Answers to some frequently asked questions

THE

YOUTH FOR EUROPE

GROUP INSURANCE PLAN

A tailor-made plan designed to provide worldwide protection 24 hours a day for Participants, access to first rate medical and repatriation services, and peace of mind for Group Leaders and Parents.
Answers to some frequently asked questions

Youth Exchanges offer an accessible and unique opportunity for young people of different nationalities to meet in a setting which allows them to explore common themes and to learn about each other’s cultures. Youth Exchanges contribute to the non-formal education of young citizens from different origins and culture who share common values of curiosity, generosity, and tolerance.

The European Commission has determined that a minimum level of cover and services is required to protect Participants properly during the period of the youth exchange. The Youth For Europe Group Insurance Plan has been designed by the European Commission to meet this need.

Each Partner Group/Organisation is free to enrol or not to enrol its Participants in the Commission supported plan, but groups who wish to use other plans must ensure that these plans provide, as a minimum, the same services and level of cover offered by the Youth For Europe Group Insurance Plan. Health care exclusions should not exceed the short list in the Youth For Europe Plan.

The following text is in response to questions we have received from Participants and Group Leaders.

Why does the European Commission support a special insurance plan for Participants in Youth Exchanges?

The purpose of this plan is to give you access to an insurance network which can help you whenever a medical, dental, psychological, disability or liability problem arises. What could be a minor accident or hospitalisation at home may appear frightening and uncontrollable when you are far from home in a foreign country.

The role of the AXA Group, AXA Assistance, and European Benefits Administrators is to provide you with the financial security of a strong insurance policy, the administrative services of a specialist in groups living outside their country of origin, and the information, medical referral, and repatriation services of an assistance company with 35 call centres and 6,500 medical correspondents in 180 countries.

Cover is worldwide, 24 hours a day, from the day you leave home en route to the Host Country until the day you return home at the end of the Youth Exchange. Cover also applies to preparation and follow-up meetings linked to the actual Youth Exchange.
**Who is eligible?**

All Participants in Youth Exchanges, including Group Leaders, are eligible for the cover, providing that each Partner Group/Organisation enrols its Participants and pays the premium to the Plan Administrator, European Benefits.

A simple enrolment form must be filled out for each Participant either electronically on the Internet or on paper on forms that may be obtained from the Plan Administrator.

**Is there any exclusion for pre-existing conditions?**

There are no exclusions for pre-existing conditions, and no waiting periods in the insurance. As long as each Partner Group/Organisation enrols its Participants, acceptance is automatic and no medical questionnaire or declaration of good health is required.

**How much does the plan cost?**

The cover is provided free of charge to the individual Participants. The premium costs, which are subsidised by the European Commission, are paid by each Partner Group/Organisation to the Plan Administrator at the time of enrolment of the Participants.

A single premium is charged per person for the entire duration of the exchange activity, which is between 6 and 21 days, as well as the preparation and follow up meetings.

The cost is 27 EUR per person if the Partner Group/Organisation enrols all its Participants in the group insurance plan, or 30 EUR per person if the Partner Group/Organisation only enrols part of the its Participants in the plan.

Partner Groups/Organisations in Germany may choose to pay an additional 3.58 EUR per person to obtain extra cover by AXA Colonia for Participants residing in Germany (Krankheitskosten-Vollversicherung, Pflegepflichtversicherung).

**What are the health care benefits?**

You are covered for the costs of hospitalisation, surgery, medical and dental treatment anywhere in the world on condition that these treatments and/or supplies are recognised by the local medical authorities as essential to the treatment of the disease, injury, or pregnancy.
No restrictions are imposed regarding the choice of doctor, laboratory, hospital, clinic, etc., except that the facilities must be licensed and the treatment performed by legally qualified doctors practising within the scope of their licence. You may use both the public and the private sector.

In the event of a hospitalisation covered by the Plan, European Benefits can precertify the hospital charges and pay the hospital directly. Dental and medical bills for outpatient treatment are submitted to European Benefits and properly documented claims are settled within five working days.

