2019-20 Travel Insurance Plan Summary for International Students

Policy # PWG-100007 / YFU USA

DR-WALTER is the plan provider; Global Medical Management (GMMI) is the Administrator

This insurance policy covers most YFU students in the US. Students not covered under this plan include: CBYX, FLEX, and YES scholars (covered by ASPE). Additionally, students from Australia, Belgium, Germany, Denmark, Italy, Netherlands, New Zealand, Norway, ITEA students from Spain, and Sweden are provided comparable coverage by YFU partner offices.

For Medical Claims & Reimbursements:
GMMI (Global Medical Management)
880 SW 145th Avenue, Suite 400
Pembroke Pines, FL 33027
Toll free phone: 1-855-488-5523
Phone: 1-954-308-3923
Email: customerservice@gmmi.com
Website: www.gmmi.com

For Liability Claims:
DR-WALTER GmbH
Abteilung Leistung, Eisenerstr. 34
53819 Neunkirchen-Seelscheid, Germany
T +49 (0) 22 47 91 94 -31
F +49 (0) 22 47 91 94 -20
Email: leistung@dr-walter.com
Liability claims should be directed to the above international address, email, and phone.

Coverage Highlights:

<table>
<thead>
<tr>
<th>Coverage Category</th>
<th>Limitation</th>
</tr>
</thead>
<tbody>
<tr>
<td>General deductible per insured event</td>
<td>Zero</td>
</tr>
<tr>
<td>Deductible for trips to the US only: in case of treatment in an emergency room; not applicable if medically necessary or in case of a resulting inpatient stay</td>
<td>250 € (+/- $275)</td>
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<tr>
<td>Inpatient / outpatient medical treatment including operations</td>
<td>Unlimited</td>
</tr>
<tr>
<td>Dental treatment for pain relief including simple fillings as well as repair of existing dentures and dental prosthesis per case up to</td>
<td>500 € (+/- $550)</td>
</tr>
<tr>
<td>Medically necessary dental treatment as a result of an accident up to</td>
<td>1,000 € (+/- $1,100)</td>
</tr>
</tbody>
</table>

Important: This insurance information is provided to YFU volunteers, students, and natural/host families for illustrative purposes only and is not meant to replace full plan documents on yfuusa.org. For complete policy details consult these documents or contact Dr-Walter/GMMI.
Exclusions:

Routine physicals (including sports physicals), immunizations, & pre-existing conditions (unless there is an acute and unexpected deterioration in the patient’s health).

Parachuting, paragliders, driving, acupuncture, massage, hypnosis, pace-makers, prosthesis, visual & hearing aids, and pregnancy & labor are not covered. The policy will not cover costs due to accidents or illnesses resulting from mental illness or cognitive disorders if these are caused by the use of alcohol, drugs, sleeping pills, or other narcotic substances.

To Find a Provider:

Using an in-network provider will minimize the claims/billing process. YFU and Dr-Walter encourage use of urgent care facilities for minor illnesses and injuries as well as vaccinations (Ex: CVS Minute Clinic, Walmart CareClinic). If an in-network provider is not listed, students can seek treatment at a provider of their choice. Always call GMMI before visiting an out of network provider; GMMI will establish a claims/billing process with the provider.

1. Visit the GMMI website:
   - Go to: https://portal.gmmi.com/login/search.asp
   - Do a provider search on the website using the preferred zip code.
   - Indicate the nature of the medical concern or type of provider needed.
   - Medical providers highlighted in yellow denotes they are “preferred” providers (GMMI already has a working relationship with these providers).

OR

2. Call GMMI at 1-954-308-3923 or 1-855-488-5523

Note: Students and host families should always contact GMMI prior to seeking medical care. If this is not possible, students and host families should contact GMMI as soon as they arrive at the medical facility. GMMI will arrange payment directly between the insurance and the medical provider so that students do not pay out of pocket for medical care; except for prescriptions.

Prescriptions:

Prescriptions must be paid out-of-pocket. GMMI provides a pharmacy discount card to help students reduce some costs: http://pcgmm.pharmacymcard.org/.

Pre-Authorizations:

For extreme medical services, the medical facility, student, or host family should consult GMMI for pre-authorization to deem the service is medically necessary (e.g. surgery, CT scan, physical therapy, etc.).

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Claims Filing Process:

1. A claim form must be submitted for every new medical service. Download and print the claim form at: https://www.yfuuusa.org/international/insurance
   a. The claim form will have the Dr- Walter logo. Note: GMMI accepts this claim form.

2. Claims can be submitted directly to GMMI via email or mail.
   GMMI (Global Medical Management)
   880 SW 145th Avenue, Suite 400
   Pembroke Pines, FL 33027
   Toll free phone: 1-855-488-5523
   Phone: 1-954-308-3923
   Email: customerservice@gmmi.com

3. The provider will usually submit the charges directly to GMMI for you. In this case, you will receive an Explanation of Benefits (EOB) via mail indicating what the insurance covered. The provider will then bill the student for remaining charges, such as the deductible. Students will receive a “balance billing statement” (after the insurance has paid). This indicates the amount – if any – the student is responsible for paying the provider - it is not a reimbursable amount.

3. Reimbursement claims must be mailed with original receipts.
   a. Students must pay in full for prescriptions and then submit a claim for reimbursement.
   b. GMMI will issue a check for reimbursement. If the student wishes to have the check written to the host family, the student must note this on the claim form.

4. Always call GMMI to confirm if the claim has been received and if additional information is needed to process the claim. GMMI will contact the student by the number listed on the submitted claim form with any questions.

5. Students can track a claim, download an insurance ID card, and print a pharmacy discount card at https://portal.gmmi.com/insured-patients.asp
   a. Students must enter the insurance policy number (PWG-100007), first and last name, and date of birth.

Note: Students must submit the full receipt/print-out with itemized information. Do not send a cash register receipt listing only the charges.

If the student (or the medical provider) does not provide an itemized bill, the claim cannot be processed until the information is provided.

Claims must be received within one calendar year.
Any claim reimbursement received after one year may be denied.
Always keep a copy of all documents submitted for claims.

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