



## About Your Agency Health Insurance

All Students in the USAX program participate in a health insurance plan provided by USAX even if the Student is covered by insurance from another source. Insurance coverage provided by USAX does not preclude the Student or his/her Parents from purchasing any alternative health insurance and/or additional coverage elsewhere. However, USAX shall not present claims to any other insurance provider except the one with whom we are currently contracted.

The insurance coverage provided by USAX shall only be in force only while the Student is present in the USAX Program and during the duration of the Program. The Student's insurance through USAX shall not be in force whenever the Student is traveling independently or is at home. The Student and Parents shall be responsible to make payment at the time of treatment for any treatment not covered by the insurance provided by USAX. United Healthcare manages the USAX student health insurance plan.

### Medical insurance coverage:

Insured amount per person (per accident or illness):	\$2,000,000.00
Co-payment per outpatient claim:	\$50.00
Co-payment per Emergency Room/outpatient:	\$400.00
Outpatient Care:	
• At a Doctor or Specialists office:	100%
• At a Convenience Care Clinic:	100%
• At an Urgent Care Clinic	100%
• At a Hospital Emergency Room	100%
• Hospitalization	100%
• Outpatient treatment by a doctor/specialist	100%
• Prescribed medicines	100%
• Prescribed treatment by chiropractor	\$2,500.00
• Provisional pain-stilling dental treatment	\$200.00 (per incident/tooth)
• Ambulance transportation	100%
• Medical Evacuation/Repatriation	100%
• Return Trip	100%
• Compassionate Emergency Repatriation	100%
• Next-of-kin Accompaniment	100%
• Compassionate Emergency Visit	100%
• Board/lodging/local transport for accompany	\$300.00 (per day)
• Statutory arrangements in case of death	100%
• Home transportation of deceased	100%
• Personal accident – death and disability	\$15,000.00



### Student suitability for participation in the USAX program and health insurance

Students are required to have and to maintain the appropriate level of health, including mental health in order to be suitable for participation in the USAX program:

- The student shall be up-to-date on all required vaccines.
- The student shall not have any chronic, ongoing medical condition
- The student shall not be in need of ongoing medical or psychological treatment or counseling
- The student shall not be pregnant
- The student shall have every reasonable expectation to be fit throughout the anticipated duration of the USAX program

Any student who has, or develops or is reasonably expected to soon have a condition that is not covered by the USAX insurance policy, or who otherwise no longer has the health suitable to participation in the USAX program, must be dismissed from the program for return home.

## Student health insurance limitations and exclusions

Sickness and accident insurance is not intended to provide long-term and/or ongoing treatment for a chronic or ongoing condition, even if that condition begins while the student is under the coverage of this insurance. Students who develop such chronic or ongoing conditions are expected to return to their home country for ongoing treatment.

Claims resulting from the use of a hospital emergency room for non-emergency care shall be limited to \$350.00. Any costs beyond that shall be the responsibility of the Student and/or his/her parents.

The insurance coverage provided by USAX shall be for sickness and accident only. The following shall not be covered:

- Preexisting conditions shall not be covered.
- Routine physical, dental and eye exams, including school and sports physicals, shall not be covered
- Immunizations shall not be covered.
- Any procedure which can reasonably be postponed until the Student has returned home shall not be covered.
- Root Canal Treatment, periodontics and orthodontics shall not be covered.
- Claims arising from pregnancy or miscarriage after the 26<sup>th</sup> week of pregnancy shall not be covered.
- Abortion of pregnancy shall not be covered.
- Claims arising from AIDS or any sexually transmitted disease shall not be covered.
- Claims involving fraud, misrepresentation or concealment shall not be covered.
- Treatment for alcohol, drug or substance abuse, addiction or dependency shall not be covered.
- Treatment for mental or nervous disorders, psychiatric treatment and psychotherapy shall not be covered.
- Any elective procedure shall not be covered.
- Claims stemming from the Student's involvement in criminal activity shall not be covered.
- Claims arising from self-inflicted injury, including suicide or attempted suicide, or travel taken against medical advice shall not be covered.

