



Group International Accident & Sickness coverage

All participants are included in the mandatory Group International Accident & Sickness coverage arranged for the American Institute for Foreign Study, Inc.

Group International Accident and Sickness Coverage covers your medical treatments (semi-private room only) and the cost of flying you home if medically necessary in accordance with the terms of the of the coverage. Please note the amount of coverage available complies with J1 Visa regulations. Participants pay a deductible/excess charge in respect of each separate sickness or injury. For details concerning coverage amounts and related limits please see the policy Group International Accident and Sickness Coverage document available at:

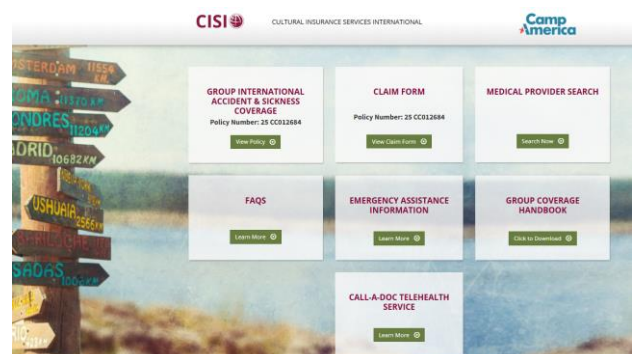
<https://welcome.culturalinsurance.com/college/camp-america-cisi/> .

Important Pre-Departure Insurance Information

Camp America participants are covered by the Group International Accident and Sickness coverage arranged for the American Institute for Foreign Study (AIFS). All administration and claims for this group are handled by the Cultural Insurance Services International (CISI).

Full details of coverage including additional information can be found at <https://www.culturalinsurance.com/Camp-America-CISI/>.

Questions related to benefits and claims, please contact CISI by email inquiries@mycisi.com or call +1 203 399 5130



COVERAGE PERIOD

Your coverage will automatically start 48 hours prior to your camp start date.

Leaving for camp early? See “Arriving in the USA Early”.

You are covered under the Group Policy for your time at camp and up to the day you have told us you will travel home (no later than 30 days after your end of camp date).

PRE-EXISTING MEDICAL CONDITION

The Group International Accident and Sickness Coverage covers Pre-existing Medical Conditions up to \$5,000. Please see page 5 of your document for a definition of what is classified as a Pre-existing Medical Condition.

Participants may purchase an additional private coverage to cover any Preexisting Medical Conditions. This private coverage must specifically cover working situations. Please note that you are allowed to have multiple coverages but cannot make multiple claims to different coverage providers.

COVID - 19

As COVID-19 is classified as a virus, under this plan you will have coverage (up to the maximum benefit amount) for any medical treatment related to this illness including diagnostic testing if advise by a medical professional. If you require further information while in the USA, please contact CISI by email inquiries@mycisi.com or call +1 203 399 5130. It is important that you abide by your camps safety guidelines and the guidelines of the community and state when off camp and after camp travel.

MATERIALS

Within two weeks of your camp start/departure date, you will receive an email from enrollments@culturalinsurance.com with the subject line, CISI Insurance Materials. This email will include:

- o A downloadable version of your Coverage ID Card
- o Your Coverage Plan
- o Your Claim Form
- o Directions to create a myCISI Participant Portal login
- o Link the CISI Traveler App for your mobile phone

Please note: You will receive this email within two weeks of your departure to the USA. You will not receive this email if you have an outstanding balance.

COVERAGE PARTICIPANT ID CARD

For medical care to be billed directly to CISI, you will always need to present your Coverage ID Card before you can be treated. By downloading the CISI Traveler app when you get your email, you can save your Coverage ID card to your mobile phone offline – this way you can access it whenever you need it

ARRIVING IN THE USA EARLY?

If you will be making your own travel arrangements to the USA (Own Transport) and will be departing for the USA more than 48 hours prior to your camp start date and to a maximum of 4 weeks prior to your camp start date (as detailed on the placement page of your CA account), you must inform Camp America with the date of your departure so we can ensure that your coverage will cover your travel and time before camp. Please note that the coverage will then start from the departure date you provide.

