

## **Student Insurance Summary AVI International**

All Global Insights students are covered by an insurance policy provided by AVI International. However, the policy number varies:

**AUS, BRZ, BZL, COL, DEN, HGK, POL, THL**

If your student ID number starts with any of the above prefixes, your policy number is **FR32/620.068**.

If your student ID number starts with **GMY** (CAP German), your policy number is **FR32/670.077**.

If your student ID number starts with **GRM** (TASTE German), your policy number is **FR32/670.016**.

If your student ID number starts with **SPA** (IHS Spain), your policy number is **FR32/720.021**.

**ALL** students have been issued an Insurance ID card that lists the correct policy number and claims procedures. (GMY, GRM, and SPA students should have received this card from his/her home country agent). All other students will receive this Insurance ID card in the mail upon arrival. Students should carry this ID card with them at all times and refer to it for information on how to file a claim.

**Detailed** information regarding the AVI policy, including coverage information and instructions on how to file a claim, can be found on the Global Insights website at [www.globalinsights.org/insurance/index.htm](http://www.globalinsights.org/insurance/index.htm).

### **Important Policy Highlights:**

- 1) Students can visit any doctor. However, if a student visits a doctor suggested by the insurance company (after calling the insurance company's toll-free number located on the ID card or using the online search feature below), that doctor will bill the insurance company directly and the student will not have to pay up-front. If the suggested doctor is not located conveniently or is simply not the doctor of choice, students can visit another doctor but are likely to be required to pay up-front and wait for reimbursement after filing a claim. Students should always take money to any appointment – host families are NOT expected to pay for a student's medical expenses or loan money. *(Please see instructions below on how to search online for a preferred provider that will bill directly.)*
- 2) In case of an emergency, students should visit the closest hospital. In such cases, the insurance emergency center must be contacted within 24 hours in order to approve the charges and arrange payment with the hospital. All claims for

- medical services, prescriptions, etc., should be filed within 2 weeks of occurrence and students must submit original receipts for reimbursement.
- 3) Sports – School sports injuries will be covered – however, due to the extremely high cost of knee surgeries in the US, AVI will NOT pay for any knee operation, whether incurred doing a school sport or recreational sports. Rather, the insurance company will pay to send a student to his/her home country for surgery and then fly the student back to the US. For this reason, if students are participating in sports with a risk for knee injuries, we strongly encourage them to purchase additional insurance coverage for such situations. It is our experience that local school systems usually offer a supplemental insurance policy for students participating in school sports. Such policies may or may not provide such coverage but are worth evaluating. Ask the school coach or other official if any such policies are available.
  - 4) Students are NOT allowed to drive ANY motorized vehicle and are NOT covered for injuries sustained when driving such vehicles. This includes cars, trucks, ATVs (3-4 wheelers), golf carts, jet-skis, snowmobiles, tractors, etc. The only exception is a riding lawn mower – any injury sustained on a riding lawn mower will be covered but any damage to property due to driving the mower will not be covered. Violations of the driving rules will result in dismissal from the program!
  - 5) Certain activities considered “high-risk” are excluded from coverage. Those include scuba diving, hang gliding, hunting, use of firearms or air/spring powered guns, parachuting, ice hockey, boxing, martial arts, parachuting, bungee-cord jumping, etc. Horseback riding is covered but horse jumping is NOT covered. Skiing within marked trails is covered but skiing outside marked trails is NOT covered. (see the brochure for more detailed information)
  - 6) Dental coverage is NOT provided except in the case of a dental issue caused by an injury to the mouth. Exams, crowns, etc., are not covered.

### **Filing a Claim:**

Depending on the situation, claims must be sent to:

*If the student paid out-of-pocket and the doctor/medical facility agreed to bill the insurance directly but the invoices have not been paid, contact:*

*AVI Assistance – SelectCare Worldwide*

*2316 Delaware Ave. #292*

*Buffalo, NY 14216 - USA*

*E-mail: [avi-claims@selectcareworldwide.com](mailto:avi-claims@selectcareworldwide.com)*

*Phone: 1-888-551-9798 (toll free) or 1-416-340-7317*

(over)

*If the student paid the doctor/medical facility out-of-pocket and needs reimbursement, OR if there's a non-medical claim (luggage or third-party liability), send original paperwork to:*

*ARMSCO -AVI Claims*

*P.O BOX 3514*

*San Rafael, CA 94912 - USA*

*Phone: 1-800-477-2767 or 1-415-459-2620*

*Fax: 1-415-453-8672*

*(Claims for lost/stolen/damaged property must be submitted within 5 days.)*

For additional information regarding the insurance coverages (including luggage coverage and third-party liability), as well as information regarding policy exclusions, procedures on how to file a claim, etc., please refer to Global Insights web address listed above or contact the insurance company directly at the numbers provided.

### **Online Preferred Provider Search:**

To search online for preferred providers that will bill directly to the insurance and not require out-of-pocket payment:

Go to [www.avi-international.info](http://www.avi-international.info)

Click "English"

In the CASE #1 box, enter the policy number (refer to the first page of this document for the policy number for your student. Enter only the last six digits with the period, for example, 000.000).

Click "Validate"

Click the blue tab "Provider Search in the USA"

At the bottom on the page of directions, click the gray "Provider Search" box

**\*\*Remember, it is NOT required that students visit only preferred providers. If the preferred provider is not conveniently located to the host family's home or the student and/or host family simply prefer another doctor, students can visit ANY licensed doctor but may have to pay out-of-pocket and wait for reimbursement.**