



## Health Insurance

GeoVisions provides medical insurance to program participants during the time they are working in the US. This is defined as the period from their work Start Date to the work End Date on their Form DS-2019. These are the dates that the student and employer agreed to on the Job Offer form. After the work period is over, the student may travel in the US up to 30 days before returning to their country, but they are no longer covered by the insurance policy. They may purchase additional coverage for this period if they choose. Students who are terminated from the GeoVisions program immediately lose their insurance coverage.

Please help students find a doctor or medical help if they need it. Students can contact the GeoVisions website to find information describing their insurance coverage, including a claim form. It is important that students do not use a hospital's Emergency Room for routine care. If they do, they are subject to a higher deductible.

### **Claims Procedures**

Every student will receive an email from GeoVisions with information on the insurance policy and Claim Form located on the GeoVisions website. Additionally, claims information will be printed on the Student ID Card. Certain procedures (usually non-emergency procedures) must be pre-authorized by the insurance company. For pre-authorization, questions on coverage, and recommendations about physicians and medical facilities, students can call the Toll-Free number provided to them.

### **Exclusions, Deductibles and Reimbursement for Expenses**

On the GeoVisions website, students will find a link for the insurance plan that includes a list of exclusions. Generally, pre-existing conditions and many high-risk activities are not covered under this policy.

In some cases, the student may need to pay for medical services and then request reimbursement from the insurance company. In those cases, students should retain all records and receipts, and send them to the insurance company following the procedures listed.