



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

Presented by: Jessica Reed

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# Overview for Inbound (travel into the U.S.) Exchange Participants

- › About RCM&D
- › Entities involved in the program
- › Global Medical Coverage / Limits
- › Insurance Card (how to find it and how to use it)
- › Pre-existing conditions and dental coverage
- › Resources Available to the Student
- › How to file a Claim and Claim Reimbursement
- › Contacts/Who to reach out
- › Question/Answer



# There's real meaning behind the & in RCM&D

## MUCH MORE THAN A BROKER

RCM&D is your one-stop-shop for personalized and custom **employee benefits, insurance and personal risk solutions.**

Founded in  
**1885**

**Global Medical**  
specialization

**300+**  
**Employees**  
& growing

**\$75M+**  
annual revenue



Hunt Valley, MD  
**Headquarters**

Baltimore, MD

Owings Mills, MD

Philadelphia, PA

Harrisburg, PA

Washington, DC

Richmond, VA



- ✓ DATA MANAGEMENT
- ✓ RISK & CLAIM CONSULTING
- ✓ THIRD PARTY ADMINISTRATION



**LOCAL KNOWLEDGE,  
GLOBAL REACH.**

**A COMMITMENT  
TO OUR  
COMMUNITIES**



The RCM&D Regatta has raised over **\$1.4M** for over **70** regional beneficiaries throughout its **28-year** history.



# Who are the entities involved?

**RCM&D = your insurance broker, independent, specialized**

Chubb = insurance carrier

ACE = Chubb. ACE acquired Chubb in 2016 and kept the Chubb name

ACI = Administrative Concepts, Inc., the insurance carrier's third party administrator for managing claims, hosting websites, and providing other administrative support

AXA = Travel Assistance Company and first call for access to medical, security, and operational assistance teams. Available 24/7/365



# Highlights of Coverage

## Inbound/Outbound Annual Exchange & Short Term Exchange Program (Class 1)

**\$1,000,000 Medical 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

## Inbound/Outbound Annual Exchange & STEP (Class 1)

	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	\$12,500
Daily Benefit Maximum	\$300
Maximum Number of Days	10
Benefit Max for Repatriation of Remains	\$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)



# Pre-Existing Conditions

The Global Medical DOES cover pre-existing conditions if the condition becomes acute and the student needs medical treatment. However, it DOES NOT cover routine care for a pre-existing condition.

Per the policy:

In addition, We will not pay Medical Expense Benefits for any loss, treatment, or services resulting from:

routine physicals and care of any kind.

**“Preexisting Condition”** means an illness, disease, or other condition of the Covered Person that in the 3 months period before the Covered Person’s coverage became effective under the Policy:

1. first manifested itself, worsened, became acute, or exhibited symptoms that would have caused a person to seek diagnosis, care or treatment; or
2. required taking prescribed drugs or medicines, unless the condition for which the prescribed drug or medicine is taken remains controlled without any change in the required prescription; or
3. was treated by a Doctor or treatment had been recommended by a Doctor



# Dental Coverage

## Delta Dental

The Global Medical plan is a true accident and sickness plan that provides limited dental coverage due to an accident/injury (e.g. fall off a bike and knock out front teeth):

Maximum for Dental Treatment

(Alleviation of Pain): \$350

For students that are looking for a true dental plan, we recommend that they explore the delta dental options:

<https://www.deltadental.com/>



# 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 Mobile 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](#)

### O-E Multidistrict Student Summer Exchanges (not Annual Exchange)

- Short Term Exchange Program (STEP)