The Plan pays 100% of reasonable charges for necessary medical, psychiatric, vision, and dental treatment as follows:

- Hospitalisation charges and related costs
- Outpatient medical treatment, including laboratory tests, x-rays, and prescription drugs
- Pregnancy and childbirth
- Diagnosis and treatment for psychiatric, mental, nervous, alcohol, or drug disorders in the Host Country (30 days maximum)
- Vision care, including the replacement of a broken pair of spectacles (300 EUR maximum)
- Dental care, including necessary basic care, dental surgery, and, in the event of an accident or emergency, dental crowns (maximum 500 EUR per tooth and 1,000 EUR per person)

Health care costs which are not covered by the Plan are:

- Treatment which is not medically necessary
- Psychoanalysis
- Treatment of psychiatric, mental, nervous, alcohol, or drug disorders outside the Host Country
- Sunglasses
- Hydropathic spas and thermal cures

What are the repatriation and assistance services?

AXA Assistance gives you access 24 hours a day to the following services:

INFORMATION SERVICES

- Medical and administrative information on the Host Country (inoculations, medical conditions, prescription drugs, weather, visa requirements, etc.).
- Locating hospitals, medical and dental providers in the Host Country.
- Information and advice in the event of theft or loss of identity cards, credit cards, cheques, travel tickets, including up to 400 EUR in costs to replace these documents.
TRAVEL ASSISTANCE

- Dispatch of essential prescription medicine which is not available in the Host Country
- Forwarding of urgent messages
- Advance of bail in the event of an automobile accident (maximum 15,000 EUR) in the Host Country
- Legal assistance in the event of an automobile accident (maximum 770 EUR) in the Host Country

SERVICES IN THE EVENT OF AN ACCIDENT OR MEDICAL EMERGENCY IN THE HOST COUNTRY

The following services are applicable in instances of a sudden, unpredictable illness, a serious injury, or death. In all cases when you believe that you need one of these services, you should contact AXA Assistance immediately. They will explain what can be done and make the necessary transport arrangements, as determined by the AXA Assistance doctors.

- Medical repatriation back to the Sending Country
- Return to the Host Country upon recovery to continue your programme
- Accommodation expenses (up to 50 EUR per day, maximum 10 days) if your return to the Sending Country at the end of the exchange programme is postponed because of a serious illness or accident
- Travel costs for a close relative (tickets, hotel accommodation up to 50 EUR per day, maximum 10 days) to visit you, if you are hospitalised for more than 10 days
- Travel ticket for your return home in the event of the death, or sudden illness and hospitalisation (of more than 10 days), of a close family member
- Repatriation of remains (1,000 EUR maximum for the coffin) and travel costs for the parents (tickets, hotel accommodation up to 76 EUR per day for 3 days)

European Benefits will cover medical costs following repatriation by AXA Assistance on the basis of the Youth For Europe Group Insurance Plan medical cover rules.

What are the permanent disability and life insurance benefits?

The Insurer pays a lump sum benefit in the event of a permanent disability which results from an illness or accident that occurs during the period of insurance, provided the disability rate equals 33% or more. The Principal Sum is equal to 60,000 EUR. The amount of the lump sum payment is calculated by multiplying the Principal Sum by the permanent disability rate.
In the event that a Participant dies during the period of insurance due to an illness or accident, the Insurer pays a lump sum of 20,000 EUR. The lump sum death benefit is paid to the beneficiary named on the enrolment form.

**What protection is provided by the third party liability cover?**

The Insurer covers you for the financial consequences of your legal liability for bodily injury, property damage, and consecutive financial loss to a third party, under the condition that no other local insurance applies. The cover applies worldwide, subject to the following limits per occurrence:

- **Bodily Injury**: 5,000,000 EUR
- **Property Damage and Consecutive Financial Loss**: 500,000 EUR

These amounts include:

- Your liability as tenant, occupier, or neighbour for damage by Fire, Explosion, or Electrical Damage affecting the premises which you rent or occupy, or the neighbouring premises up to 75,000 EUR
- Environmental Impairment Liability up to 125,000 EUR
- Legal Defence and Recourses up to 15,000 EUR. Legal Defence includes both Penal Defence (your defence against legal proceedings) and Legal Recourse (seeking damages from others for losses you suffered) with a 200 EUR threshold per event.

**How do I get enrolled in the Youth For Europe Group Insurance Plan?**

Once the Youth Exchange has been approved by the National Agency/European Commission, each Partner Group/Organisation fills out enrolment forms for you.

Your Partner Group/Organisation will handle all the rest of the enrolment procedure, issue you a twelve page Participant’s Guide describing the Plan in detail, and give you an insurance-assistance card which we recommend you carry in your wallet at all times while you are participating in the Youth Exchange. The card can facilitate admission to a hospital in an emergency and help you access the repatriation services of AXA Assistance.