

## In Case of Emergency:

### If an Au Pair has a Medical Emergency:

For a serious emergency, it is okay to go to the closest ER of your choice. Also contact the appropriate emergency assistance company:

For Swedish, Danish, Norwegian, and Finnish au pairs:  
Falck TravelCare at **1-800-871-9211**  
For all other nationalities: AXA Assistance at **1-800-847-3948**

The assistance companies are open 24 hours per day, 7 days per week. They will facilitate insurance and help navigate the situation. Also contact your Local Childcare Coordinator or dial **1-800-333-6056** to inform Cultural Care Au Pair.

### Emergency Room:

Remember that there is an extra Emergency Room deductible if you go to the ER: \$150 for Basic and \$50 for Extended, plus your normal deductible (Basic in network \$65, Extended in network \$35, out of network or \$95). If you can plan ahead of time and go to a scheduled doctor's appointment, you will save on paying the ER deductible.

### Going Home for an Emergency:

If an au pair has Extended Insurance, Erika Travel Insurance may cover a round trip flight in case of death or grave illness of an immediate family member. The policy defines immediate family members as parents and siblings of the au pair. Grandparents do not fall under the definition of immediate family. If the au pair does have extended insurance, contact the appropriate Assistance Company listed above. You should also contact your Local Childcare Coordinator or call **1-800-333-6056** to inform Cultural Care Au Pair.

## When an Au Pair Seeks Medical Care:

### Finding a Doctor:

Look up an Aetna provider on <http://www.aetna.com/docfind/erika>. The deductible is lower and au pairs will not pay their bill at the office if they use a provider in the Aetna Network.

### Aetna vs. Erika Insurance:

Call the doctor's office and say the au pair has "Aetna." Do not say the au pair has Erika insurance, as they will not recognize the Erika name.

### Insurance Card:

Bring the Insurance Certificate Card to the doctor's office. If an au pair has lost her or his insurance card, contact Cultural Care at **1-800-448-5753**.

- ID number: Give the doctor's office the Cultural Care booking number on the insurance card - this is the insurance ID number. Do not give them the policy number (10462 or 11190) as the id number because all au pairs have the same policy number.
- Name: Provide the doctor's office with the au pair's FULL name (as it appears in the passport or visa) - Including all of the family names.



The image shows a sample of an Erika Travel Insurance Certificate Card. At the top left is the Aetna logo with "PPO NAP GROUP NO 884000 PAYOR ID 60054". At the top right is the Erika Travel Insurance logo. The card title is "Cultural Care Au Pair" with "10462.WWS (BASIC)" below it. A red bar across the middle says "TRAVEL INSURANCE CERTIFICATE". Below this, it lists "CCAP BOOKING NO. (INSURANCE NO.) AUS 1234567", "NAME JANE SMITH", "DATE OF BIRTH 12/25/1986", and "INSURANCE PERIOD 01/07/08 - 01/06/09". There is a "SPORT SUPPL." checkbox which is unchecked. At the bottom right, it says "[OCTOBER 2009]".

### Call Aetna if the Doctor's Office Can Not Find the Au Pair in the System:

Be sure to have the doctor's office call Aetna at **1-800-783-7447** to confirm the insurance benefits and coverage dates. Have them call while the au pair is there in the office so the insurance can pay for the visit. If the doctor's office cannot reach someone or gives the au pair difficulties, be sure to take down the name of the person in the doctor's office and we can contact them during the next business day. Call Aetna and ask them to contact the doctor's office on au pair's behalf to confirm the au pair's insurance coverage.

### If Aetna Does Not Have the Au Pair's Name:

Call Cultural Care at **1-800-448-5753** and they will confirm eligibility with Aetna. All au pairs have insurance coverage while participating in the program, so do not panic! It is usually just a clerical mistake that can be easily fixed.

### Billing address:

If the doctor does not send Aetna the bill, they will bill the au pair instead. Tell the doctor to send bills to:

**Aetna Student Health  
Travel Claims  
P.O. Box 15719  
Boston, MA 02215**

### **Deductibles:**

Do not pay the medical provider's office for the visit except for the deductible: \$65 for Basic Insurance and \$35 for Extended Insurance (\$95 if the provider is not in the Aetna network).

### **Routine Care:**

Remember that routine care is NOT covered - if au pairs go for a doctor's visit because they do not feel well, or something is wrong, remind the doctor's office that routine visits are not covered and they must send Aetna a bill explaining why the au pair needed treatment.

### **Prescriptions:**

If au pairs have prescriptions, they must first pay for them and then send in a claim form with the receipts from the pharmacy. Both the cash register receipt and the medication information label attached to the prescription must be included. Au pairs will be reimbursed for most medications except for acne, birth control, or medication that they take for a pre-existing condition. If au pairs wish to check if their prescription will be covered they may call Aetna at:

**1- 800-783-7447.**

### **Dental Coverage:**

Only Extended Insurance includes non-accidental dental coverage. With Extended Insurance, the coverage is up to \$200 during the insurance period for non-accidental treatment.

### **If you get a bill at home:**

If an au pair receives doctor's bills at home, she or he needs to review the bill carefully: if the au pair did not pay the deductible up front, she or he may be receiving a legitimate bill that she or he must pay. If the bill is for more than the deductible amount, contact Aetna Student Health at **1-800-783-7447** to be sure the insurance has also received the bill to pay it. Otherwise, the doctor will expect payment from the au pair and she or he may begin to receive collection notices. To prevent this from happening, au pairs should contact Aetna immediately if they receive a bill.

### **Claim Forms:**

Go to [www.erikainsurance.com](http://www.erikainsurance.com) to download claim forms.

## **Other Insurance Opportunities and Benefits:**

### **Vital Savings Card:**

The Vital Savings Card is an added benefit for au pairs who purchase the Extended Insurance, and there is no additional cost. This card entitles au pairs to discounts on prescriptions not covered by the Erika Insurance policy (such as acne medication and birth control) as well as discounts on dental treatment above the \$200 limit covered by the Erika Insurance policy. The Vital Savings Card is mailed to au pairs who purchased extended insurance after arrival in the US; please allow up to 4 weeks for delivery.

### **Additional Month Insurance:**

If au pairs do not purchase the Additional Month insurance, they will not have insurance coverage if they decide to stay for their additional month. Insurance for the Additional Month can be purchased up until the final day of the program term. The Additional Month Insurance cannot be purchased after the additional month has started. To purchase Additional Month Insurance, au pairs should go to <http://aupair.culturalcare.com/> and click on the "Store" tab or call Au Pair Services at **1-800-448-5753**.

### **Extension Program Insurance:**

All extension au pairs have basic insurance coverage. For an additional cost, au pairs may purchase optional Extended Insurance coverage for a 6, 9, or 12 month extension. With Extended Insurance au pairs have unlimited medical coverage, baggage and property coverage, program interruption coverage, limited dental benefits, and much more. Au pairs may only purchase insurance for their extension program up until the end of their first year. To do so, au pairs should go to <http://aupair.culturalcare.com/> and click on the "Store" tab or call Au Pair Services at **1-800-448-5753**.