[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
- 



# Resources

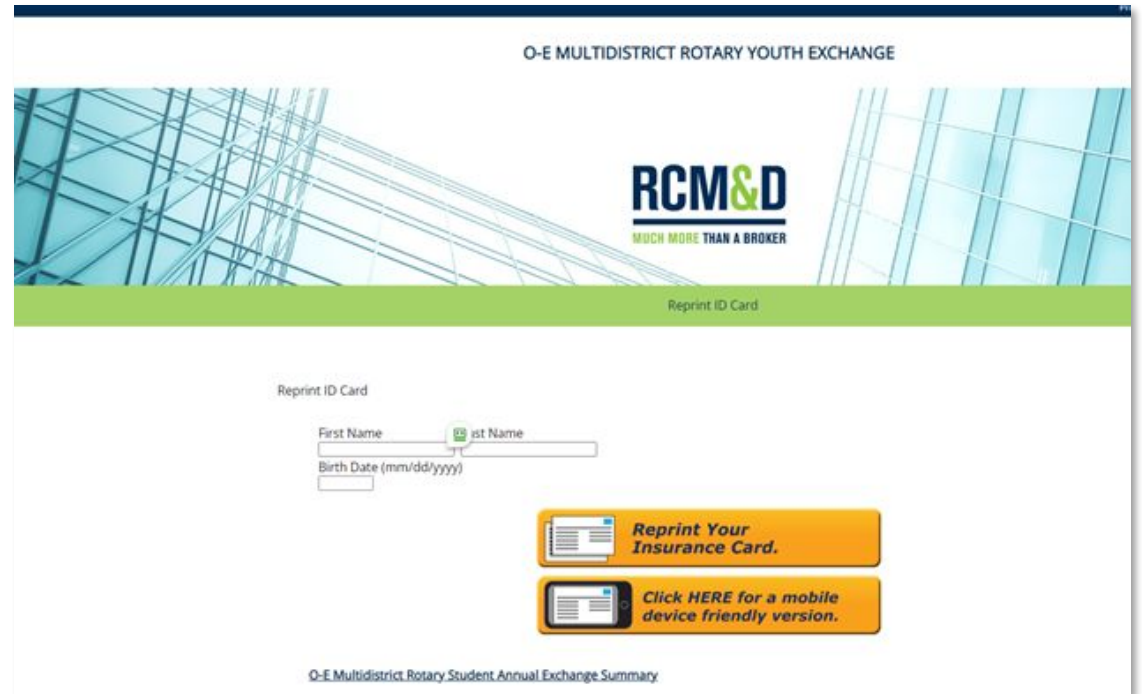
## Need an ID Card?

<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



The screenshot shows the 'Reprint ID Card' page on the RCM&D website. The page header includes 'O-E MULTIDISTRICT ROTARY YOUTH EXCHANGE' and the RCM&D logo with the tagline 'MUCH MORE THAN A BROKER'. Below the header, there is a form titled 'Reprint ID Card' with the following fields: 'First Name', 'Last Name', and 'Birth Date (mm/dd/yyyy)'. There are two orange buttons: 'Reprint Your Insurance Card.' and 'Click HERE for a mobile device friendly version.'. At the bottom of the page, it says 'O-E Multidistrict Rotary Student Annual Exchange Summary'.



# Resources

## How Do I File a Claim Form?

### The Process

- › File your claim electronically via the RCM&D Claim Intake site
- › <https://portal.acitpa.com/rcmd>
- › Fill out the claim form completely including the group policy # and your assigned member id # (listed on the insurance ID card)
- › Be descriptive about the service the doctor performed. Past medical history, dates of the condition and/or symptoms were first experienced and addresses of prior physicians.
- › Attach any accompanying documentation (e.g., itemized bills, payment receipts and if applicable medical records, injury report or primary insurance evidence of Benefit Statement)

### Claim Reimbursement Request

- › Upload your paid receipts, itemized bills, statements, and invoices for services and supplies.
  - ›› Make sure that all documents indicate claimant's name, date of service, diagnosis, and the itemized charges
- › You can also manually submit a completed claim form via email, Fax or postal mail to ACI Administrative Concepts, Inc. P.O. Box 4000 Collegeville, PA 19426-9000
- › Email: [aciclaims@acitpa.com](mailto:aciclaims@acitpa.com)
- › Fax: 610-293-9299



