and natural parents are responsible for any charges above the maximum coverage limits.**

22. Are there exclusions to the accident, illness, and liability plans?

Yes, for example, riding in a private plane/vehicle/device for aerial navigation is not covered by the Aetna accident/illness policy.

For the plans' limits and exclusions refer to the 2010-11 YFU USA Health Insurance Plan Summary handbook via:

<http://www.aetnastudenthealth.com>

Or take these steps to reach the following link:

<http://yfuusa.org/international-students/yfu-students-on-program/insurance-information.php>

Go to : <http://yfuusa.org/>

Click on "International Students" from the menu on the right

Click on "YFU Students on Program" from the menu on the left

Click on "Insurance Information" near the top of the page