

Information for Host Parents and Local Coordinators

What to do in case of medical treatment?

1. In case medical treatment is needed, visit a medical facility of your choice. A doctor or mini clinic is recommended instead of ERs to avoid long waiting hours and high costs. For assistance locating a facility please call CareMed Assist.
2. Show CareMed PREMIUM insurance confirmation which is provided by AIFS
3. Claim submission
 - a. For direct payment: Please have the medical facility call CareMed Assist or call CareMed Assist yourself for instructions. This needs to be done in case of hospitalization, surgery and higher bills.
 - b. For reimbursement to insured person or medical facility: Either e-mail all documents with completed claim form to the claim center or use online claim submission: www.hmr.de/schaden-online. This can also be done if the invoice was not paid yet.

ATTENTION: Always have the student's home address filed and **do not indicate** the host family address when seeing a doctor. This way the natural parents can handle claim reimbursement and will receive all information. Exceptionally, AIFS address may be indicated if US address is mandatory:
1 High Ridge Park, Stamford, CT 06905, United States.

Questions?

Call the **24-hour emergency service** to:

- have the student's coverage confirmed
- arrange direct payment
- receive information on where the invoice shall be sent to

CareMed Assist 24/7 Emergency Service
+49 (0) 40 55557877

Contact details for claim submission:

Claim Center 1

If the claim occurred in the US:

Phone: 1-800 397 9905 (toll-free number)

E-mail: CareMedClaims@hansemerkur.de

Claim Center 2

If your claim occurred outside of the US:

Phone: +49 (0)40-4119-2671

E-mail: CareMedClaims@hansemerkur.de

Directly to online claim submission:

