



# INSURANCE HANDBOOK

Congratulations on your placement at a US summer camp. It will not be long before you depart for the USA (or you may already be there) so we have put together this handbook to help you with your insurance.

It is important that you take the time to read this handbook so you will know what to do if you need medical treatment while in the US and how to deal with the bills that will follow.

## Important Pre-Departure Insurance Information

### CareMed INSURANCE



All Camp America participants who have paid the insurance fees are covered by CareMed International Travel Insurance.

Full details of the insurance coverage, including policy documents can be found at:



<http://assistance.caremedus.com/Camp.html>

On this page you will find:

- Your Insurance Policy Brochure (including Terms of Business Agreement and Emergency Assistance Brochure)
- Medical and baggage claim forms

Your Policy Brochure - It is important that you read your policy brochure so you are aware of your coverage:

- **Schedule of Benefits** – Pages 3-7 (Australia & NZ participants / pages 3-10 (all non Australian & NZ participants)
- **Definitions** (important terms that appear in your policy) – Pages 8-10 (Australian & NZ participants) / pages 11-13 (non Australian & NZ participants).
- **Exclusions and Limitation** – Pages 18-20 (Australian and NZ participants / pages 21-23 (non Australian & NZ participants). What your policy does not cover. Very important read as you do not want to learn after medical treatment has been received that you are not covered.

**Important Note** - Coverage in USA only. Travel outside the U.S. and Canada is not covered, except for travel to Mexico, where coverage is provided but is limited to a trip of no more than 48 hours. You will not be covered for any treatment once you return home.

## PRE-EXISTING MEDICAL CONDITION

Your CareMed Policy does NOT cover any pre-existing medical conditions. Please see pages 9-10 (Australian & NZ participants / pages 12-13 (non Australian & NZ participants). (Definitions) of your policy brochure for a definition of what is classified as a pre-existing medical condition. If you do have a pre-existing medical condition Camp America offers a Pre-Existing Insurance Upgrade. The cost of this upgrade will be listed on your payment page. The Pre-Existing Upgrade insurance provides you with \$2500 of medical cover for your declared condition(s); an amount which typically will cover the costs of a doctor or clinician visit, medication, lab tests and x-rays. This cover would not be sufficient for a hospital admission, emergency room, an MRI or CAT scan or surgery. Camp America is not a license insurance broker and cannot give advice on whether this would provide adequate coverage for your pre-existing medical condition.

Anybody who has notified Camp America of any medical condition, or who since their application has had medical treatment should use the Travel and Medical to clarify the impact on their medical situation on their insurance coverage.



[insurance@campamerica.co.uk](mailto:insurance@campamerica.co.uk)

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.

The medical facility will take down your insurance details (please ensure you have your Insurance Certificate with you). In most cases you should not be required to pay any bills at the time of your appointment. Bills will come at a later date. 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.

## Workers Comp Insurance

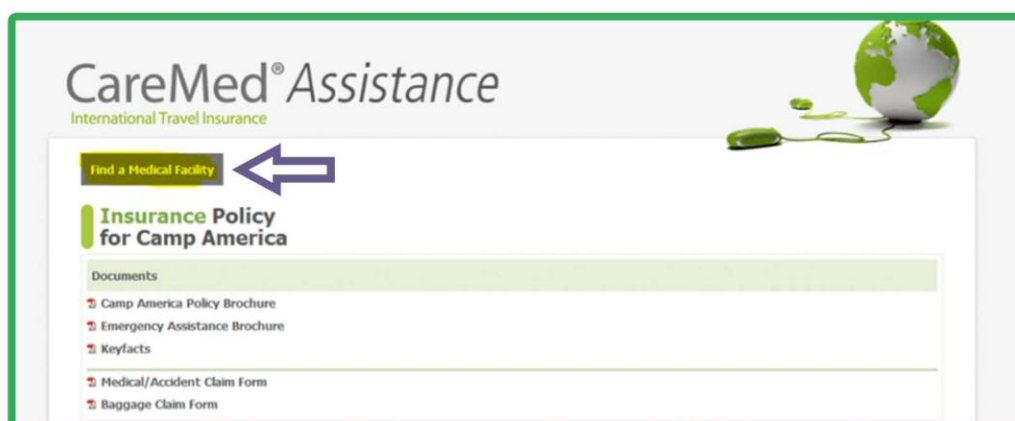
Employees and most cultural exchange staff are covered by their camps workers comp insurance for injuries obtained while working. Please consult with your camp administration if you experience a work-related injury and require medical treatment. You will be asked to submit a work related injury claims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