**The following shall be excluded from coverage unless preapproval from the insurance company has been obtained:**

- Inpatient treatment and/or supplies of any kind
- Any surgery or surgical procedure
- Computerized Axial Tomography (CAT Scan)
- Magnetic Resonance Imaging (MRI)

## High risk activities

Treatment for injury or illness resulting from participation in the following "high risk" activities shall not be covered and, therefore these activities are "off limits" to students in the USAX program:

- Aviation (except when traveling as a passenger in a commercial aircraft) shall not be covered
- Hang gliding, parachuting or skydiving shall not be covered
- Skiing or snowboarding in violation of any laws or away from prepared trails or ski jumping shall not be covered
- BMX, motocross or racing of any kind shall not be covered
- Bobsledding or snowmobiling (except as passenger) shall not be covered
- Caving shall not be covered
- High diving, jet skiing white-water rafting or SCUBA diving shall not be covered
- Rappelling, bungee jumping or BASE jumping shall not be covered
- Rodeo shall not be covered

## Before you have a medical situation

**Know your network:** This means, before you need help you need to know who you will go see if the need arises.

**Student's note:** If you have any questions about your insurance, please ask host parents or agency for help and guidance. In order to prevent higher personal responsibility for medical bills it is important to:

- Use medical providers in the United Healthcare network
- Avoid emergency rooms except in "true emergencies"
- Obtain preapproval before any major diagnostics or treatments are performed
- Generally communicate with the insurance company if you receive treatment or are hospitalized

## What to do if you have a situation requiring medical treatment

Remember what won't be covered and be prepared to pay cash for:

**Immunizations:** Your insurance does not cover immunizations even if required by school or governmental authority.

**Physical exams:** Your insurance does not cover sports or driving physicals, even if required by school law.

**Eye exams:** Your insurance does not cover eye exams or glasses or contact lenses, even if required by school law.

**Dental exams:** Your insurance does not cover dental exams, even if required by school law.

**High risk activity:** Your insurance does not cover injuries sustained during participation in high risk activities.

**Preexisting conditions:** Your insurance does not cover

**If you need to see a doctor, please always call UnitedHealthcare's toll-free Service Hotline before proceeding with any treatment:**

**800-251-1712**

**You should always bring your ID-Card for any medical treatment you might need.**

When calling the emergency hotline the following information will be requested:

- The UHC Group Number and your 9 digit ID number
- The name of our organization: USAXperience
- Your name and date of birth



### The emergency room is only for true emergencies

**Do not use an Emergency Room unless your illness or injury is life threatening, for example head injuries, chest pain, loss of consciousness, seizures, difficulty breathing or other life-threatening situations.**

Notice: You will be charged \$400.00 if you use an Emergency Room for a condition that is not considered serious or life threatening.

Use an Urgent Care or Walk-in Clinic for sports injuries, sore throats, minor cuts, cold/flu, sprains/strains, urinary tract infections, earaches, simple fractures or minor burns. Search for an Urgent Care or Walk-in clinic at:

**www.urgentcareguru.com or call: 800-251-1712**

### Precertification to ensure coverage

**The following treatments or supplies must always be pre-certified for medical necessity:**

- Inpatient treatment and/or supplies of any kind
- Any surgery or surgical procedure
- Computerized Axial Tomography (CAT Scan)
- Magnetic Resonance Imaging (MRI)



Call UnitedHealthcare Service Hotline for pre-certification – or in the event of hospitalization please call the 24/7 Emergency Service line within 24 hours at: **800-251-1712** or send an email to: **healthcare@lampinsurance.com**

### All pre-existing medical conditions are excluded from coverage under this policy



**A pre-existing medical condition means a known medical or psychological condition from which you have suffered or for which you have received medical treatment (including prescription drugs) or of which symptoms have manifested themselves during the 6 month period prior to your insurance start date.**

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