



U.S. Healthcare

All CIEE Work & Travel USA participants are required to have health insurance for the duration of their program. **For most students, CIEE includes health insurance as part of your program benefits. To learn more about what is and is not covered, please read below.**

About CIEE Health Insurance

CIEE health insurance is through one of America's premier providers: Aetna, which is accepted by more than 672,000 health care providers around the country. If you need medical attention, you should always choose a health care provider who is part of Aetna's network; otherwise, you might have to pay the full cost of treatment out-of-pocket.

For help in finding a doctor who accepts your CIEE insurance, or any other questions about insurance, send an email to contact@cieee.org or call 1-888-268-6245.

Not Covered by CIEE Insurance

Expenses related to pre-existing conditions are not covered. If you suffer from a chronic disease (such as asthma or diabetes), you need to ensure that your health insurance at home covers you for any costs related to these sicknesses while in the United States. Additionally, the following are not covered:

- Routine examinations
- Vaccinations
- Regular dental treatment
- Vision services
- Prescription medication related to a pre-existing condition

Make sure to bring any prescription medication with you to the U.S., enough to last the duration of your stay. If you lose or run out of your medication, you will have to visit a U.S. Doctor. Your prescription from home is not valid in the United States.

If You Need Medical Attention

In the event of a medical emergency, **dial 911**. Contact CIEE as soon as possible thereafter.

For non-urgent medical needs, contact CIEE at 1-888-268-6245. We can help you find a doctor who accepts your insurance. You can also use our online [doctor finder tool](#).

Getting Medical Care

In the U.S., you can get medical attention in various ways:

- **Hospitals** with emergency rooms for serious or life-threatening illnesses and injuries (DIAL 911)
- **Immediate-care clinics** (also called "walk-in" or "urgent care" clinics) for smaller problems
- **Private physicians** for routine or more specialized care



WORK & TRAVEL USA ORIENTATION

Healthcare and Insurance

Mental Health

If you require counseling or the services of a psychiatrist, please call CIEE at 1-888-268-6245.

Frequently Asked Questions

- **What is a co-pay?**
When you see a doctor, you will be asked for your insurance identification card and will probably have to pay a small fee, called a co-payment (or “co-pay”). For most visits, CIEE insurance requires a co-pay of \$50.
- **Do I always need to carry my insurance card?**
Yes. Your insurance identification card, which is located on your confirmation of insurance form, is your proof of insurance. Doctors will ask for this card whenever you receive medical attention. It’s important to carry it with you at all times in case of an emergency.
- **What’s covered by CIEE insurance?**
CIEE insurance covers some medical expenses, including emergencies and most sudden illnesses. For more information – including limits, restrictions, co-pays, and more – please read your [summary of benefits](#).
- **What’s not covered by CIEE insurance?**
Routine examinations, vaccinations, regular dental treatment, and vision services. You should take care of these needs before you travel to the United States. In addition, expenses related to pre-existing conditions are not covered. If you suffer from a chronic disease such as asthma or diabetes, you need to ensure that your health insurance at home covers you for any costs related to these sicknesses while in the United States.