Please send your departure date to: insurance@campamerica.co.uk

EXCLUSIONS

Exclusions on the Group International Accident and Sickness Coverage mean that hospital bills etc. for mental conditions including depression and anxiety, self-harm and injuries will have a limited coverage of \$250. Medical bills caused while intoxicated will not be covered and you will be personally responsible for any such costs. It is important that you look at all the Exclusions (situations where you will not be covered) stated on page 14-15 in your coverage document. Please pay special attention to the following - Benefits will not be paid for any loss of injury that is caused by or results from: being legally intoxicated as determined according to the laws of the jurisdiction in which the injury occurred, alcoholism, drug addiction or the use of any drug or narcotic except as prescribed by a doctor.

IMPORTANT AFTER ARRIVAL INFORMATION

What to do if you are injured or take ill while in the USA

WHILE AT CAMP...

If you fall ill or are injured while at camp most likely the first medical assessment, you will receive will be from the camp infirmary. Their medically trained staff will assess your situation and determine if you will require further medical treatment.

If you do require further medical treatment the camp most likely will take you to the local medical facility, they normally use for their staff and campers.

When you arrive at a medical facility you will be asked to complete forms that will include asking for your address. If you can, please put down your home address and not your camp address. This may not be possible as some facilities may only accept a US address. In that case, please put down your camp address. The address you list is very important as if the medical facility needs to send you a bill this is where they will send it to.

The medical facility will take down your group coverage details (please ensure you have your Coverage ID Card with you). In most cases you should not be required to pay any bills at the time of your appointment. Bills should be sent directly to CISI (if you presented your Coverage ID Card). If you are required to make any payments, please ensure you get a proper itemized bill (please ensure you request this at the time you make the payment) that details the treatment you received. You will be unable to claim this money back without this itemized bill.

Please note that if you go to a hospital emergency room for an illness and are not admitted as a patient your excess (deductible) which is normally \$50 will increase an additional \$250

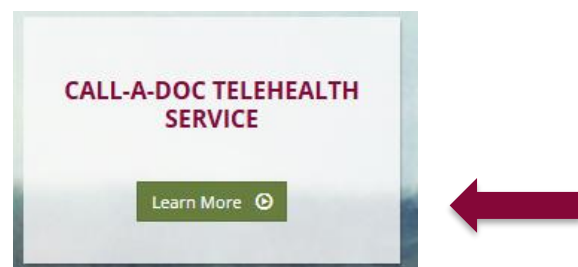
WORKERS COMP COVERAGE

Employees and most cultural exchange staff are covered by their camps workers comp insurance for injuries obtained while working. Please consult with your camp administration if you experience a work-related injury and require medical treatment. You will be asked to submit a work-related injury claim through your camp's worker's compensation. Should a claim not qualify under the camp's worker's compensation plan, the claim can then be submitted via the Group International Accident and Sickness coverage.

DURING YOUR AFTER-CAMP TRAVEL...

TELEHEALTH SERVICE: Call-A-Doc

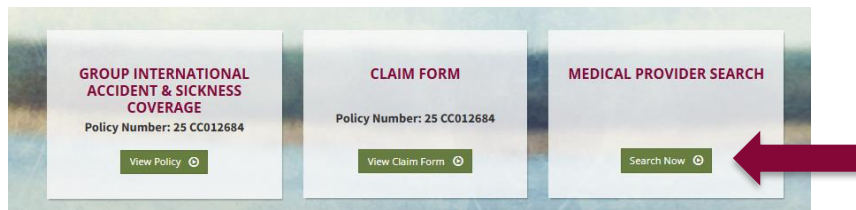
If you have a **minor or non-urgent medical** need after camp and wish/need to seek medical treatment, you can utilize the **telehealth service Call-A-Doc** to speak with a doctor or get a prescription from anywhere, at any time using your phone or computer. For more information, visit <https://www.culturalinsurance.com/Camp-America-CISI/> and click on "Learn More" under "**Call-A-Doc Telehealth Service**".



SEEK TREATMENT IN PERSON: Aetna's Preferred Provider Network

If you fall ill or are injured after camp and wish/need to seek medical treatment in person you can visit your CISI Traveler app to locate a medical provider in your area. You can also visit <https://www.culturalinsurance.com/Camp-America-CISI/>.

