

Appendix I – How to File an Insurance Claim

Most of our Exchange Partners now require us to purchase Insurance Policies from a specific Insurer they work with in that Country. This will be explained in the Welcome Packet you will receive from your Host Country a couple months prior to your departure. This packet also includes the Visa Instructions. **The Rotary YES/SCANEX Office WILL purchase your insurance for you.** This cost is part of the Outbound fees you paid. If we feel the host country policy is not adequate, we may purchase an additional CISI/Bolduc policy as back-up. If it is acceptable to your host District for us to purchase U.S. Insurance, the carrier we use is listed below. We also use this Insurance for the Rotary YES/SCANEX Inbound students that come to the U.S. on exchange.

Link to **app/Brochure**: http://www.culturalinsurance.com/pdf/RYE_enrollment_Brochure_app.pdf

Link to **Claim Form Instructions**: http://www.culturalinsurance.com/pdf/How_to_Submit_a_Claim.pdf

**American International Companies
Through Joseph C Bolduc & Assoc. (CISI Bolduc)
POLICY NUMBER: GLB 0009024420**

SEND ALL BOLDUC MEDICAL CLAIMS TO:

**For questions about claim submissions
please contact AIG at:
Telephone (800) 551-0824
Fax (302) 661-8940
Email ah.customer.service@aig.com
Outside USA (302) 661-4176 call collect**

**Send all completed claim forms to:
American International Companies
Accident & Health Claims Division
PO Box 15701
Wilmington, DE 19850-5701
Attn: Rotary Youth Exchange**

Fill out Section A completely. Be sure to give the name and address of the **current** host family. Sign and date in the lower part of Section A.

If the student is a minor (under age 18), a host parent should sign the claim form to insure that the claim is not delayed due to lack of Authorization acceptable to the insurance company.

Section B should be completed by the medical service provider unless you are attaching an itemized bill showing the services provided and amount paid. Itemized bills should clearly indicate the charge or payment. Attach any bills you have, whether you have already paid them or not.

Be aware that the policy has deductibles which you and your parents are responsible for paying.

If filing a claim from outside the USA, be sure to mail the claim "AIRMAIL". Otherwise it

takes weeks to reach the USA and payment will be delayed. If the payment has not been received in about one month, call the claims department at the appropriate telephone number to determine what is holding up the payment. They may just need more information which you can give them over the phone.

Claim payments will be made by check in US dollars. Make sure you have a way to cash or deposit the claim check. Also consider where you will be living four to six weeks from the time you send the claim to the insurance company; you don't want it arriving at your host family after you have returned home.

If you have problems that the Insurance Company cannot resolve, contact your club counselor or the Rotary YES/SCANEX Youth Exchange Committee.

In addition, American International Assistance Services are available for Medical Assistance:

- Worldwide, 24-hour medical care location service
- Medical case monitoring, arranging communication between patient, family, physicians, consulate, etc.
- Medical transportation arrangements. U.S.A. or Canada call toll free: 1-800-626-2427
- Emergency message service for medical situations outside the U.S.A. call collect: 0-713-267-2525

If the student has any problems, a direct contact to the AIG Claims Department is the best way to get immediate results. In each case, the student must do all the things listed above in order to get the claim paid properly. If you have any problems that cannot be resolved with American International Company (AIG), contact CISI-BOLDUC so that we may assist.