## During your after camp travel...

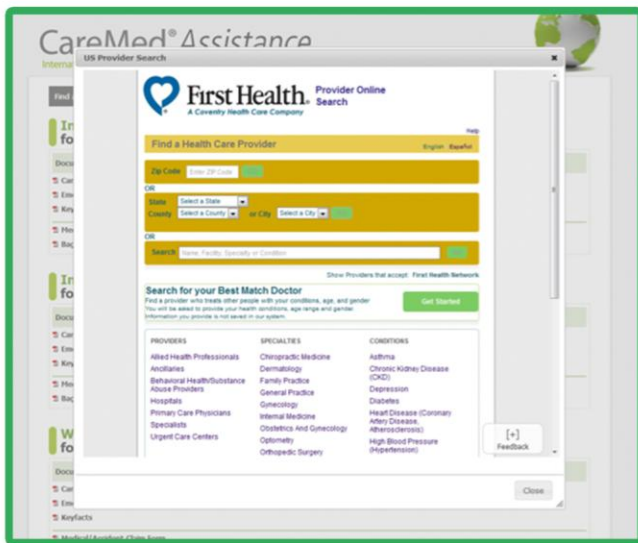
If you fall ill or are injured after camp and wish/need to seek medical treatment please see the CareMed website at:

<http://assistance.caremedus.com/Camp.html>

Click on the Find a Medical Facility button (detailed below):



You will then see this box:



Complete the information in the box and you will be presented with a list of medical facilities that work directly with CareMed. Please note you can attend any medical facility if there is no CareMed facility in the area you are in.

**Please note that if you go to a hospital emergency room for an illness and are not admitted as a patient your excess (deductible) will increase to 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 faculties 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.

The medical facility will take down your insurance details (please ensure to have your Insurance Certificate with you). In most cases you should not be required to pay any bills at the time of your appointment. Bills will come at a later date. If you are required to make any payments please ensure you get a proper medical receipt that details the treatment you received.



## Prescription Expenses

Medication that is prescribed to you by a doctor or physician assistant for a covered condition (as detailed in your policy document) is reimbursable by CareMed. You will need to pay for your medication at the pharmacy and submit a completed claim form and your prescription receipt. A prescription receipt is usually stapled to the outside of your bag from the pharmacy and includes your name, the name of the prescribing physician, and the name of the medication, the dosage and the amount billed. Cash register receipts are not considered for reimbursement.

You have been sent a Pharmacy Discount Card (with instructions) in your visa mailing that will reduce your upfront out of pocket expense. If you did not receive this card you can request one at:

<http://www.npsncard.com/>

## BAGGAGE INSURANCE

If you have purchased the upgrade baggage insurance please see the coverage details on pages 5-6 (Australia & NZ participants / pages 6-7 (non Australian & NZ participants).

<http://assistance.caremedus.com/Camp.html>

## EXCLUSIONS

It is important that you look at all of the Exclusions (situations where you will not be covered) stated on page 16-17 (page 19-20 on Australia/NZ policy) in your Policy 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 : alcoholism, drug addiction or the use of any drug or narcotic except as prescribed by a doctor. The covered person being legally intoxicated as determined according to the laws of the jurisdiction in which the injury occurred.

# MAKING A CLAIM FOR MEDICAL AND BAGGAGE EXPENSES

## Medical Expenses

The first and most important point to remember – You are going to be billed for any medical treatment you receive while in the US. Just because you are not asked for payment on the day or not sent a bill right away, do not assume it is not coming – It is! You may receive the bill quickly or it may not come for a few months.

