



WORK EXCHANGES

Summary of Benefits for CIEE Insurance Coverage

Network	Aetna Preferred Provider Network with access to over 672,000 health care service providers nationwide www.ciee.org/in-the-usa/insurance/
Claims Process	To file a claim: www.ciee.org/insurance for a claim form and instructions on how to submit a claim for reimbursement
Claims Filing Limit	90 days for Medical Claims/Reimbursements 15 days Non-Medical Claims 5 days from notification for Liability Claims
Maximum Coverage	Please refer to your Confirmation of Insurance
Notification Requirement	CIEE must be notified of all hospitalizations, testing, medical procedures, surgeries, or specialist visits within 48 hrs.
Pre-Certification	Participant or representative of participant must contact CIEE if hospitalization is required. A 50% Reduction of Eligible Medical Expenses if Precertification requirement is not met.
Outpatient Procedures or Surgeries	\$15,000 Maximum limit
Copays	Preferred or Non Preferred Care \$20-Urgent Care Facility/visit \$50-Doctor Office/Specialist/visit \$100-ER and Inpatient/visit \$20-Prescription
Coinsurance	In-Network (Aetna) – 100% of Negotiated Charge Out of Network (non-Aetna) – 80% of Reasonable Charge
Routine visits, Sports physicals, Immunizations or exams	These visits are not covered on this plan, this includes eye visits and glasses
Treatment Period	90 days per Injury or Illness
Physical Therapy	Usual, Reasonable and Customary and ordered in advance by a doctor of medicine; outpatient benefits are limited to 10 visits per policy and 1 visit per day
Chiropractic Therapy	Usual, Reasonable and Customary and ordered in advance by a doctor of medicine; outpatient benefits are limited to 10 visits per policy and 1 visit per day
Hospital Room & Board	Up to the average semi-private room rate, including nursing service after \$100 copay, must be precertified with in 48 hrs of admittance, call during business hours 1-888-268-6245
Inpatient Mental Health	Usual, Reasonable and Customary; inpatient benefits are limited to a maximum of 10 days per policy.



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Outpatient Mental Health

Usual, Reasonable and Customary; outpatient benefits are limited to a maximum of 10 visits per policy.

Eligible Medical Expenses

Aetna Provider: 100% of Negotiated Charge
Non Aetna Providers: 80% of Reasonable Charge; 100% of Negotiated Charge if Insured Person lives more than 50 miles from an Aetna Provider

Prescription Drugs

\$20 copay per prescription per 30 day supply, participant must pay in full for the prescription and submits claim for reimbursement

Dental Treatment

Coverage Applies to Sound Natural Teeth
Dental Injury: \$1,000 maximum, including fracture of jaw
Dental Illness: \$500 maximum
This policy does not cover cavities, fillings, crowns or bridges

Urgent Travel Expense

Up to \$5,000 for transportation to home country in the event of death of father, mother, brother, sister, or grandparent

Emergency Medical Evacuation Expenses

Up to \$75,000 Maximum Limit

Emergency Reunion

Up to \$15,000 Maximum Limit

Return of Mortal Remains

Up to \$30,000 Maximum Limit

Accidental Death and Dismemberment

Accidental Death: \$10,000
Dismemberment: Up to \$85,000 Maximum Limit

Baggage

Loss or theft of Baggage
Loss or theft of Valuables
Loss or theft of Personal Papers

Up to \$1,500 per Period of Insurance
Up to \$350 per Period of Insurance
Up to \$500 per Period of Insurance
*** Any loss, theft or damage to mobile telephones or other personal handheld communication devices, MP3 players, iPods, iPads, portable DVD players, portable GPS or similar personal electronic devices are not covered on this policy***

Insurance Name: CIEE

Claims Administrator: Aetna Student Health
Network: Aetna
Group Number: CIEE-697401
Member ID: (located on insurance ID card)

Mail Medical Claims to:

Aetna Student Health
PO Box 981106
El Paso TX 79998

Mail Non-Medical Claims to:

CIEE: Insurance Dept.
400 Congress Street,
Suite 316
Portland, ME 04101

Aetna is the third party claims administrator and provides the network of participating providers.
Aetna does not insure this plan.

CIEE 24 Hour Emergency service line: 1-888-268-6245

For General Insurance Inquiries: email insurance@cieee.org, or call 1-888-268-6245