

AIFS Foundation 
Academic Year in America

TO : AYA HOST FAMILIES
FROM : MELANIE FRENCH, DIRECTOR
DATE : ACADEMIC YEAR 2010 - 2011
RE : **STUDENT PRIVATE HEALTH INSURANCE**

Your AYA Exchange Student is covered by a private insurance policy provided by his/her sponsoring agency overseas. We will provide a summary of this insurance coverage in his/her Orientation Welcome Package, and are now enclosing a copy for you with this letter. Please be alert to the fact that most of these students will not have claim forms and don't need them.

In general, they will need to pay their medical bills in full and submit the paid bills to the insurance company overseas. Then the insurance company will reimburse their natural parents. In some cases, they need to notify their insurance carrier immediately of any medical expenses. Please read over the explanation enclosed with your exchange student, so that you are both familiar with the claims process.

Best wishes for a happy and healthy year together!

AIFS FOUNDATION/ACADEMIC YEAR IN AMERICA
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ICX STUDENT INSURANCE PLAN

ICXchange-Deutschland e.V.
Bahnhofstraße 16-18
D-26122 Oldenburg
Phone: 01149-0441-92398-0
Fax: 01149-441-92398-99
E-mail: icx@icxchange.de

1. Health Insurance:

All ICX students making use of the ICX Health Insurance Plan are insured through the

AXA Krankenversicherung AG

Abteilung FVS
D-50592 Koeln
Fax: 011-49-221-148-36280

Insurance number: 9259

Every student has received a letter from the insurance company that tells him/her how to proceed in case of illness. Every student has also been told to have USD 200 set aside for medical expenses. Students must always pay doctor's or dentist's bills themselves and collect from the insurance company **afterwards**. Unpaid bills cannot be submitted. The insurance company accepts only **original paid bills** from doctors and dentists that include:

- the name of the patient
- the diagnosis
- a list of treatment received and dates thereof.

Original paid doctor's prescriptions will also be reimbursed if they contain:

- the name of the patient
- the name of the medicine
- the price of the medicine
- the stamp of the pharmacy

Collection procedure:

The student is in the possession of a claim form sample. A copy of that should be filled in and sent with attached **original of paid bills** to:

AXA Krankenversicherung AG
Abteilung FVS
50592 Koeln
Germany

If the student does not feel capable of handling the matter, he/she should send the **original paid** bill to the natural parents.

Important notice:

Original bills should be copied and the copies should be kept by the student. The originals should be forwarded to the AXA Krankenversicherung AG by **registered mail**.

In-patient hospital treatment:

Upon admission to hospital for **in-patient** treatment the American partner of the AXA Krankenversicherung AG has to be contacted immediately. The name and the address are:

**EuroCare Inc.
P.O. Box 4610
Seminole, FL 33775-4610**

The person to contact is Mrs. Natasha Heckmann (phone: 727-593 5462, fax: 727-593 5973, e-mail: EuroCare@tampabay.rr.com).

For payment hospitals are requested to send the bill(s) with referral to the name of the student and the insurance number **9259** to the above mentioned address.

In case of **out-patient** hospital treatment students have to pay the bills themselves and to collect the money from the AXA Krankenversicherung AG afterwards.

Coverage:

Our policy covers only sickness and injury that occur after departure from Germany. Pre-existing conditions are not insured. There is no deductible and no upper limit to coverage.

The following items are included:

- Treatment by doctors and specialist doctors
- Medicine by doctor's prescription
- Prescribed X-ray, heat, light and similar therapy
- Diagnostic X-rays
- Hospital costs in medical hospitals
- Operations including anesthesia and other costs
- Remedy
- Pain relieving dental therapy and ordinary fillings, also the repair of existing prosthetic devices
- Air evacuation (up to EUR 10.200)
- Repatriation (up to EUR 10.200)

Not included are:

- Pre-existing conditions
- Aid (eg braces, crutches)
- Crowns or false teeth

- Orthodontic treatment
- Eyeglasses
- Psychological treatment
- Prophylactic therapies
- Vaccinations
- Physical examination for participation in sports

ICX is sure that the students will quickly get used to these procedures. They are really quite simple if one is careful to obtain an original paid bill for any treatment received. The students should be able to handle them independently. The students must advance the whole amount but will be fully refunded. The unlimited coverage, the dental provision and the lack of a deductible amount led us to choose this policy.

2. Accident insurance:

All students are supplied with an accident insurance. The sum insured amounts to

- 5,000.00 EUR in case of death
- up to 35,000.00 EUR in case of disability

3. Liability Insurance:

ICX makes sure that all students are supplied with a liability insurance either through their natural parents or through ICX.

The ICX liability insurance policy covers damages to persons and property in the amount of up to 5,000,000.00 EUR.

Oldenburg, October 2007