



A UNISON RISK ADVISORS Company

MUCH MORE THAN A BROKER

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OE Multi District Rotary Youth Exchange Program, Inc.

Accident and Sickness Insurance Plan

Policy Number: GLMN11230404

Paige Fritze

May 2023



Overview

- › About RCM&D
- › Discuss the Global Medical Plans and the Coverage/Limits
- › Insurance Card (how to find it and how to use it)
- › How to file a Claim and Claim Reimbursement
- › Resources Available to the Student
- › Contacts/Who to reach out
- › Question/Answer



About RCM&D

RCM&D is ranked among the top independent insurance advisory firms in the United States. Our specialized teams provide strategic solutions and consulting for risk management, insurance and employee benefits.

Leveraging more than 135 years of experience and strong local, national and global reach, we partner with you to meet all of your business objectives.

A Professional Services Firm



ADMINISTRATION



BROKERAGE



CONSULTING

A Unison Risk Advisors Company

20,000+

Personal & business clients

\$165M+

Annual revenues

650+

Employees

13

Office Locations throughout
the **Mid-Atlantic & Midwest**



Highlights of Coverage – Outbound Annual Exchange

\$1,000,000 Maximum Dollar Limit for Educational Travel (Per Insured Person, Per Covered Accident or Sickness)

\$50,000 Maximum Dollar Limit for Athletic Activities (Per Insured Person, Per Covered Accident or Sickness)

- › Insurance Company
 - » Chubb Insurance Group
- › Primary Coverage
- › Deductible
 - » \$0 per Covered Accident or Sickness
- › Coinsurance
 - » 100% of the Usual and Customary Charges

The Accident and Sickness Plan is provided by Chubb Insurance Group. If you have additional questions or would like to download a copy of the plan, please feel free to visit <https://secure.visit-aci.com/insurance/oerye/>



Additional Highlights of Coverage – Outbound Annual Exchange

	Limits
Emergency Medical Benefit: Benefit Maximum	Up to \$10,000
Emergency Medical Evacuation Benefit: Benefit Maximum	100% of Covered Expenses
Repatriation of Remains Benefit: Benefit Maximum	100% of Covered Expenses
Emergency Reunion Benefit Benefit Maximum Daily Benefit Maximum Maximum Number of Days Benefit Max for Repatriation of Remains	\$12,500 \$300 10 \$2,500
Security Evacuation Benefit Maximum	\$100,000
Trip Cancellation Benefit Benefit Maximum	\$2,500
Trip Interruption Benefit Maximum	\$3,000
Quarantine Benefit	Up to \$2,000 per trip (outbound only)



Highlights of Coverage – Supplemental Plan

\$25,000 Maximum Dollar Limit for Educational Travel (Per Insured Person, Per Covered Accident or Sickness)

- › Insurance Company
 - » Chubb Insurance Group
- › Excess Coverage
- › Deductible
 - » \$0 per Covered Accident or Sickness
- › Coinsurance
 - » 100% of the Usual and Customary Charges

The Accident and Sickness Plan is provided by Chubb Insurance Group. If you have additional questions or would like to download a copy of the plan, please feel free to visit <https://secure.visit-aci.com/insurance/oerye/>



Additional Highlights of Coverage – Outbound Annual Exchange

	Limits
Emergency Medical Benefit: Benefit Maximum	Up to \$10,000
Emergency Medical Evacuation Benefit: Benefit Maximum	100% of Covered Expenses
Repatriation of Remains Benefit: Benefit Maximum	100% of Covered Expenses
Emergency Reunion Benefit Benefit Maximum Daily Benefit Maximum Maximum Number of Days Benefit Max for Repatriation of Remains	\$12,500 \$300 10 \$2,500
Security Evacuation Benefit Maximum	\$100,000
Trip Cancellation Benefit Benefit Maximum	\$2,500
Trip Interruption Benefit Maximum	\$3,000



