



## Summary of Benefits for CIEE Insurance Coverage

### Provider Network

Aetna Preferred Provider Network with access to over 672,000 health care service providers nationwide  
[www.ciee.org/in-the-usa/insurance/](http://www.ciee.org/in-the-usa/insurance/)

### Claims Process

To file a claim: [www.ciee.org/insurance](http://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

\$1,000,000

### 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.



# HIGH SCHOOL USA

## 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.  
600 Southborough Drive  
Suite 104  
South Portland, ME 04106

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](mailto:insurance@cieee.org), or call 1-888-268-6245