**Just handing over your insurance details to the medical facility does not close the matter.**

One of two things will happen after your medical treatment:

1. If the medical facility was part of the First Health PPO Network (CareMed) the bill will be sent directly to CareMed. You most likely will receive a letter from CareMed informing you that they have received a claim on your behalf and asking you to complete the Medical/Accident Claims form: <http://assistance.caremedus.com/Camp.html>

You must do this as soon as possible and email to:

[Claimhelp@culturalinsurance.com](mailto:Claimhelp@culturalinsurance.com)

2. If the medical facility was not part of the First Health PPO Network (CareMed) the medical facility will send the bill to the address you listed on the form you completed at the medical facility. This will mean 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).**

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

## Making a Medical Claim

**You should make a claim as soon as your medical treatment has been completed regardless of whether you have received a bill.**

Please complete the Camp America medical claims form which you can find at:

<http://assistance.caremedus.com/Camp.html>

Please email the claims form and medical bill to:

[Claimhelp@culturalinsurance.com](mailto:Claimhelp@culturalinsurance.com)

Once you have received your bill please email it to CareMed via [Claimhelp@culturalinsurance.com](mailto:Claimhelp@culturalinsurance.com) If you have already sent in a claims form prior to the bill please ensure you state this on your email.

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.

Remember that you will be responsible for the first \$50 of every medical claim (plus \$250 for emergency room treatment where you are not admitted as a patient). You will see that on your Statement of Benefits that the amount paid will always have the excess cost deducted.

**Please remember that you have a maximum time 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.**

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 to submit to your insurance. This can be sent to CareMed with a completed claim form. Please note that cash or credit card receipts are not sufficient. A fully itemized bill is always required from the medical provider.



## Baggage and Personal Property Claims

If you have purchased the Camp America upgrade Baggage Insurance it is important to understand what you are covered for (pages 5-6 Australia and NZ participants / pages 6-7 non Australian and NZ participants).

If an item is:

- Stolen/Lost –You must report it to the local police as soon as possible and get a police report. If the item was lost on a bus, train or plane you must get a report from the bus/train company or airline at the time the item went missing. If the item went missing at camp you must get a letter from the camp director stating that you have reported the items missing.

Please see page 15 (Australian and NZ participants) / page 18 (non Australian and NZ policy) of the Policy Document concerning Personal Property Benefits.

## Making a Baggage/Personal Property Claim

Complete the Baggage Claims form that can be found at:

<http://assistance.caremedus.com/Camp.html>

Send this claims form to: [Claimhelp@culturalinsurance.com](mailto:Claimhelp@culturalinsurance.com) with all required reports or letters.

Remember that you will be responsible for the first \$100 of every baggage claim.

Notification by CareMed will be made within 10 days if additional information is needed. If the claim is fine as is, then it will be paid or denied per the policy terms and conditions. CareMed is not able confirm receipts for claims received via post or fax, however, all claims submitted via [Claimhelp@culturalinsurance.com](mailto:Claimhelp@culturalinsurance.com) are always confirmed by email within 12 business hours.

Once the claim has been processed you will receive a "Explanation of Benefits" detailing what has been paid, any part of the claim that have not been paid (and why) and any deductions (such as excess).

### **Important information for when you return home...**

Once you have departed the USA to return home your insurance 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.

### **DON'T WORRY! CAMP AMERICA IS HERE TO HELP!**

We hope that this handbook has helped to explain all procedures you need to know concerning medical treatment and make claims.

If you still require further help do not hesitate to contact camp America at **+44 207 581 7335** or by email at

[insurance@campamerica.co.uk](mailto:insurance@campamerica.co.uk)

### **Complaints**

If you have a complaint or issue concerning any part of your insurance (including claims) please email

[insurance@campamerica.co.uk](mailto:insurance@campamerica.co.uk)

or call

**+44 207 581 7335.**

We hope you have a safe and great summer!

