

# Submitting a Medical Claim

The Rotary Youth Exchange policy is underwritten and processed by American International Group (AIG). Physicians, hospitals, and medical facilities, including foreign providers, may submit claims directly to the AIG claims department at: American International Companies, Accident and Health Claims Division, P.O. Box 15701, Wilmington, DE 19850-5701, Attn: Rotary Youth Exchange. The policy number, GLB0009024420, claims submission address, and customer service number for insurance verification, are all located on the participants Insurance ID card. **The student should carry their insurance ID card with them at all times.**

If a student pays for any medical claims please submit the bill(s) attached to a claim form and mail them to the AIG claims department for reimbursement. The participant should keep a copy of the bills for their records. All students insured under the program have a claim form enclosed with their policy booklet. If additional forms are needed, they are available for download at [www.cisi-bolduc.com](http://www.cisi-bolduc.com) under **Medical**



**Claim/Benefit Info** tab.

All claim forms mailed from outside the U.S. must be sent via **AIR MAIL**, or it may take several weeks for the forms to arrive back in the U.S. for payment. In every case, the student should follow up on the claims to be sure that the bills have been paid. **EACH STUDENT SHOULD BE AWARE OF THE FACT THAT THE POLICY HAS DEDUCTIBLES.** The student is responsible for and should pay any part of the bill, which is not covered by the insurance policy. If after a month, the bill still has not been paid, contact the Claims Department of American International Company (AIG) at the above phone number to see what is delaying the payment. They may need additional information to settle your claim.

## ENROLLMENT SUBMISSION



River Plaza  
9 West Broad Street  
Stamford, CT 06902  
Phone (203) 399-5181  
Fax (203) 399-5596  
[www.cisi-bolduc.com](http://www.cisi-bolduc.com)

## AIG MEDICAL CLAIM SUBMISSION

For questions about claim submissions please contact AIG at:

**Telephone**  
(800) 551-0824

**Fax**  
(302) 661-8940

**Email**  
[ah.customer.service@aig.com](mailto:ah.customer.service@aig.com)

**Outside USA**  
(302) 661-4176 call collect

**Send all completed claim forms to:**  
American International Companies  
Accident & Health Claims Division  
PO Box 15701  
Wilmington, DE 19850-5701  
Attn: Rotary Youth Exchange

In addition, American International Assistance Services are available for Medical Assistance:

- Worldwide, 24-hour medical care location service
- Medical case monitoring, arranging communication between patient, family, physicians, consulate, etc.
- Medical transportation arrangements. U.S.A. or Canada call toll free: 1-800-626-2427
- Emergency message service for medical situations outside the U.S.A. call collect: 0-713-267-2525

If the student has any problems, a direct contact to the AIG Claims Department is the best way to get immediate results. In each case, the student must do all the things listed above in order to get the claim paid properly. If you have any problems that cannot be resolved with American International Company (AIG), contact CISI-BOLDUC so that we may assist.

# Frequently Asked Questions and Answers

## Q: Is there a network of physicians the student must stay in?

A: For inbound students to the U.S. there is a preferred provider directory available provided by Coalition America who administers the networks on behalf of AIG and their plan participants. For a listing in your area please either visit their website at [www.coalitionamerica.com](http://www.coalitionamerica.com) or call (800) 878-7896. Use PIN# 3014.

Students may visit any physician or medical facility of their choosing and are not required to use a physician listed in the preferred provider directory. However, utilizing this network may help keep the student's out-of-pocket costs to a minimum. All other outbound students may visit any physician of their choosing and have worldwide coverage on their exchange abroad until the completion of their program or return home to the U.S.

## Q: Who initially pays for medical care?

A: AIG will pay medical providers directly on behalf of the insured. The doctor or hospital should submit an itemized bill directly to AIG. Payments can be made to foreign providers as well.

The student should mail or fax in a completed claim form for each illness or injury.

## Q: If the bill is paid by the student/host family who does AIG reimburse?

A: The student, unless the host family provides a receipt showing payment was made by them.

## Q: How do I file a medical claim?

A: Students will receive a claim form enclosed in the insurance packet mailed or e-mailed to them. They should fill out the claim form as completely as possible and mail or fax it with all either paid or unpaid claims to the AIG claims department address listed on the top of the form (please Air Mail if outside the U.S. or fax). Medical providers may submit claims directly to AIG for payment (foreign providers included).

## Q: How do I file a Personal Liability claim?

A: Fill out the CISI claim form and submit these claims directly to Cultural Insurance Services International by fax, e-mail or mail.

The following will be required along with the claim form:

- Estimate of repair/replacement
- Proof of Homeowners policy deductible



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## Refund Policy



If a student has been on exchange for less than 30 days and returns home, we will downgrade the policy to the corresponding Short-term policy and refund the difference in premium. This is only done if there have been no claims against the policy. Short-term premiums are non-refundable.

If the student has been here for over **30 days** there is **no refund** of premium.