Click on Medical provider Search button (detailed below):



You will then see this box:

A form titled 'Start Search Here' with a purple header. It contains a text input field labeled 'Enter location here' with a placeholder 'Please enter your home location (zip, city, county or state) to access providers specific to your plan benefits.' Below the input field is a link that says 'Traveling? You can change your location after you select your plan'. Underneath is a section titled 'Look within' with a slider bar. The slider bar has a white handle positioned at '25 Miles', with '0 Miles' on the left and '100 Miles' on the right. A purple 'Search' button is located at the bottom right of the form.

Enter the zip code or area where you are located and the search area you would like to see results within.

You will then be asked to select a plan which should be Passport to Healthcare primary PPO Network.

A form titled 'Select a Plan' with a grey header. It features a search bar with a magnifying glass icon and a placeholder 'Enter plan name to narrow list below, e.g. Managed Choice'. Below the search bar is a purple section header 'Medical Plans' with a minus sign icon to its right. Underneath are two radio button options: 'Passport to Healthcare® Primary PPO Network' and 'Passport to Healthcare® Secondary PPO Network'. A large red arrow points from the left towards the first radio button option.

*Note: If you choose the “Passport to Healthcare Secondary PPO Network”, you will still be able to search providers, but the options may be limited.

You will then be presented with a list of medical facilities. Please note you can attend any medical facility and are not limited to those on the search.

Please note that if you go to a hospital emergency room for an illness and are not admitted as a patient your excess (deductible) which is normally \$50 will increase an additional \$250.

When you arrive at a medical facility you will be asked to complete forms that will include asking for your address. If you can, please put down your home address and not your camp address. This may not be possible as some facilities may only accept a US address. In that case, please put down your camp address. The address you list is very important as this is where the medical facility will send your bill to if necessary.

The medical facility will take down your coverage details (please ensure to have your Coverage ID Card with you). In most cases you should not be required to pay any bills at the time of your appointment. Bills will be sent directly to your coverage provider. If you are required to make any payments, please ensure you get a proper medical receipt that details the treatment you received.

PRESCRIPTION EXPENSES

Outpatient Prescription Drug Expense Benefit Information:

\$2,500 maximum

- **Deductible does not apply**
- **Up to 30-day supply prescription**
- **No mail order available**

Benefits are available for outpatient Prescription Drugs, subject to the benefit amount noted above, for Prescription Drug(s) or medication(s) when prescribed by a Physician on an Outpatient basis when dispensed by **any In-Network/participating pharmacy**.

Prescription Medication must be obtained from an In-Network/participating pharmacy:

Present your Medical Identification card to the pharmacist, at the time of purchase. The pharmacy will bill CISI directly for your prescription.

There are over 65,000 In-Network pharmacies that you can use, including all major retail chain pharmacies. If you are unsure if your pharmacy is in-network, you can call customer service to check: 1-888-RX-AETNA (1-888-792-3862).

IMPORTANT NOTES - Travel outside the USA is covered (no coverage in your home country) while you are a participant of the Camp America programme. This includes Canada and Mexico. If you require medical attention outside of the USA, it is most likely that you will be required to pay for this treatment at the time. You can then submit a claim (please see Advance Payment information).

MEDICAL EXPENSES

The first and most important point to remember – You are going to be charged for any medical treatment you receive while in the USA. If you presented your Coverage Participant ID card, the bill will be sent directly to the coverage provider for them to process.

Once the claim has been processed you will be sent an “Explanation of Benefits” document. This form will detail what was billed for your medical treatment, what was paid to the medical facility coverage provider and the amount that is your responsibility to pay (excess)

If you did not provide your Coverage ID card at the time of treatment the medical facility will send the bill to the address you provided at time of treatment, The bill will be sent to your home address or your camp address. **If you gave your camp address and you have left the camp, please ask your camp director to forward the bill to your home address (or to Camp America USA).**

It is always the decision of the local medical facility to whether they will accept your coverage. In very rare cases you may come across a doctor who will not accept your coverage and you will be required to pay for the medical treatment at the time of your visit. You must be prepared to make this payment on the day. You will be able to claim back any payment you make by completing a claims form and submitting with an “itemized” bill and receipt. It must be an itemized bill as a cash and/or credit card receipt on its own will not be sufficient. PLEASE be aware of this as unexpected medical bill can take a chunk of your after-camp travel funds. Where possible it would be best to pay with a credit or debit card but be aware that not all medical practices take this type of payment and may only accept cash. If the cost of the payment is more than you can pay, please contact CISI at 1-800-303-8120 (toll free) or 1-203- 399-5130.