Resources

<https://secure.visit-aci.com/insurance/oerye/>

- › Summary of Benefits
- › Need an Id Card
- › File a Medical Claim
- › Check Claim Status
- › Pre-trip Information and Travel Alerts
- › Installation instructions for AXA Mobil app

O-E Multidistrict Insurance Registration

O-E Multidistrict Student Annual Exchanges

- **Primary Policy – For Inbound Students and Outbound Students who are not required to purchase Host Country insurance**

[Inbound Coverage Description](#)

[Outbound Coverage Description](#)

How to File a Claim

[Within the USA](#)

[Outside of USA](#)

- **Supplemental Policy – For Outbound Students who are required to purchase Host Country insurance**

[Outbound Coverage Description](#)

How to File a Claim

[Outside of USA](#)

(Inbound students to USA MUST purchase the Primary Policy)

O-E Multidistrict Student Summer Exchanges

- **Short Term Exchange Program (STEP)**

[Inbound Coverage Description](#)

[Outbound Coverage Description](#)

How to File a Claim

[Within the USA](#)

[Outside of USA](#)

Register Here



Resources

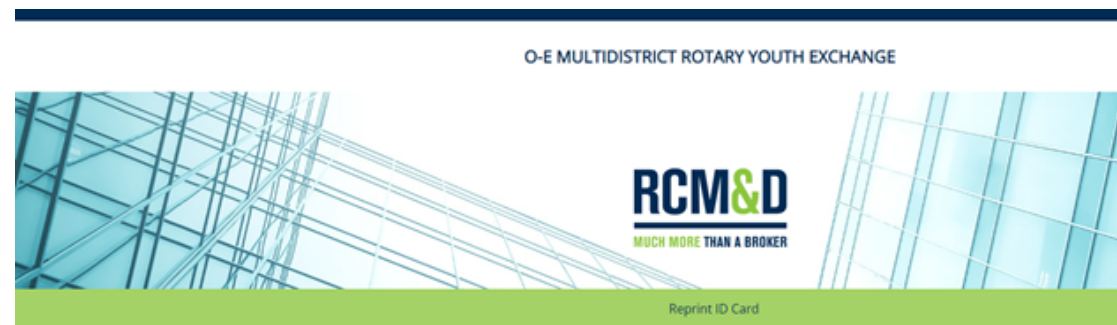
Need an ID Card?

<https://secure.visit-aci.com/insurance/oerye/>

Gives you instant access to an ID card

Download Insurance Card

- › Once you have entered your personal information, you will be able to download a copy of your insurance card
- › Please be sure to carry this card with you at all times
- › You also have access to the mobile app which allows you to store your insurance card on your phone



Reprint ID Card

First Name Last Name
Birth Date (mm/dd/yyyy)



[O-E Multidistrict Rotary Student Annual Exchange Summary](#)



Resources

How do I File a Claim Form?

The Process

- › Download a claim form from www.acipta.com
- › Follow the instructions on the claim form
- › Fill out the claim form completely
- › Be descriptive in regards to the service the doctor performed. Past medical history, dates of the condition and/or symptoms were first experienced and addresses of prior physicians.

Claim Reimbursement Request

- › Attach your paid receipts, itemized bills, statements, and invoices for services and supplies.
 - › Make sure that all documents indicate claimants name, date of service, diagnosis and the itemized charges
- › Mail the Claim form and the accompanying documents to the address listed in the top right hand corner of your claim form Or by email at: aciclaims@acitpa.com



Resources

Travel Assistance, Evacuation, & Repatriation

AXA offers the following key services:

- › Medical Assistance Services
- › Medical Evacuation & Repatriation Services
- › Security & Natural Disaster Evacuation Services
- › Worldwide Destination Intelligence
- › Personal Travel Assistance Services

To learn more about this valuable benefit,
review the [Travel Assistance Services](#)

How To Use AXA Global Assistance Services:

- › 24 hours a day, 7 days a week, 365 days a year
- › If You have a medical, personal safety or travel problem, simply call AXA for assistance. The toll-free and direct dial telephone numbers are printed on Your ID card.

