

Health Insurance Premium Payment and Coverage Information

Dear Educators,

Welcome to the Intalage Cultural Exchange Program! We are committed to ensuring your time in the U.S. is well supported, and that includes taking care of your healthcare needs. Here's a foolproof guide on how to manage your healthcare premium payments:

First Premium Payment:

- If you are a new educator to the Intalage Cultural Exchange Program, your healthcare coverage gets activated on the day you arrive in the U.S.
- **Your outstanding monthly premium is expected to be paid once you receive your first check from your employer** (see below for payment method)
 - For example, if you arrive in the U.S. on July 15th and you receive your first check on August 20th, you owe \$170 for July and August. On September 1st you will owe \$85

Regular Premiums:

- Once each month in the U.S. begins, you're responsible for the full amount, depending on your family situation. **You are required to pay your premium by the 5th of each month.** Failure to do so could leave you out of compliance with U.S. Dept of State requirements and at risk of termination of your participation in the exchange program.

Coverage Needs	Monthly Premium
Individual	\$85
Dependent	\$170
EV + Spouse and Child	\$425
EV + Spouse and 2 or more Children	\$595
EV + 2 or more children	\$425

- **Please note that insurance premiums and coverage are subject to change by Total Scholastic Solutions (TSS).** We at Intalage will do our best to keep you updated on any changes.

Note: For EVs teaching in **Bibb, Richmond, Savannah Chatham (SCCPSS) and Sumter counties**, please note that you are **EXEMPT** from making healthcare coverage premium payments to Intalage. Your school districts have established special arrangements for your health insurance. Consequently, your premiums will be automatically deducted from your paychecks.

Adding Family Members:

- **If you bring family over to the U.S., you are responsible for adding them to your insurance by notifying Intalage at support@intalage.com**
- Please remember, if you do not add your family members to your insurance, **Intalage is not responsible for their medical bills.**
 - If your family members are covered by your alternative insurance, it is your responsibility to meet the Department of State requirements. If you fail to do so you will be in violation of your Exchange Visa program.

Payment Method:

1. **Premiums should be paid to Intalage via Zelle, on the first of each month.**
 - Zelle is a safe and easy way to transfer money.
2. To access Zelle
 - Simply open your bank's mobile app and look for 'Zelle' in the menu. If you can't find it, you can visit [Zelle online](#) or download the Zelle app from your app store.
3. Once you're in the Zelle interface, follow the prompts to set up your account (you'll need your U.S. mobile number and your U.S. bank account details).
4. To make a payment, select 'Send Money'
5. Enter Intalage's Zelle email (payment@intalage.com)
6. Enter the amount you need to pay (*if you are unsure [see above for premiums](#)*)
7. In the 'What's this for?' field, enter "**[enter month] Healthcare Premium**".
 - For example: "**July Healthcare Premium**"
8. Review all the details to ensure they're correct. Make sure you have the correct recipient (Intalage) and the correct amount.
9. Once you've checked everything, hit 'Submit'.
10. You should receive a confirmation message from Zelle, confirming your payment.
11. Remember: **premiums should be paid on the first of each month.**

Coverage Details:

- The details of your GBG healthcare coverage benefits can be found at the following [link](#).

Your understanding of these procedures is crucial for a seamless and stress-free healthcare coverage experience. If you have any questions or concerns, feel free to contact us via email at support@intalage.com

Stay healthy,
Your Intalage Team

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