

2025-26 Dr. Walters Insurance Cheat Sheet

Policy # **PWG-100007 / YFU Global**

US Administrator:

Global Excel Management

PO Box 10

Beebe Plain, Vermont 05823

Phone: 1-877-835-6243

E-Mail: drwalterclaims@globalexcel.com

How to Access Services / Identify a Provider:

Global Excel states “In order to access medical services in the US, you should contact Global Excel *before* your doctor’s visit.” Global Excel will contact the medical provider and attempt to set up cashless, direct billing services. Global Excel will send a document called “Verification of Benefits” (VOB) to the provider to confirm the insurance coverage and treatment details.

If a provider refuses to see the student, please ask the provider to call **1-877-835-6243**.

When calling Global Excel to set up direct billing (or if you had to go to the ER or Urgent Care for an emergency), **be prepared to share the following:**

- First and last name of student
- DOB of student
- Zip code
- Telephone number
- Email address (YFU recommends providing the host family and student’s email address)
- Any permissions to speak to someone on behalf of the student (i.e., host family or local coordinator)
- Reason for your call
- You will be given a claim reference number; keep this number as it will be used throughout your claim

Note: for Pharmacy and Dental expenses, students must *always* pay up front and file a claim for reimbursement (not necessary to set up direct billing for these expenses).

Claims Info:

Medical Claims should be submitted to Global Excel at the following information:

Global Excel Management

PO Box 10

Beebe Plain, Vermont 05823

Liability Claims should be submitted to Dr. Walters at the following information:

DR-WALTER GmbH

Abteilung Leistung, Eisenerzstr. 34,

53819 Neunkirchen-Seelscheid,

Germany

Phone: +49 0 2247 9194-31

Fax: +49 0 2247 9194-20

E-Mail: claims@dr-walter.com

Liability Insurance Info:

- Insured sum: 1,000,000 Euros for personal injury and property damage
- Deductible per case / claim: 100 Euros

When Submitting Claims:

- Submit bills (practitioner's bills, prescriptions, etc.) either by snail mail or email.
- Invoices must contain the following information: Name, description of illness, itemized list of medical treatments, and overall treatment costs.
- Submit a copy of all supporting documents (medical reports, police reports, etc.).
- Send documentation, with claim form, to either Global Excel (*medical* claim) or Dr. Walter (*liability* claim).

Not Covered:

- Routine physicals (including sports physicals)
- Immunizations
- Pre-existing conditions (including chronic illnesses) "unless there is an acute and unexpected deterioration in the patient's health"
- Pacemakers
- Prostheses
- Visual and hearing aids
- Acupuncture
- Fango and massages
- Hypnosis
- Chronic mental illness
- Addiction
- Accidents as a result of drunkenness or drug use
- Accidents as a result of mental illness or cognitive disorders
- Parachuting
- Parasailing
- Piloting an aircraft
- Bungee jumping
- Boxing
- Hang-gliding
- Horse racing
- Skiing / snowboarding off of resort-maintained slopes
- Driving anything