



JVC Domestic Volunteers Health Insurance

Overview

JVC is providing health and dental coverage, and is covering most anticipated related costs (up to the \$1500 annual limit) but it requires you to be smart about selecting doctors and paying attention to your paperwork. Please read through all of the materials on the dedicated health insurance webpage (www.jesuitvolunteers.org/jvhealthinsurance). JVC is here to help, please reach out to us with any questions at jvhealthinsurance@jesuitvolunteers.org or call the JVC Main Office at 410-244-1733.

MEDICAL PLAN: Your medical plan is a PPO; it provides discounted pricing with in-network or participating providers, it also allows you to see specialists without a referral from your primary doctor. Most appointments and services will be covered in-network with a \$20 or \$50 co-pay, after the \$100 deductible has been spent. It is best to consult the Summary of Medical and Prescription Plan or Christian Brothers if you have a question. There may be major services, like surgery or medical equipment that will require pre-authorization to be covered by Christian Brothers. If you find yourself learning about the need for something major, be sure to consult Christian Brothers in advance to ensure the best coverage.

DENTAL PLAN: This is also a PPO; it provides discounted pricing with in-network or participating providers. Most preventative dental procedures are covered at 100%, while basic and major dental procedures are covered at percentages ranging from 50-80%. Christian Brothers will pay a yearly maximum of \$1000 in a calendar year for all dental costs. If you anticipate needing major dental work during your year, be sure to look at the "Summary of Dental Plan" and consult Christian to understand your costs.

REIMBURSEMENT / PAYMENT: JVC will reimburse the patient portion (co-pay, deductible, co-insurance) of costs for in-network providers and prescriptions for up to \$1500 over the course of your volunteer year. You will usually pay the expense from your funds and then request a reimbursement from JVC. In some instances, you may have a larger expense that is billed to you. In these cases, JVC can pay a larger bill directly to the provider. When you request reimbursement or payment, please send receipts or bill (include EOB if request is for dental service or non-co-pay medical service) along with a completed reimbursement form (found at www.jesuitvolunteers.org/volunteerhealthinsurance) to the JVC office as directed. *Please note that reimbursements may take 2-4 weeks to receive back from JVC.* **Please complete the reimbursement request within one month of service so we can process your request quickly and correctly.**