

Student Insurance Summary AVI International

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

DEN, HUN, POL

If you are hosting a student with an ID number that starts with any of the above prefixes, the student's policy number is **4091603/007**.

If you are hosting a student with an ID number that starts with **GMY (CAP German)**, the student's policy number is **4091603/077**.

If you are hosting a student with an ID number that starts with **GRM (TASTE German)**, the student's policy number is **4091603/016**.

ALL students will be issued an ID card that lists the correct policy number and claims procedures. (GMY and GRM students will arrive with this card. All other students can find this ID card in their Student Welcome Packet from Global Insights upon their arrival.) Students should carry this ID card with them at all times and refer to it for information on how to file a claim.

ALL host families can find an insurance brochure and claim form in the Host Family Welcome Packet. Please refer to this booklet for a summary of the policy, as well as the procedures to file a claim. Please keep this booklet in an easily accessible area in case the need for medical attention arises.

Important Policy Highlights:

- 1) Students can visit any doctor. However, if they visit 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, the student can visit another doctor but is likely to have to pay up-front and wait for reimbursement after filing a claim. It is suggested that students be reminded to take money with them to any appointment – host families are NOT expected to pay for medical expenses or loan money to students. *(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. If students use an

- emergency room in non-emergency situations (flu, sinus congestion, sore throat, etc.), they will be responsible for paying a \$250 deductible unless they are admitted to the hospital or present with an acute illness or accident.
- 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 the student to his home country for surgery and then fly the student back to the US. For this reason, if your student is participating in sports with a risk for knee injuries, he/she is strongly encouraged 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.
 - 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. The best policy is NEVER to make an exception to allow your student to drive any motorized vehicle.
 - 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 or an infection (page 8 of the insurance brochure). Exams, crowns, etc., are not covered.

Filing a Claim:

You will need to file a claim if:

A: You called the Emergency Center at the time of the medical services but still received medical bills or statements of account, OR

B: You did not call the Emergency Center but the medical provider took a copy of your insurance information and agreed to bill AVI directly.

C: You did not call the Emergency Center and paid for the medical services rendered, and are now seeking reimbursement, OR

D: You have a non-medical claim (luggage/third-party liability) to submit.

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

Send all original documents to:

ARMSCO - AVI Claims

P.O BOX 3514

San Rafael, CA 94912

Phone: 1-800-477-2767 or (415) 459-2620

Fax (415) 453-8672,

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 the insurance brochure, contact the insurance company directly at the numbers provided in the brochure and above, or consult the AIG site online:

Go to www.avi-international.info

Enter the Subscription ID (found on the student's Insurance ID Card – a 7 digit number) and the student's last name. Click the tabs "General Conditions" and "Sum Up" for a description of the policy and coverages. Click the "Assistance" tab for the claims center information and to download an insurance claim form.

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.aig.com/fr/assist

Then click the flag to convert the site to English and enter:

Login: AIG

Password: AIG@2012+

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