



Frequently Asked Questions Insurance plan

1. Registration

1.1 What is the procedure for the enrolment of a participant to the insurance plan?

To enroll a participant, please use the document Insurance procedure for Organisations (<https://youth.europa.eu/sites/default/files/insurance - procedure - updates.pdf>). These participants will be registered through the Beneficiary Module.

1.2 Will I receive a confirmation of the enrolment as an organisation?

Yes, as soon as the participant has been registered with Henner, through the Beneficiary Module, you as an organisation (supporting or host) will receive a confirmation with the reference number of the participant. Please make sure to register your participants at least 2 weeks before their mobility start, to make sure that their data is well received by Henner and can be processed in time.

1.3 Will the participant receive a confirmation of the enrolment?

Yes, as soon as the participant has been registered with Henner, through the Beneficiary Module, he/she will receive a welcome e-mail with their Henner ID and explanations on how to connect on the Henner portal. The participant can now activate their online account with Henner and access the following information:

- Table of Benefits
- Membership guide with procedures
- List of exclusions
- The digital insurance card (the Henner Pass)

1.4 When will the participants have access to Henner digital platforms?

The access to Henner digital platforms depends on the starting date of the participant's mission:

Starting date of the mission	Access to the Henner Portal	Access to the Mobile App	Access to the Henner Pass
< 30 days	YES	YES	YES
30 - 90 days	YES	-	-
> 90 days	-	-	-

1.5 What is the Henner pass validity date?

The validity end date of the Henner Pass must not be confused with the coverage end date:

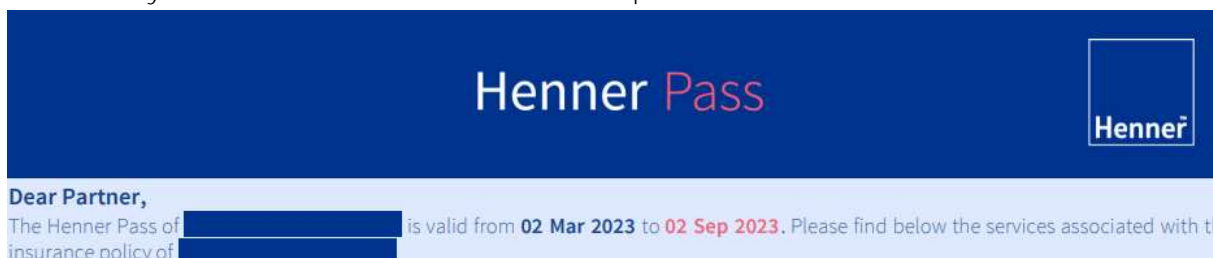
- When the coverage end date of a participant is in more than 6 months, the Henner Pass validity end date is date of upload + 6 months. This date is automatically renewed at each upload.

Example 1:

Dates of coverage: 13/02/2023 – 13/02/2024

Henner Pass validity (current date + 6 months): 02/03/2023 – 02/09/2023

The validity end date will be renewed at each upload.



- when the coverage end date of a participant is in less than 6 months, the validity end date of the Henner Pass is the end date of coverage.

Example 2:

Dates of coverage: 21/02/2023 – 06/06/2023

Henner Pass validity (current date – end of coverage): 02/03/2023 – 06/06/2023



1.6 How to obtain an insurance certificate for VISA purposes?

Option 1: Volunteers who require an insurance certificate must contact Henner by email at: clientservice-ESC@henner.com

Option 2: Volunteers will receive an insurance certificate within the next 3-5 working days. The certificates will be sent from noreply-esc@henner.com.

1.7 What do I do when I have made a mistake in the enrolment?

If you have made a mistake in the Beneficiary Module, please contact Eu-solidarity-corps@ec.europa.eu.

1.8 What to do when the volunteer or volunteering mobility is cancelled for any reason?

In case the volunteer or volunteering mobility is cancelled, please update the data of the volunteer/volunteering period in the Beneficiary Module.

1.9 How can the organization get a copy of an insurance certificate?

If you would like to receive a copy of the insurance certificate of the participant, please contact clientservice-ESC@henner.com.

2. Coverage

2.1 Where can I find more information regarding the plan coverage?

As an organisation, you have access to a detailed Guide for European Solidarity Corps Participants insurance plan in the PASS tool.

