



UNDERSTANDING YOUR J-1 PARTICIPANTS' INSURANCE COVERAGE AND HOW TO HELP THEM IF NEEDED

Quick facts

- CIEE J-1 participants are covered by the CIEE insurance program administered by Aetna (please note that Irish students have a different plan)
- Before they travel to the U.S., CIEE provides all our J-1 participants with an Insurance ID card that must be presented whenever they seek medical attention
- Their insurance is a travel insurance policy, and thus has some limitations and exclusions
- CIEE offers 24/7 support for emergency situations
- Urgent Care Centers and clinics are normally the best option for J-1 participants with non-emergency medical issues, because they do not require an appointment, do not require students to be established patients, and have longer operating hours

The CIEE insurance website

Visit www.ciee.org/insurance to find medical providers and read more detailed information about insurance.

Medical attention: non-emergencies

Your J-1 participants should follow these instructions for non-emergency medical issues:

- Notify CIEE and CIEE will assist participants in locating the nearest Aetna network Urgent Care Center or clinic (or a doctor's office if a convenient option exists)
- Bring their Insurance ID card and a \$50 co-pay

Medical attention: emergencies

Call 911, and notify CIEE as soon as possible.

- You can call CIEE 24/7 in emergencies at 1-888-COUNCIL

IMPORTANT: Please notify CIEE if one of your J-1 participants has a serious accident, illness, or injury.

Employer best practice

It is a good idea 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.

Lost insurance ID card?

If your J-1 participant has lost their Insurance ID card, they can contact CIEE to get a replacement.

My J-1 participant needs to file a claim. What should they do?

Medical claims	Prescription drug claims
<p>If participants receive treatment at an in-network medical provider, in most cases they should only be required to pay their co pay, and therefore should not need to submit a claim for reimbursement. However, if they receive a bill from the provider, or if they have any other billing issues, they should contact CIEE to ensure that they take the necessary steps.</p>	<p>Participants must pay for all prescriptions up front, and file a claim for reimbursement. They can download a claim form and instructions from www.ciee.org/insurance.</p> <p>Participants purchasing prescription drugs should be sure to keep their prescription and cash receipts, since these will be required in order for their claim to be processed.</p>



Co-pays

- \$50.00 for a visit to a doctor, Urgent Care Center/Clinic, or Emergency Room
- \$100.00 for an inpatient hospital stay
- \$20.00 for prescription drugs (after reimbursement)

Please note: J-1 participants who receive treatment from out-of-network providers may be responsible for additional costs.

Emergency room visits and ambulances

Visiting an emergency room is very common outside the United States and many students are accustomed to visiting emergency rooms for minor ailments or sickness. Both emergency room visits and ambulances are very expensive and may not be covered for non-emergency situations. In our student orientations, we explain that these are not the best option for non-emergencies while in the U.S. Instead, we direct students to 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

Contact the CIEE Insurance Department for more information:

1.888.268.6245

insurance@ciee.org

www.ciee.org/insurance