# 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](mailto:medassist-usa@axa-assistance.us)



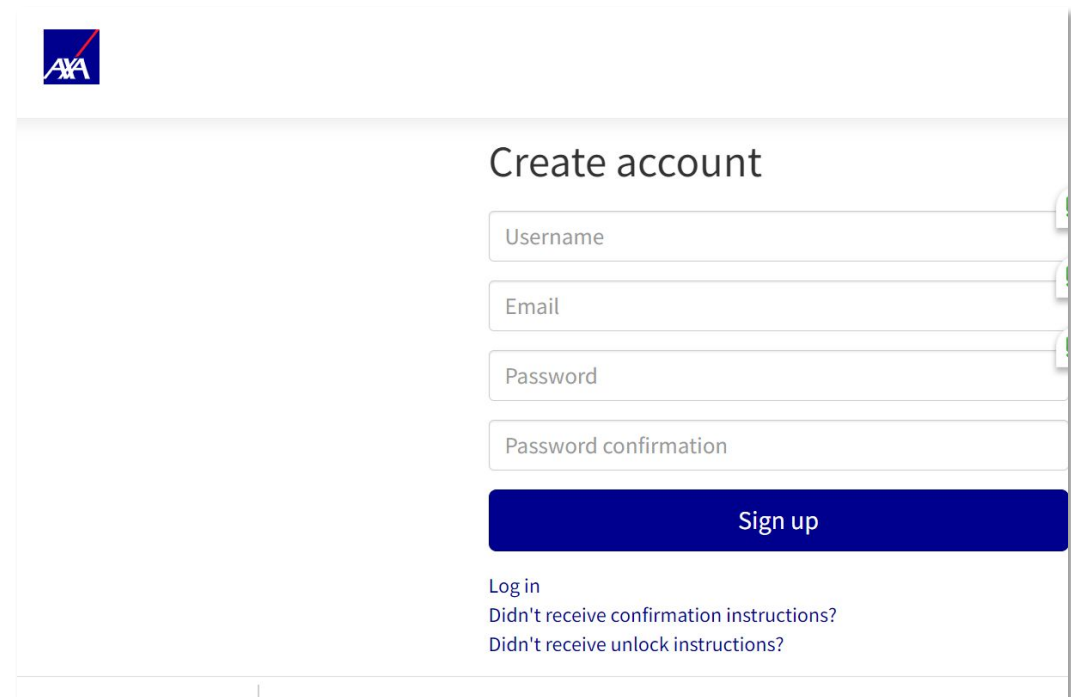
# Resources

## 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/personal conduct, transportation, holidays, currency exchange rates, etc.
- › General travel tips
- › Travel tips including cultural, environmental and financial information

Visit [www.acetravelassistance.net](http://www.acetravelassistance.net)  
for access to global threat assessments and location-based intelligence.



The screenshot shows the AXA Travel Assistance website's account creation page. At the top left is the AXA logo. The main heading is 'Create account'. Below this are four input fields: 'Username', 'Email', 'Password', and 'Password confirmation'. A dark blue 'Sign up' button is positioned below the fields. At the bottom of the form, there are three links: 'Log in', 'Didn't receive confirmation instructions?', and 'Didn't receive unlock instructions?'.

# Resources for Inbound Exchange

## Provider Network

### › How to find a Doctor:

- › To locate a participating provider, call 800-226-5116 or visit [www.myfirsthealth.com](http://www.myfirsthealth.com)
- › Click on the “Start Now” button; follow the prompts to enter your search criteria

### › MAIL CLAIMS TO:

**ACE INSURANCE COMPANY  
ADMINISTRATIVE CONCEPTS, INC.  
P.O. Box 4000  
COLLEGEVILLE, PA 19426-9000  
t.(888) 293-9229 | f.610-293-9299  
WWW.ACITPA.COM  
EDI PAYOR ID# 22384**

- › Physicians and hospitals may send itemized bills directly to the insurance company by mail or electronically by using the Payor # and address listed to the left
- › Students that pay out of pocket must submit a completed claim form by mail or fax to Administrative Concepts, Inc., by email at: [aciclaims@acitpa.com](mailto:aciclaims@acitpa.com), or online at: <https://portal.acitpa.com/rcmd>

Please note: First Health and its subsidiaries are not insurance companies, do not pay claims and do not guarantee health benefit coverage



# Claims Contact Information

## For Information about your Eligibility, Benefits, or Claim Status

- › Contact ACI at Toll free # 888-293-9229 within the US or Canada or 610-293-9229
- › If you are Outside the US or Canada Email: [aciclaims@acitpa.com](mailto:aciclaims@acitpa.com)
- › Hours of Operation: 8 am – 8 pm EST, Monday through Friday
- › File your claim electronically via the RCM&D Claim Intake site

<https://portal.acitpa.com/rcmd> by creating an account and selecting the Accident & Sickness medical Claim Form RCM&D

You can also submit a manually completed claim form via email, fax or postal mail to ACI:

**Administrative Concepts, Inc.**  
**P.O. Box 4000**  
**Collegeville, PA 19426-9000**  
**Email: [aciclaims@acitpa.com](mailto:aciclaims@acitpa.com)**  
**Fax: 610-293-92**



# Contact Information

## 2025 - Accident and Sickness Insurance Plan

- › Medical, Security, and Operational Services (via AXA 24/7/265) = [medassist-usa@axa.assistance.us](mailto:medassist-usa@axa.assistance.us)
  - › 855-327-1414 (toll-free)
  - › 630-694-9764 (direct dial)
- › Replacement of ID Card – <https://secure.visit-aci.com/insurance/oerye/ReprintCard.aspx>
- › Provider Network for Inbound students – [www.myfirsthealth.com](http://www.myfirsthealth.com)
  - › 800-226-5116 (Monday thru Friday from 8am to 8pm EST)
- › Chubb's Travel Assistance Services Portal – <https://travelassistance.chubb.com>
- › File an insurance claim – <https://portal.acitpa.com/rcmd>
- › Insurance Broker (RCM&D): Jessica Reed
  - › phone: 717-497-9662
  - › email: [jreed@rcmd.com](mailto:jreed@rcmd.com)





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THANK YOU FOR  
YOUR TIME



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Additional  
information for  
other groups  
within the O-E

DVE

# Highlights of Coverage

## Supplemental Plan (Class 2: students required to purchase host country coverage)

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

**\$25,000 Maximum Dollar Limit for Athletic Activities** (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

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Emergency Reunion Benefit Benefit Maximum	\$12,500
Daily Benefit Maximum	\$300
Maximum Number of Days	10
Benefit Max for Repatriation of Remains	\$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)

