

I. NOTIFY CIEE

You must contact CIEE if you need to visit a medical provider. If your situation is not an emergency, you should contact CIEE before receiving treatment. If it is an emergency, please contact CIEE as soon as reasonably possible. CIEE has a dedicated staff to assist students with medical and insurance issues while in the U.S.

2. IN-NETWORK VS. OUT-OF-NETWORK

Under this plan you may visit any hospital or doctor you choose. However, using in-network doctors/hospitals will save you money. Your network is Aetna, this is shown on your insurance ID card. We recommend that you locate local in-network medical providers when you arrive in the U.S. by the following methods:

Call CIEE at [1.888.268.6245](tel:18882686245)

Visit us online at www.ciee.org/insurance

3. HEALTH INSURANCE ID CARD

Your Insurance ID card is found on your Confirmation of Insurance Form. Your dates of insurance coverage are stated on the Confirmation of Insurance form. Insurance coverage begins on the Effective Date and coverage ends on the Termination Date listed on this form, or whenever you withdraw from the program or leave the U.S., whichever is earlier. You must peel this card off and carry it with you at all times while in the U.S. The card is your proof of insurance and will be required anytime you seek medical treatment.

4. VISITING THE DOCTOR

When you visit a doctor, you will be required to show your insurance ID card and pay your co-pay at the time of the visit. A Co-pay is a customary fee in the U.S. when you visit a doctor, it is your portion of the medical bill.

Your prescription plan requires you to pay the full amount of the medicine at the pharmacy and then submit a claim for reimbursement. For covered conditions, you will be reimbursed less any applicable co-pay per prescription/ medicine. CIEE recommends asking your doctor to write a prescription for generic medication which is much less expensive than name brands.

5. EXCLUSIONS

Your insurance provides extensive coverage against typical risks to international travelers, such as accidents, sudden illnesses, and more. Since it is a travel insurance policy for a temporary stay abroad, some limitations and exclusions apply. As a general rule, medical emergencies and most sicknesses are covered. The plan does not cover routine doctor visits, regular dental treatment, nor does it cover any treatment for pre-existing conditions. If you take medications regularly, bring enough from home to cover the length of the program. If you are suffering from a chronic disease (such as asthma or diabetes), CIEE recommends coming on the program with an additional insurance plan to cover those conditions while you are in the U.S.

For more detailed insurance information, including benefits and exclusions, please visit www.ciee.org/insurance.

HEALTH INSURANCE

The health insurance system in the U.S. is likely different than the health care you might have in your home country. It is important for you to understand these differences to make sure that you make the right decision in case you need to visit a doctor or hospital.

AUTOMOBILE INSURANCE

Your CIEE Insurance is not auto insurance. Each state in the U.S. has requirements that you must meet in order to operate a vehicle. CIEE program rules do not permit driving. If you have questions about this policy, please contact the CIEE Support Team.

**CIEE insurance excludes mopeds and motorcycles, even as a passenger.*