

KNOWLEDGE BASE

INSURANCE & MEDICAL CARE

KEY FACTS

- All CIEE Camp Exchange USA participants are covered by the CIEE insurance program, administered by Aetna Student Health. This is a travel insurance policy, with some limitations and exclusions: http://www.ciee.org/insurance/2014/medical_exclusions.html
- Review the [Summary of Benefits](#) to learn more about the coverage on this policy.
- All participants and camps should follow the [Five Steps to CIEE Insurance](#).
- Participants must be covered under your camp's Workers' Compensation policy. A copy of the policy details must be provided to CIEE prior to participants' arrival at camp.
- Participants must present their insurance identification card, provided by CIEE, whenever they seek medical attention.
- Urgent care centers and clinics are often the best option for non-emergency medical care for participants. These centers welcome walk-ins and new patients, and have longer operating hours.
- You can contact CIEE 24/7 for support in the case of a medical situation, and Camp Exchange USA participants can also contact us for guidance any time, any day for guidance: 1-888-268-6245

BEFORE YOUR PARTICIPANTS ARRIVE

Visit www.ciee.org/insurance to find medical providers and more detailed information about insurance. It's best to familiarize yourself with the medical providers in your area who are part of the Aetna Preferred Provider Network. If you are having trouble locating in-network providers, contact CIEE for assistance.

WHAT TO DO IN A NON-EMERGENCY

Participants should follow these instructions for non-emergency medical issues:

1. Contact CIEE, our customer service will assist you with locating a medical provider in your area and answer any questions regarding insurance you may have
2. Locate the nearest Aetna network urgent care center, clinic, or doctor's office at http://www.ciee.org/insurance/2014/locating_doctor.html
3. Bring your insurance ID card and the designated co-payment listed on your insurance ID card

WHAT TO DO IN AN EMERGENCY

Call 911, and then notify CIEE as soon as possible if one of your participants has a serious accident, illness, or injury.

IF A PARTICIPANT NEEDS TO FILE A CLAIM

Medical claims: If a participant receives treatment from an in-network medical provider, in most cases he or she should only be required to pay the co-pay, and should not need to submit a claim. However, if he or she receives a bill from the provider, or has other billing issues, he or she should contact CIEE for assistance.



Prescription drug claims: Participants must pay for all prescriptions upon receipt and file a claim for reimbursement. They can download a claim form and instructions from www.ciee.org/insurance. Participants should keep prescription and cash receipts to submit with claims.

CO-PAYS AND MEDICAL EXPENSES

- Visit to an urgent care clinic: \$20
- Office visit or specialist visit: \$50
- Emergency Room or Inpatient hospital stay: \$100
- Prescription drugs: \$20 (total cost after claim is reimbursed)

Camp Exchange USA participants who receive treatment from out-of-network providers will be responsible for additional costs.

EMERGENCY ROOM VISITS AND AMBULANCES

Visiting an emergency room is common practice outside the United States and many Camp Exchange USA participants are accustomed to visiting emergency rooms for minor ailments or sickness.

However, emergency room visits and ambulances are very expensive and may not be covered for non-emergency situations, so they are not recommended for non-emergencies while in the U.S. Instead, participants should seek care at urgent care centers for non-emergencies.

EXCLUSIONS AND LIMITATIONS

The information below is a general summary only. For a complete list of exclusions and limitations please visit www.ciee.org/insurance.

- Ambulance rides and ER visits are only covered in the event of a medical emergency
- Dental coverage is limited to emergencies only—cavities or fillings are not covered
- Routine visits, exams, and vaccinations are not covered
- Pre-existing conditions are not covered
- Chiropractic services are only covered if ordered by a medical doctor

LOST INSURANCE CARDS

If your participant loses his or her insurance ID card, please have them contact CIEE at 1-888-268-6245 to get a replacement.

24-HOUR SUPPORT FOR YOU AND YOUR PARTICPANT

You can reach our knowledgeable team anytime – just call the CIEE Customer Service Helpline at 1-888-268-6245. Camp Exchange USA participants can also contact us around the clock for emergency support and questions about their insurance coverage while they are in the U.S.

FOR MORE INFORMATION

Contact the CIEE Insurance Department:

1-888-268-6245

insurance@ciee.org

www.ciee.org/insurance