



## **Insurance Coverage Explained**

Au Pair in America insurance plans are administered by Cultural Insurance Services International (CISI), a division of the American Institute for Foreign Study (AIFS). They are part of the First Health Network. Please ensure you read the full Plan of Insurance document along with the Liability and Property Insurance document for full details of the policy.

Medical expenses in the United States are high and the medical system may be quite different from that in your home country. Therefore, it is essential that you understand the insurance plan and the options offered by Au Pair in America.

As an Au Pair in America participant you are automatically covered by our Basic Insurance Plan during your placement with a host family.

### **Medical Coverage**

The maximum medical coverage is \$100,000 with a per incident deductible of \$50 and "co-pay" of up to \$500.

### **Teeth, Eyes, Ears**

Routine check-ups are not included in the Au Pair in America insurance plans. Therefore, it is wise to have a thorough dental check up before you leave for the USA.

If you wear glasses, contact lenses or a hearing aid, examinations and replacements are excluded from our insurance. Be sure any prescriptions are up to date and you know how to get replacements if necessary.

### **Emergency Room Treatment**

Emergency Room (ER) treatment is very expensive. The ER deductible is \$500 per incident for a non-emergency condition. The ER deductible does not apply to any type of accident or if you have been directed to an Emergency Room by a licensed medical professional (e.g. a nurse or doctor).

An emergency is defined as: "a medical condition manifesting itself by acute signs or symptoms which could reasonably result in placing the insured person's life or limb in danger if medical attention is not provided within 24 hours."

If you have a virus or another medical condition that is not life-threatening, you should visit your local doctor or a medical clinic. Many CVS pharmacies & Walgreens stores have an in-store clinic which is open during the evening as well as the daytime. The deductible will then only be \$50 per incident.

### **Usual, Customary & Reasonable Charges**

Since the United States medical system is a private system, doctors and other medical practitioners can choose any price to charge for medical treatment.

Our insurance policies only cover Usual, Customary & Reasonable Charges (UCR's). This means that there is a maximum price limit for each type of medical treatment, and the insurance company will not pay more than this maximum amount if you submit a claim.

UCR's vary from region to region based on the cost of treatments in that area. Please note that any doctor or clinic that is part of the First Health Network should not charge more than the UCR's for their area.

### **Liability & Personal Belongings Coverage**

All Au Pair in America insurance plans include coverage for personal liability (for injury & property damage – up to \$100,000) and personal belongings (theft, fire or damage up to \$2,500). There are special limits on certain property such as \$100 for cash and \$250 for passports. You must pay a deductible of \$250 for any claim for lost/stolen baggage or personal belongings. This deductible does not apply to claims for lost/stolen cash.

## **ADDITIONAL INSURANCE OPTIONS**

Before your departure to the USA you have the option to upgrade your insurance for increased coverage. When you receive your Program Fee invoice you will be able to select the insurance upgrade of your choice. We recommend that you select both our Travel & Sports Package (A) and our Medical Package (B) to ensure you have the maximum level of benefits throughout your stay on the program.

		<b>Additional Insurance Options</b>			
		<b>Basic Plan</b>	<b>Travel &amp; Sports Package (A)</b>	<b>Medical Upgrade Package (B)</b>	<b>Travel &amp; Sports + Medical Package (A+B)</b>
	Duration	12 months	<b>13 months</b>	12 months	<b>13 months</b>
Medical cover	Maximum cover	\$100,000	\$100,000	<b>\$500,000</b>	<b>\$500,000</b>
	Sports cover	No	<b>Yes</b>	No	<b>Yes</b>
	Deductible per incident	\$50	\$50	<b>\$0</b>	<b>\$0</b>
	Co-pay	20% of first \$2,500	20% of first \$2,500	<b>\$0</b>	<b>\$0</b>
Baggage cover	Maximum cover	\$2,500	\$2,500	\$2,500	\$2,500
	Deductible per claim	\$250	<b>\$100</b>	\$250	<b>\$100</b>
Emergency Dental Cover	Maximum cover	\$0	\$0	<b>\$500</b>	<b>\$500</b>
ER Treatment	Deductible per claim	\$500	\$500	\$500	\$500

**NOTE:** Additional insurance upgrade packages cannot be added after your arrival in the USA. However you can purchase the Travel Month Insurance and the Sports Insurance individually after arrival in the USA.

### **Travel Month Insurance**

If you stay for a Travel Month at the end of your placement, you must have adequate insurance coverage. You will be required to purchase Travel Month Insurance from Au Pair in America before the end of your placement (or provide proof of a private insurance policy).

The current fee for purchasing the Travel Month Insurance after arrival in the US is \$160.

### **Sports Insurance**

Injuries sustained while participating in the following sports are NOT covered under the basic insurance policy. If you do not have Sports Insurance, you will have to pay for any necessary medical treatment relating to these injuries.

Cross Country Skiing, Dog Sledding, Endurance Horse Riding, Figure Skating, Football, Freestyle Skiing, Glacier Skiing, Gymkhana, Heli-Skiing, Hurling, Ice Hockey, Ice Skating, Kite-sailing, Kite-surfing, Land Luge, Luge, Mono-skiing, Mountain-boarding, Mounted Orienteering, Nordic Skiing, Parachuting (solo or tandem but not base jumping), Paragliding (over land), Parapenting (over land), Power Kiting, Rock Climbing (organised tours only), Rollerblading, Rugby Union/League, Sand-boarding, Scuba Diving to 40 metres (PADI or equivalent Qualified or under Supervision), Shinty, Show Jumping, Skateboarding, Skeleton, Ski Acrobatics, Ski Stunting, Ski Training/Racing, Ski Bob, Ski Doos (supervised), Skiing, Skydiving, Snow Biking, Snowboarding, Snowmobiles (supervised), Snowshoeing, Snow-surfing, Soaring, Speed Skating, Tobogganing, Vaulting, Wakeboarding, Watercross, Winter Triathlon, Zip Line

The current fee for purchasing the Sports Insurance after arrival in the US is \$85.  
(Sports Insurance is not valid until 2 full working days after the fee has been paid).

### **Extending your placement**

If you choose to extend for a 6, 9 or 12 month placement, your current insurance policy will also be extended for the same period of time. Therefore, if you selected one or more of our insurance upgrade packages in your first year, you have to remain on that policy in your extension period and will be invoiced for the upgrade(s) accordingly before your extension period commences.

*For arrivals in the U.S. during 2016*