

## **Student Insurance Summary**

### **AVI International**

### **German Students**

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

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.) 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) For non-emergency situations, students need to contact the toll-free number on their insurance ID card to notify the center of the need for a visit to a doctor and to verify coverage and open a claim. Students can visit any doctor that will accept them as a patient - however, if they visit a doctor suggested by the insurance company (a "preferred provider") that doctor will bill the insurance company directly and the student will not have to pay up-front and the student will not have to mail in a claim. If the suggested preferred provider 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 will have to mail in the appropriate documentation/receipts and wait for reimbursement. In either case, the student must contact the insurance company **PRIOR** to making an appointment to verify coverage and open a claim. It is suggested that students be reminded to take money with them to any appointment, just in case, as host families are **NOT** expected to pay for medical expenses or loan money to students.
- 2) In case of an emergency, students should visit the closest hospital. In such cases, the insurance emergency center (toll-free number listed on the student's insurance ID card) must be contacted within 24 hours in order to approve the charges and arrange payment with the hospital.
- 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 best policy is NEVER to make an exception to allow your student to drive any motorized vehicle. In addition, coverage is **NOT** provided for students who are passengers on ATVs, motorcycles, jet-skis, and other recreational vehicles – as a result, students should not participate in these activities.
- 5) Certain activities considered “high-risk” are excluded from coverage. Those include scuba diving, hang gliding, mountaineering, hunting, use of firearms or air/spring powered guns, archery, parachuting, ice hockey, boxing, martial arts, parachuting, bungee-cord jumping, surfing, wave running, jet-skiing, etc. As such, students are **NOT** allowed to participate in the above listed activities! Horseback riding is covered but horse jumping is not covered. Skiing and snowboarding within marked trails is covered but skiing and snowboarding outside marked trails is not covered. (refer to the insurance 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:**

### **Students will need to file a claim if:**

- they pay out of pocket for medical services and need to be reimbursed.
- they visit a doctor that agreed to bill the insurance company but they are now receiving bills (if the situation cannot be resolved by contacting the doctor’s office directly)
- they have a non-medical claim (luggage/third-party liability) to submit

**(Claims for lost/stolen/damaged property must be submitted within 5 days. Medical claims must be submitted within 15 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 or contact

the insurance company directly at the numbers provided in the brochure and on the ID card.

In addition, students/HF can visit the AIG website after registering:

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

On the initial visit, students need to define their profile by entering their email address and password, then click “register your account (here)” and follow the directions. Once registered and signed on, 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.