

Insurance Plan Options for Au Pairs: What You Need to Know!



WELCOME

With over 20 years of experience, CareMed's primary focus is providing insurance coverage for exchange program participants. All claims are handled in-house by friendly CareMed employees and our 24-hour assistance partner, CareMed Assist, is there to provide insureds with emergency support and guidance whenever needed.

COVERAGE OPTIONS

The below description is not a contract of insurance but is a brief summary of the options available. Complete provisions pertaining to this insurance are contained in the Master Policy on file with your organization. In the event of any conflict between this summary and the Master Policy, the Policy will govern.

PLAN NAME:	Bronze Basic -100-	Bronze Ultimate -100-	Gold Basic -50-	Gold Ultimate -50-	Platinum Upgrade -0-	Platinum Ultimate -0-
BRIEF DESCRIPTION:	<i>The Bronze Basic is the most affordable plan. Includes a minimum level of Travel Health Insurance and a \$100 deductible.</i>	<i>Same as Bronze Basic but with Travel Accident, Assistance, Luggage, and Third Party Liability Coverage included.</i>	<i>The Gold Basic offers higher limits of Travel Health Insurance than the Bronze Basic plan for added peace of mind. Includes a \$50 deductible.</i>	<i>Same as Gold Basic but with Travel Accident, Assistance, Luggage, and Third Party Liability Coverage included.</i>	<i>The Platinum Upgrade plan provides the highest levels of Travel Health Insurance with the added benefits of Travel Accident and Travel Assistance coverage. There is \$0 deductible.</i>	<i>The Platinum Ultimate plan is the most robust of all CareMed offerings. It includes all the benefits of the Gold Upgrade Plan but with Travel Luggage and Third Party Liability too.</i>
Travel Health Insurance – Coverage in case of accident and illness. Reimbursement for medical treatment and prescribed medication.						
Maximum per Covered Accident or Sickness	\$50,000	\$50,000	\$250,000	\$250,000	Unlimited	Unlimited
Emergency Room Deductible (for non-Emergency Treatment in Hospital Emergency Room)	\$250 per Covered Sickness	\$250 per Covered Sickness	\$250 per Covered Sickness	\$250 per Covered Sickness	\$250 per Covered Sickness	\$250 per Covered Sickness
Deductible for all other Covered services/treatments	\$100	\$100	\$50	\$50	\$0 –zero-	\$0 –zero-
Outpatient Physiotherapy	\$250	\$250	\$500	\$500	\$750	\$750
Psychiatric Evaluation	\$100	\$100	\$250	\$250	\$500	\$500
Dental Treatment for Injuries ONLY	\$500	\$500	\$750	\$750	\$1,500	\$1,500
Emergency Dental Treatment For Alleviation of Pain	\$100	\$100	\$250	\$250	\$500	\$500
Outpatient X-rays, Diagnostic Testing & Laboratory Services	\$500	\$500	\$500	\$500	\$500	\$500
Diagnostic CAT Scan and MRI Testing	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
Medical Preparations & Devices	\$100 up to 60 days	\$100 up to 60 days	\$150 up to 60 days	\$150 up to 60 days	\$250 up to 60 days	\$250 up to 60 days
Emergency Medical Evacuation	\$25,000	\$25,000	\$50,000	\$50,000	\$100,000	\$100,000
Repatriation of Remains	\$7,500	\$7,500	\$10,000	\$10,000	\$10,000	\$10,000
Travel Accident Insurance – Payment of benefits if an accident leads to the death, dismemberment, or permanent disability of the insured.						
Accidental Death and Dismemberment Benefit		\$13,000		\$13,000	\$13,000	\$13,000
Permanent Disablement Benefit		\$10,000		\$50,000	\$50,000	\$50,000
Travel Assistance Insurance – Transportation and related expenses for the insured or a family member due to sickness or injury.						
Trip Interruption Benefit		\$1,000		\$1,500	\$2,000	\$2,000
Family Reunion Benefit		\$1,500		\$2,000	\$2,500	\$2,500
Travel Luggage Insurance – Reimbursement of expenses incurred for lost, damaged, or stolen baggage including its contents.						
Deductible		\$50 per event		\$50 per event		\$50 per event
Stolen/Damage of Personal Property		\$500 per trip		\$1,000 per trip		\$1,500 per trip
Watches and Valuables		50% of sum insured up to \$250		50% of sum insured up to \$500		50% of sum insured up to \$750
Checked Baggage Delay		\$500 per Trip		\$500 per Trip		\$500 per Trip
Eyeglasses and Contact Lenses		\$250 per Trip		\$250 per Trip		\$250 per Trip
Lost Airline Ticket		\$100 per Trip		\$100 per Trip		\$100 per Trip
Third Party Liability Insurance – Benefits paid on behalf of insured if he/she becomes legally obligated to pay damages for personal liability claims made against them						
Personal Liability		\$50,000		\$100,000		\$500,000
Damage to Property		\$15,000		\$25,000		\$150,000
Overall Limit for above claims:		\$50,000		\$100,000		\$500,000
Host Family Property Payment (payment of Homewoner's deductible)		\$1,000		\$1,000		\$1,000