

Insurance coverage explained: General Information

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.

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 underwritten by The Insurance Company of Pennsylvania, a member of the AIG Companies.



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.

For example, if most clinics in your area charge an average of \$175 for diagnosis and treatment of an ear infection, then the UCR for that treatment will be \$175. If you have an ear infection and you visit a clinic in your city who charges \$225 for treatment, the insurance will only pay \$175 and you must pay the remaining amount of \$50.

UCR's vary from region to region based on the cost of treatments in that area. Therefore it is best to contact the insurance company before seeking treatment, to ensure that your treatment will be fully covered.

*In the case of an accident or emergency, please seek treatment immediately from the nearest hospital or clinic. Also see: "**Insurance information explained: What is a deductible?**".*

Teeth, Eyes and 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.

Automobile Insurance

Your host family is responsible for providing the necessary automobile insurance if you will be driving their motor vehicle in the USA. Once you arrive in the USA, it is important that you speak to your host family to understand what coverage you have, and how much money you will be liable for if you get into an accident and damage the car.



Automobile Insurance is not covered by the Au Pair in America insurance plans.

Insurance coverage explained: What is a deductible?

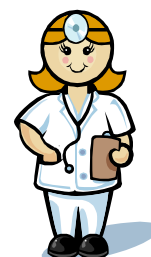
Most insurance policies have a “deductible”. This is the amount you must pay before the insurance company will pay for your claim.

There are different deductibles for different types of claims, so it’s important that you understand what these are.

◆ **Medical coverage – per incident deductible of \$50 or \$100.**

There is a \$50 deductible if your doctor or clinic is part of the **First Health Network**. This includes the medical clinics in CVS pharmacies and Walgreens stores. If you visit a doctor or clinic outside of this network, the deductible is \$100.

You must pay the deductible for each accident or illness. For example, if you have a chest infection and the treatment costs \$500, you will pay \$50/\$100 and the insurance company will pay \$450/\$400. If you need further treatment for the same chest infection, you do not have to pay another deductible. If you later need treatment for a broken arm, you will pay the first \$50/\$100 again, and the insurance will pay for all other covered treatment for this condition.



If you purchase Medical Upgrade insurance option (B), you will not have to pay a per incident deductible!*

◆ **Baggage cover – per claim deductible of \$250.**



You must pay the first \$250 of any claim for lost/stolen baggage or personal belongings. This deductible does not apply to claims for lost/stolen cash. Please see the “Plan of Insurance” document for details of the baggage cover.

Reduce the baggage cover deductible to \$100 by purchasing Travel & Sports Package insurance option (A)!*

◆ **ER deductible – \$500 per Emergency Room treatment for a non-emergency condition.**

Emergency room (ER) treatment is very expensive. 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.

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.”

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).

If you are seriously injured or very ill, please seek medical help immediately.

** Please read “Insurance coverage explained: What are my options?” for other benefits of our additional insurance options.*

If you have any questions about any details of the insurance coverage, please email: payments@aupairamerica.co.uk or call: + 44 (0)20 7581 7362.

Insurance coverage explained: What are my options?

All Au Pair in America participants are automatically covered by our Basic Insurance Plan during their placement with a host family.

Additional insurance options are available for a reasonable fee. See the table below for the options you can select. Your invoice explains how to add these options to your insurance plan!



		Additional Insurance Options			
		Basic Plan	Travel & Sports Package (A)	Medical Upgrade (B)	Travel & Sports (A) + Medical (B)
	Duration	12 months	13 months	12 months	13 months
Medical coverage	Maximum cover	\$100,000	\$100,000	\$500,000	\$500,000
	Sports cover*	No	Yes	No	Yes
	Deductible per incident	\$50 <i>(in network)</i> \$100 <i>(out of network)</i>	\$50 <i>(in network)</i> \$100 <i>(out of network)</i>	\$0	\$0
Baggage cover	Maximum cover	\$2,500	\$2,500	\$2,500	\$2,500
	Deductible per claim	\$250	\$100	\$250	\$100
Emergency treatment	Dental	\$0	\$0	\$500	\$500
	ER deductible	\$500 per claim	\$500 per claim	\$500 per claim	\$500 per claim

* See “Insurance coverage explained: Sports & Travel coverage” for more details of which sports are included in Travel & Sports Package (A).

Remember that you will not be able to add these insurance options once you have arrived in the US. We recommend that you select both insurance options (Travel & Sports (A) + Medical (B)) when you pay your Au Pair in America Program Fee. This will ensure that you have the maximum level of benefits throughout your stay in America.

NOTE: Your insurance policy is valid as long as you remain on the Au Pair in America program. If you leave the program the insurance policy is terminated.

Extending your placement

If you extend for an additional 6, 9 or 12-month placement, your insurance policy will be extended for the same period. If you purchased additional insurance options, you will be required to pay a fee to extend these.

Your travel month will be at the end of your extension period. If you purchased **Travel & Sports Package (A)**, the fee to extend this option will be less than you paid originally.

If you purchased **Medical Upgrade (B)**, please expect a similar (pro-rata) fee for your extension period.

Insurance coverage explained: Sports & Travel coverage

▪ Insurance for sports activities

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 be required to pay for any necessary medical treatment.



Cross Country Skiing, Dog Sledding, Endurance Horse Riding, Figure Skating, Football, Freestyle Skiing, Glacier Skiing, Gymkhana, Heli-Skiing, Hurling, Ice Hockey, Ice Skating, Kitesailing, Kitesurfing, Land Luge, Luge, Monoskiing, Mountainboarding, 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, Sandboarding, 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, Snowsurfing, Soaring, Speed Skating, Tobogganing, Vaulting, Wakeboarding, Watercross, Winter Triathlon, Zip Line



Ice skating, skiing and other winter activities are a great experience while living in America! We strongly encourage you to purchase **Travel & Sports Package (A)** to ensure that you are covered in case of accident or injury during these sports.

Alternatively, you will have the option to purchase a **Sports Insurance** option from our US office after you have arrived in America. You might prefer to do this if you do not want the other benefits of **Travel & Sports Package (A)**. The current fee for **Sports Insurance** is US\$ 50. This fee is subject to change.

Note that the Sports Insurance is not valid until 2 full working days after the fee has been paid. For example, if you are planning an ice skating trip for Friday, the **Sports Insurance** must be purchased no later than Tuesday.

The **Sports Insurance** is valid for one year from the date of purchase, or until you leave the Au Pair in America program.



▪ Travel Month Insurance

If you stay for a travel month at the end of your placement, you must have adequate insurance coverage.

If you purchased **Travel & Sports Package (A)**, you will be covered during your travel month. Otherwise, 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). **Travel Month Insurance** is an extension of your existing policy only. It does not include the other benefits of **Travel & Sports Package (A)**.

The current fee for **Travel Month Insurance** is US\$125. This fee may increase before the end of your placement.