

CorpsCare® & CorpsCare® Edge Frequently Asked Questions

Plan Information

1. What is CorpsCare®?

The CorpsCare® insurance plan is designed to provide comprehensive, worldwide medical insurance including international medical evacuation. This competitively priced insurance plan offers the best protection against current and future medical expenses. This plan is strongly recommended for all Volunteers, especially those currently seeking medical treatment for an illness or condition, including pregnancy and maintenance prescriptions. Upon COS, Peace Corps enrolls you in this plan and pays for your first month of coverage.

2. What is CorpsCare® Edge?

This new alternative insurance plan, available October 1, 2007, offers Volunteers a new option for more affordable, quality health coverage. CorpsCare® Edge is only for Volunteers that are healthy and not currently seeking medical treatment. This program features a lower monthly premium, affordable office visits and coverage for major medical expenses. While less expensive, this plan has coverage limitations and an increased share of medical costs for the Volunteer. You may switch to the CorpsCare® Edge plan at anytime, but you will not have the option to switch back.

3. How can I find out more about CorpsCare® Edge?

For more information about both plans and a comparison summary of coverage, please visit www.clements.com/corpscure.

General Information

4. When should I contact Clements International?

Clements International is the insurance agency and will assist you with the following services:

Eligibility, extension requests and payments | Dependent coverage | Address changes | Cancellations

1.202.872.0060 (collect calls accepted) or 1.800.872.0067 (US toll free) or corpscure@clements.com

5. When should I contact MultiNational Underwriters (MNU)?

MNU is the claims administrator and will assist you with the following services:

Pre-Certification of medical treatment | Claims processing | Medical procedure and coverage questions

CorpsCare® Assistance at MNU

1.317.221.8094 (collect calls accepted) or 1.800.400.6090 (US toll free) or corpscure-claims@mnu.com

6. What is my CorpsCare® Member Number?

Your Member Number is used to process your extensions requests and to verify coverage. Your Peace Corps issued Volunteer ID is the same as your Member Number. If need assistance locating your Volunteer ID, please contact Peace Corps Medical Services.

7. How do I receive a printed copy of the CorpsCare® Plan Certificate?

You will receive a copy of the Plan Certificate with your first extension. You may also download a printable version of the Plan Certificate on our website or by contacting Clements International. The Plan Certificate provides detail on all the benefits and coverage provided under the policy.

8. Do I receive a Medical ID Card?

You are provided with a CorpsCare® medical ID card in the brochure you receive at the time of your COS. This provides proof of your insurance coverage and contains important contact information. If you need a replacement card, please contact Clements International.

9. Do I have to maintain continuous coverage?

Yes, coverage must be extended within 31 days of your COS date in order to maintain continuous coverage and guarantee eligibility. Renewal payments and extensions must be paid by the expiration of the current extension.

10. Will I receive a confirmation of my extension for CorpsCare®?

Yes, a confirmation letter will be sent stating the expiration date of your coverage. In addition, you will receive an extension notice approximately two weeks prior to coverage expiration providing you the option to extend.

11. How do I verify my coverage extension?

You may confirm your extension and payment on our website, www.clements.com/corpscure. Click on the Health tab, and select **CorpsCare®**. You will be asked to provide your Member Number for verification purposes. The website, updated weekly, will inform you of your COS date and policy expiration date.

12. What type of payment options are offered?

We offer payment by credit card (VISA/MC/AMEX/Discover), Telecheck and check. We also offer the convenience of Automatic Monthly Deduction with your valid credit card. It is important to keep your information current throughout your policy extension.

13. Can I add my spouse?

Yes, spouses are eligible for benefits on your COS date and must be added within 31 days. If you are not married before your COS date, your spouse must be added within 31 days of marriage. If your spouse is also a Volunteer, they must purchase a separate policy. Please supply full name, gender, date of birth.

14. Can I add my dependent children?

Children ages 0-18 are eligible for benefits and must be added within 31 days of the Volunteer's COS date. Newborns must be added within 31 days from the date of birth. Please supply full name, gender, and date of birth.

15. Where can I find a list of in-network doctors?

You are free to choose any doctor or hospital, however, if you visit a doctor that is not a member of the provider network, you will be responsible for a higher deductible and coinsurance percentage. To locate a doctor or hospital in the provider network within the United States visit www.clements.com/corpscure or you can obtain a referral by contacting MNU.

16. What is a premium, co-payment and deductible?

What is a premium?

A fee you pay to your insurance company to participate in a health insurance plan.

What is a deductible?

A total amount that you are responsible to pay in a specified time period before your plan will begin to pay benefits.

What is a co-payment?

A specified dollar amount or percentage you are required to pay at the time you receive certain services, such as office visits and prescription drugs.

17. When do I use my Peace Corps Voucher (form PC-127C)?

Vouchers are not related to **CorpsCare®** and are only valid for services Peace Corps has identified on the form. You may use the voucher to obtain a physical exam within 6 months of COS. For questions regarding voucher, please contact Peace Corps at 1-800-424-8580 Ext. 1540. Please submit vouchers to:

Peace Corps Health Benefit Program
PO Box 33686
Indianapolis, IN 46203-0686

Pre-certification

Before seeking medical treatment, it is important to notify the insurance company and get approval in order for your claim to be paid.

18. Who do I contact to find out if my medical condition is eligible for coverage?

For specific medical conditions/inquiries please contact MNU directly at 1-317-262-2132 (collect calls accepted) or 1-800-605-2282.

19. What if I have an emergency and I am unable to Pre-certify?

In the event of an Emergency Hospital admission, Pre-certification must be made within 48 hours after the admission.

20. What will happen if I do not pre-certify?

If you do not pre-certify, your benefits may be reduced.

21. Once I complete the Pre-certification Requirement, is this a guarantee of coverage for that treatment?

No. Although you've completed the Pre-certification Requirement, all policy provisions and conditions must be met at the time of treatment.

Prescription Benefits

22. Do I have a Prescription Benefit?

Yes. You will need to provide your pharmacist with your name, your Member Number, date of birth and the **plan # 6002617**. Advise the pharmacist that you have a paid prescription plan and they may contact MNU, with questions or problems. To help reduce the cost of prescriptions, it is advisable to ask your doctor or pharmacist for a generic substitute if one is available.

23. Can I use a mail order prescription drug service?

Yes. A mail order prescription drug service benefit is available to all members. Maintenance drugs (those taken for 30 days or longer) may be ordered through the designated mail order drug provider. The \$2,500 limitation does not apply to mail order drugs. Co-payments do apply. For more information on the designated mail order drug provider, please visit www.clements.com/corpscure.

Claims Assistance

24. How are claims submitted?

You may print the form from www.clements.com/corpscure or call Clements International. Claim forms and original invoices for reimbursement should be mailed directly to MNU. Please keep a copy for your personal files and send the originals to MNU.

You may submit claims by: Mail: CorpsCare Assistance, MNU Claims Department, PO Box 863, Indianapolis, IN 46206
Email: corpscure-claims@mnu.com

25. When do I use a claim form?

You must file a claims form for all of the following situations:

1. You have received medical care or incurred medical expenses outside the Preferred Provider Network inside the United States.
2. You have received medical care or incurred medical expenses outside of the United States.
3. The **CorpsCare**[®] claims representative request additional information for further review of your pending claim.

26. What if I do not agree with a claims denial?

You may ask for MNU to reconsider the denial by submitting a written request for an appeal. With your appeal, you must supply additional documentation to support a reversal of the denial.

****For complete benefits, please refer to your Plan Certificate. You may visit www.clements.com/corpscure.com for detailed information.****