If you receive a bill please do not be surprised by the amount. Please remember that medical treatment is very expensive in the USA. Remember that you have coverage and to follow the procedures detailed.

MAKING A MEDICAL CLAIM

If you have been sent a medical bill as you did not present your Coverage ID card at the time of your treatment.

HOW TO SUBMIT A CLAIM ONLINE:

Log into your CISI Participant Portal: <https://www.mycisi.com/Participant Portal>

- **If you created a login**, select I am “Insured”. Then enter your Username and Password.
- **If you have not created a login**, click on the “Please ‘click here’ to create an account” and follow the prompts.

Once logged in:

1. Go to Claim Submission and Info Tab.

2. Click on Submit a Claim.
3. Follow the prompts and attach all documentation pertaining to your claim.
4. Once submitted, you can check claims status through the portal as well.

HOW TO SUBMIT A CLAIM BY EMAIL, MAIL OR FAX:

1. **Fully complete a medical claim form and follow the instructions at the top.** The medical claims form which you can find at <https://www.culturalinsurance.com/Camp-America-CISI/>.
2. Attach itemized bills for all amounts being claimed and documentation. *If mailing, we recommend you provide us with a copy and keep the originals yourself.
3. Submit Claim by one of the following: **Email:** submityourclaim@mycisi.com; **or** **Fax:** (203) 399-5596; **or Mailing Address:** 1 High Ridge Park, Stamford, CT, 06905

Once the claim has been processed you will receive an "Explanation of Benefits" detailing what has been paid to the medical facilities, any claims that have not been paid (and why) and any payments (such as excess) you will be responsible for.

For claim submission questions, call (203) 399-5130, or email inquiries@mycisi.com.

Please remember that you have a maximum period of one calendar year to make a claim. After that time no claims will be accepted, and you will be responsible for all medical expenses.

EXCESS / DEDUCTIBLE COST

You are responsible for the first \$50 of every medical claim (plus an additional \$250 for emergency room treatment for an illness where you are not admitted as a patient). This is called the excess / deductible cost. You will see that on your Explanation of Benefits that the amount paid will always have the excess cost deducted.

All payment of excess cost needs to be made directly to the medical facility and you will need to contact them for instructions how to do this.

ADVANCE PAYMENT

If you were required to pay for medical services, it is very important that you ask the medical provider for an itemized bill. This must be included with your claim form. Please note that cash or credit card receipts are not sufficient. A fully itemized bill is always required from the medical provider.

DEPARTING CAMP EARLY

If you are unable to complete your assignment due to a medical reason (as determined by a doctor in the US) The Group International Accident and sickness coverage, will cover the cost of your alternative flight home in accordance with the terms of the relevant coverage (pre-existing conditions may not be covered). The amount of pocket

money to be paid will be determined on the time you worked on camp. Application payments will not be refunded.

If your position is terminated by the camp due to unacceptable behaviour or you decide to leave your camp prior to your end of assignment date, your coverage may be cancelled and options to purchase additional coverage will be discussed at that time.

IMPORTANT INFORMATION FOR WHEN YOU RETURN HOME

Once you have departed the USA to return home your coverage will automatically terminate. You will not be able to make claims for any NEW medical expenses or treatment that you receive **OUTSIDE OF THE USA OR ONCE YOU HAVE RETURNED TO YOUR HOME COUNTRY** including those that are directly related to an injury or illness you received while in the USA.

COMPLAINTS

If you have a complaint or issue concerning any part of your coverage (including claims) please email inquiries@mycisi.com or call +1 203 399 5130.

If you still require further help do not hesitate to contact CISI at inquiries@mycisi.com or call +1 203 399 5130.