2.2 What is primary/complementary coverage?

Primary coverage: the participant is not entitled to a first level of coverage (i.e., affiliated to a local health insurance or to the European Health Insurance Card EHIC). The European Solidarity Corps insurance plan is the only coverage.

Henner will reimburse the medical expenses from the first euro of expenditure, up to the limits indicated in the table of reimbursements

Complementary coverage: the participant is affiliated to a national health insurance, including the EHIC and/or home and hosting country are both part of either the European Union or Iceland, Liechtenstein, Norway and Switzerland. The European Solidarity Corps insurance plan complements its national health insurance coverage.

Henner will reimburse the difference between the amount covered by the national health insurance scheme and the European Solidarity Corps reimbursement ceiling.

Both categories of insured participants are equally covered by this insurance plan, i.e., same benefits, same ceilings.

The organization is expected to assist participant to identify whether he/she is a primary or complementary insured member.

2.3 What is the European Health Insurance Card (EHIC)?



The European Health Insurance Card (EHIC) guarantees you direct access to the public health system of your host country and entitles you to medically necessary care, which means that you will receive the same health services at the same cost as if you were insured in the country you are visiting.

Participants entitled to the EHIC are required to present this card when visiting a medical provider. The European Solidarity Corps insurance plan will only cover the remaining eligible expenses not covered by EHIC.

The EHIC can be obtained through the **participant's national health insurance** provider in his/her home country. For more information regarding the EHIC and the related procedures, please visit the website of the European Commission.

The organisation is expected to assist the participant in the process of requesting the EHIC before he/she leaves on mobility, so the participant will not have to advance his/her medical expenses.

2.4 When is the participant covered?

The insurance covers the participant during the entire period of their mobility. The coverage is active as from the day the volunteer leaves home to the host country, until the end of the second month after the termination of the mobility. This includes any travel from and to the hosting country and any in-country travel linked to the mobility.

2.5 Where is the participant covered?

The participant has a worldwide coverage during both private and project-related activities. For medical purposes, however, a distinction needs to be made between cover in the home/hosting country and other worldwide countries:

- Home/Host country: the participant is covered for all medical treatment based on the plan specifications, be it planned or unplanned (i.e., emergency) treatment
- Other worldwide countries: the participant is covered for unplanned (i.e., emergency) treatment only

Please find below examples of planned and unplanned treatment:

Example unplanned treatment: a participant with the home country being Turkey and the hosting country being France is on vacation in the United States and breaks his leg during a walk. In this case, all medical treatment in the US is covered given that it concerns an unplanned/emergency treatment.

Example excluded planned treatment: the same participant is diagnosed with cancer while residing in France. He opts to be treated in the United States and travels there to receive treatment. The medical treatment is not covered since it concerns a planned treatment outside of the home/hosting country.

2.6 Does Henner also cover the relatives of the participant (such as parents/children) or an accompanying person in case of participants with fewer opportunities?

No, the insurance plan only covers participants.

2.7 Where can I find the list of providers?

Participants have access to Henner extended medical network. They can run a search for a provider close to them from the portal or the mobile app. She/ He will

find all the information related to the medical providers, such as the specialty, the contact details, the services available, and the language spoken in the search results.

Thanks to direct billing agreements for inpatient care with many hospitals participants do not have to pay upfront when they need to be hospitalised.

Complementary insurance participants can consult a list of health care providers who accept the EHIC.

3. Evacuation

What to do in case of a medical emergency requiring evacuation?

In case appropriate medical care cannot be administered at the location of illness/accident, the participant can be evacuated to another location or to his/her home country. In case of medical emergency requiring evacuation, please contact AXA Assistance and mention contract number 0804489.

- Dedicated phone number: +33 (0) 1 55 92 12 34.
The phone calls will be at your own expense.
- Email addresses:
adherents.meddom@axa-assistance.com (Customer service)
plateau.medical@axa-assistance.com (Medical team)

In case of urgent assistance request, we advise you to contact Axa Assistance by phone.

4. Who to contact for any additional questions?

In case of questions regarding insurance certificates, coverage, a specific claim or about claiming and direct payment procedures, please contact Henner:

Phone: +34 9 17 89 57 22

Email: clientservice-ESC@henner.com

In case of emergency requiring an evacuation, please call +33 (0) 1 55 92 12 34 and mention contract number 0804489.

When contacting us by phone, please make sure to have the following details ready: full name, date of birth and ID of the participant.

When contacting us by e-mail, please include the **participant's** ID in the subject line of your email.