

IMPORTANT INSURANCE INFORMATION

Log Into Your Account: <http://www.esecutive.com/MyInsurance/>

Your insurance is administered by Relation Insurance Administrators “RIA”. Please contact RIA if you have any questions regarding your medical benefits, how to file a claim, or status of a claim you have filed.

Email: riaservice@relationinsurance.com


24/7 Service Hotline: 1 800 314 3938

If you need medical attention, you should whenever possible choose a health care provider who is part of Aetna’s network; otherwise you might have to pay the full cost of treatment out-of-pocket.

RIA can help you find a doctor or you can search for a Doctor, Urgent Care or Walk-in Clinic:

www.aetna.com/docfind/custom/passport Select Passport to Healthcare Primary PPO Network

Carry your card at ALL times

 <p>MEMBERS: SEE BACK OF CARD FOR ADDITIONAL INFORMATION</p> <p>American Hospitality Academy - ebs Insurance Coverage Group #: 0863963-010-100</p>	INFORMATION FOR MEMBERS Please find all important Insurance Information online at: eSecutive.com/MyInsurance	
	<p>Carry this card at all times. To find a provider, verify coverage prior to hospitalization, or for language assistance, call Relation Insurance Administrators, Inc., at (800) 314-3938 (follow the telephone prompts). When traveling outside of the USA, call +1 (818) 735-3560 for 24/7 emergency assistance. (Ref.# 01-SES-SUM-08123)</p>	
Member Name	Customer Service:	Relation Insurance Administrators, Inc. (800) 314-3938
Member #	PPO Network:	Aetna Passport to Healthcare Primary PPO (800) 314-3938 https://aetna/2wx9Enx
Effective Dates	Coverage While Traveling/ Emergency After-Hours Care:	Relation Insurance Administrators, Inc. (800) 314-3938 (Ref. # 01-SES-SUM-08123) Outside U.S. call: +1 (818) 735-3560
Deductible: \$100 per injury or sickness	ER Copay: \$350 (waived if admitted)	Claims Mailing Address (for non-Aetna, outside U.S. or prescription claims):
Aetna Network Provider Services: (800) 414-0596	Payer ID: 60054	Relation Insurance Administrators, Inc. (800) 314-3938 P.O. Box 6040 Agoura Hills, CA 91376-6040
Provider Claims Mailing Address: Aetna, P.O. Box 30259, Tampa, FL 33630-3259	Submit Claims Via Email:	riaservice@relationinsurance.com
PROVIDERS: For questions about benefits or eligibility, call Relation Insurance Administrators, Inc., at (800) 314-3938. Coverage for medical treatment subject to patient's eligibility on the date of service, terms, limitations and exclusions of the policy. File claims electronically to Payer ID above, or mail claims to address indicated above.	Prescriptions:	Paid at 100% of reasonable charges; however, you must pay for prescription in full at the time of pick up, then submit a claim to Relation Insurance Administrators, Inc., for reimbursement.
NOTICE: Possession of this card does not guarantee coverage or payment for a service or procedure.		

FREQUENTLY ASKED QUESTIONS

What are the dates of my insurance?

The required J-1 insurance covers you for the program dates (start and end date) listed on your DS-2019 form. AHA highly recommends you purchase insurance for any additional dates you will be in the U.S. (before and after).

Do I always need to carry my insurance card?

Yes. Your insurance identification card, which is located on your confirmation of insurance form, is your proof of insurance. Doctors will ask for this card whenever you receive medical attention. It is important to carry it with you at all times in case of an emergency.

What is covered by insurance?

As a general rule, most accidents and sudden illnesses are covered, whereas routine examinations, vaccinations, routine dental, or vision services are excluded. For more information – including limits, restrictions, copays, and more – please read your summary of benefits.

What's not covered by insurance?

Routine examinations, vaccinations, regular dental treatment, and vision services. You should take care of these needs before you travel to the United States. In addition, expenses related to pre-existing conditions are not covered. If you

suffer from a chronic disease such as asthma or diabetes, you need to ensure that your health insurance at home covers you for any costs related to these sicknesses while in the United States.

How do I get medical attention?

The quickest and most convenient way for you to get medical treatment for non-emergency situations is to go to a walk-in clinic or urgent care center. If you need medical attention, you should whenever possible choose a health care provider who is part of Aetna's network call 1 800 314 3938 or search online: www.aetna.com/docfind/custom/passport

Emergency rooms and hospitals are for life-threatening situations. If you feel your life is in danger, go directly to the closest hospital for treatment and contact AHA as soon as possible. If you go to the emergency room for a non-emergency, you will most likely have to wait several hours to be seen and could incur higher costs than your co-pay. If you need to go to the hospital or clinic but it is not life-threatening, take transportation such as a cab, bus, or subway, or ask a friend to drive you. Ambulances are for medical emergencies only.

When do you call 911?

This is the emergency line in the U.S. that links directly to the local police station in your area. If you have an emergency and need assistance from the police or ambulance, dial 911. Do not call this number if it is not an emergency (you are being or have been a victim of a crime, accident, or fire); in some cities, you could be fined.

How is Medicine Covered?

If you currently take medication and will continue this medication while on the program, you should bring enough to last the duration of the program, and you should have all these products properly packaged and labeled before leaving your home country. Please check with your local embassy about any specific documents you may need to enter the U.S. with this medication. If you lose or run out of your medication, you will have to visit a U.S. doctor. Your prescription from home is not valid in the US. AHA recommends you bring enough medication for the duration of your program. Note that the dispensing of birth control is not a free service in the United States, nor is it covered by your insurance.

Can I go to a Dentist?

Your policy has limited dental coverage. AHA recommends seeing a dentist prior to coming on your program.

What should I do if I am feeling suicidal?

Some, but not all, mental health expenses will be covered by your insurance plan. Mental health care can be expensive and not all doctors or clinics offer these services. If you are feeling suicidal, we suggest you contact one of the following organizations:

[National Suicide Prevention Lifeline](#)
[Mental Health America](#)