Toll-free Number: 1-855-327-1414

Direct Dial: 1-630-694-9764

Email: medassist-usa@axa-assistance.us



Resources

AXA Travel Assistance

Pre-trip Information services are available at any time. The Travel Eye site contains real-time destination-based health, security and travel related information including:

- › Country and city risk ratings and profiles
- › Health, medical, and security reports per locale
- › Consulate Contacts
- › News and real-time security alerts
- › Information on business conduct, transportation, holidays, currency exchange rates, etc.
- › General Travel Tips
- › Travel tips including cultural, environmental and financial information

Visit www.acetravelassistance.net
for access to global threat assessments and location based
intelligence.



Create account

Sign up

[Log in](#)

[Didn't receive confirmation instructions?](#)

[Didn't receive unlock instructions?](#)



Resources for Inbound Exchange

MultiPlan Provider Network

About MultiPlan Provider Network:

- › You have access to nearly 700,000 quality healthcare professionals and 4,800 hospitals
- › It is your responsibility to confirm your providers' continued participation in the MultiPlan Network and accessibility under your benefit plan

How to find a Doctor (Inbound ONLY):

- › Call **800-464-0292** Monday thru Friday from 8am to 8pm (EST)
- › Search online at www.multiplan.com
- › Click on the “search for a doctor or facility” button
- › Indicate that you have the logo shown on the front of your id card



- › Follow the prompts to enter your search criteria



Contact Information

2023 - 2024 Accident and Sickness Insurance Plan

- › Insurance Company
- › Medical Emergency Services (AXA): medassist-usa@axa.assistance.us
 - › 855-327-1414 (toll-free)
 - › 630-694-9764 (direct dial)
- › Replacement of Card – <https://secure.visit-aci.com/insurance/oerye/ReprintCard.aspx>
- › MultiPlan Provider Network (Inbound ONLY) – www.multiplan.com
 - › 800-464-0282 (Monday thru Friday from 8am to 8pm EST)
- › Chubb's Travel Assistance Services Portal – <https://travelassistance.chubb.com/login/>
- › File an insurance claim – <https://portal.acitpa.com/member/login?returnUrl=%2Fmember>
- › Insurance Broker (RCM&D): Paige Fritze
 - › phone: 800-346-4075 ext.1607
 - › mail: ohio.erie@rcmd.com



THERE'S REAL MEANING BEHIND THE & IN RCM&D



MISSION

Committed to protecting clients' financial, human and physical assets through a consultative process of collaboration, understanding, analysis and results.

Founded in
1885

5 Offices

in the mid-Atlantic region

200+ Employees
& growing



Baltimore, MD
Headquarters

Philadelphia, PA

Harrisburg, PA

Washington DC

Richmond, VA

OUR BUSINESS MODEL



- ✓ Collaboration
- ✓ Industry Expertise
- ✓ Tailored Services
- ✓ Community Involvement



Assurex
GLOBAL

**LOCAL KNOWLEDGE,
GLOBAL REACH.**

A founding member of the world's largest association of privately held insurance brokers.

100+ PARTNER FIRMS **600+** OFFICES **80** COUNTRIES



28 Consecutive Years
E&O Plus Quality
Management Award

SAILING WITH A PURPOSE

The **RCM&D Regatta** was established in 1993
to support deserving, regional nonprofits.

Over **\$1 MILLION** raised for **60+** beneficiaries



SISCO



**Third Party Claim
Administration**



**Risk & Claim
Consulting**



**Data Management
Consulting**

Established in 1979

WHAT WE DO

**STRATEGIC RISK MANAGEMENT
& INSURANCE BROKERAGE**

Property & Casualty

Employee Benefits

Retirement Plan Consulting

Personal Lines & Private Client

Surety

KEY INITIATIVES



COMMUNITY
connections

RCM&D diversity

RCM&D

A UNISON RISK ADVISORS Company



A UNISON RISK ADVISORS Company



THANK YOU FOR
YOUR TIME