



Patience and Persistence Pay Off: Universal Health Insurance for RYE Students

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History

- Insurance initiative has been ongoing for many years
- Discussed by YEOs in Birmingham and New Orleans
- 2009 survey findings were mixed
 - 63% of districts were satisfied with insurance structure
 - Stronger interest in voluntary global insurance program than mandatory program



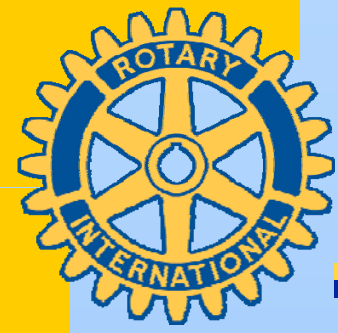
History

- RI Youth Exchange Committee proposed a single universal policy to RI Board in 2010, but this was rejected
- Revised proposal was to update *Rotary Code of Policies* and set new minimum standards
- Insurance Working Group comprising YEO insurance professionals established in 2011



History

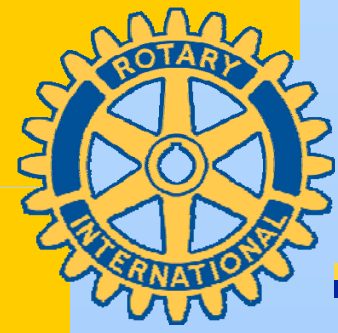
- Working Group liaised with insurance industry and drafted recommendations
- Proposals discussed with RI staff and *Code* changes drafted
- Board approved in January 2012



Minimum Coverage Requirements

- \$1,000,000 for medical, dental, ambulance, hospital expenses
- \$100,000 for accidental death, dismemberment, or disability
- \$50,000 for necessary emergency transport

(all US dollars)



Minimum Coverage Requirements

- \$50,000 for repatriation
- \$50,000 for necessary emergency transport or evacuation of student in the event of a non-medical emergency
- \$500,000 for personal legal liability

(all US dollars)



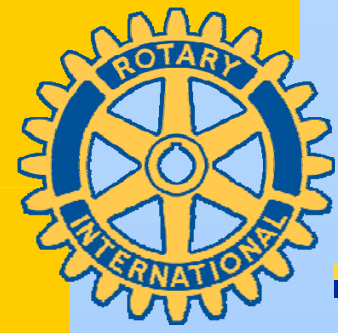
Other Highlights

- 24-hour door-to-door coverage inclusive of any personal travel
- Valid in all countries in which travel will take place
- 24-hour emergency assistance services



Other Highlights

- Where it is a statutory or legal requirement for travel insurance to be purchased in the host country, such insurance shall be in accordance with these limits and benefits. In all other cases dual insurance should be avoided unless agreed to by all parties.
- The parent or legal guardian of the Youth Exchange student is responsible for the payment of all medical and accident costs.



Implementation

- Official notification by email will be sent to all district and multidistrict chairs shortly
- Requirements are to be implemented moving forward to all insurance plans not already arranged



Questions?