

ROTARY INTERNATIONAL

DISTRICT 6440

Youth Exchange Program

Insurance Coverage for RYE Students 2/07

RYE insurance is a full year policy paid for by either the hosting or sponsoring Rotary Club in District 6440. This applies to both Inbound and Outbound students. Some Outbound host countries may require additional coverage. Those countries are discussed on the instruction pages at the back of the most recent CSRYE Outbound application. The full policy and claim form is posted on this site. Policy guidelines:

- ✓ **Major Medical:** There is a \$100 per year deductible required; the plan will then pay 80% of all covered expenses up to the policy maximum of \$500,000.
- ✓ **Accident Benefit:** For accidental injuries there is a \$25 deductible per accident, then the plan pays the next \$5,000 in full. Any expense in excess would then fall under the major medical benefit.
- ✓ **Liability Benefit:** After 1/07 \$100,000 per claim; aggregate of \$200,000
- ✓ The maximum out of pocket expense due to deductibles and coinsurance is \$2,500.
- ✓ Not considered as Medical Expenses are: Normal Health Exams, Sports Physicals, elective or non-medical surgery, pre-existing conditions, Alcoholism & Drug Abuse, Suicide or attempted suicide.
- ✓ Chiropractic care is limited to 80% of eligible charges up to \$35 per visit and a maximum of 10 visits per injury or illness.
- ✓ The policy does not cover eye or dental care
- ✓ This plan covers all CSRYE students anywhere in the world and is in effect from the time the student leaves home until the student returns home or 1 year whichever shall occur first.
- ✓ In case of a death, if injury or illness commencing during the period of coverage results in death, all reasonable expenses incurred for preparation and return of the remains to the insured person's Home Country, are covered up to a maximum of \$25,000.

Payment of the deductible costs is the responsibility of the student and the bio-parents. Any insurance claims should be submitted through the Rotarian YEO as the claim may not be final until the student has either moved from one host family to the next, or has returned to their home country. The student's emergency fund may be used to pay the deductible costs, then it must be replenished by the bio-parents.