

International
StudentInsurance.com

StudentSecure[®]

International Student and
Study Abroad Insurance



Coverage for Students' Unpredictable Lifestyles

If you are a student or scholar planning on traveling to pursue your education outside your home country, health insurance is a necessity. Most student visas and learning institutions require visiting foreign students be covered by a comprehensive health insurance policy. You may also find that the coverage from your home country will not follow you while you are studying abroad.

International Student Insurance offers the StudentSecure® insurance plan as an affordable solution.

Designed specifically to meet the health insurance requirements of US colleges and universities, StudentSecure® addresses the needs of international students in the US and US students studying abroad. StudentSecure® also offers a variety of valuable assistance services, available 24 hours a day. These services help you locate a doctor, learn about safety advisories, and access other important services.

About International Student Insurance

At International Student Insurance, we provide insurance for thousands of international students, and we talk to international students every day. After years of listening, we have learned what international students want in an insurance plan. They want a plan that provides benefits that schools require, like mental health coverage, maternity, and prescription drugs. StudentSecure® includes plans that cover these items and more – coverage that many student plans do not provide. Students also want the security of knowing their insurance plan has financial strength and exceptional service.

With Lloyd's, London and HCC Medical Insurance Services, StudentSecure® is backed by stable companies with a strong commitment to service. Finally, students want a plan they can afford – with three levels of coverage to choose from, competitive pricing, and a monthly payment option – StudentSecure® can fit most budgets. Affordability, financial stability, exceptional service and comprehensive coverage: StudentSecure® has you covered.

“The Appropriate Medical Insurance Plan for International Students”

Who is the Plan Administrator?

HCC Medical Insurance Services, LLC, headquartered in Indianapolis, Indiana, U.S., is a full-service organization offering a variety of insurance products designed specifically to meet the insurance needs of consumers worldwide. HCCMIS is a subsidiary of HCC Insurance Holdings, Inc. (NYSE: HCC), a leading international speciality insurance group. HCC's major companies have a financial strength rating of “AA (Very Strong)” from Standard & Poor's. With assets of \$9.3 billion and shareholders' equity of \$3.3 billion as of Sept. 30, 2010, HCC is well-capitalized and well-positioned to continue its success.

A Trustworthy Insurer

StudentSecure® is insured by Syndicate 4141 at Lloyd's, London. Lloyd's is the largest and oldest insurance market in the world and is rated 'A (Excellent)' by A.M. Best Company and 'A+ (Strong)' by Standard & Poor's. Lloyd's provides financial strength and security that is unparalleled in the worldwide insurance market. Lloyd's is recognized as a market leader in the accident and health insurance arena and is well-known for its innovative products and services. Presently, Lloyd's provides accident and health insurance to millions of individuals in almost every country of the world.



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Indianapolis, IN 46204



Schedule of Benefits & Limits

Select, Budget and Smart plans

	Select Plan	Budget Plan	Smart Plan
Certificate Period Maximum	\$300,000 (Participant) \$50,000 (Spouse) \$50,000 (Child)	\$250,000 (Participant) \$50,000 (Spouse) \$50,000 (Child)	\$200,000 (Participant) No dependent coverage
Maximum Benefit per Injury or Illness	\$300,000 (Participant) \$50,000 (Spouse) \$50,000 (Child)	\$250,000 (Participant) \$50,000 (Spouse) \$50,000 (Child)	\$200,000 (Participant)
Deductible	\$100 per Injury or Illness. Reduced to \$50 if treatment is from Student Health Center		
Coinsurance Claims Incurred Inside US	Underwriters will pay 80% of the next \$5,000 of Eligible Expenses after Deductible, then 100% to Certificate Period Maximum. For charges incurred within the PPO or at a Student Health Center, coinsurance will be waived	Underwriters will pay 80% of the next \$10,000 of Eligible Expenses after Deductible, then 100% to Certificate Period Maximum	Underwriters will pay 80% of the next \$25,000 of Eligible Expenses after Deductible, then 100% to Certificate Period Maximum
Coinsurance Claims Incurred Outside of US	After the Deductible, Underwriters will pay 100% of Eligible Expenses to Certificate Period Maximum	Underwriters will pay 80% of the next \$10,000 of Eligible Expenses after Deductible, then 100% to Certificate Period Maximum	Underwriters will pay 80% of the next \$25,000 of Eligible Expenses after Deductible, then 100% to Certificate Period Maximum
Hospital Room & Board	Average Semi-private room rate, including nursing services		
Local Ambulance	Up to \$350 per Injury / Illness if Hospitalized as Inpatient		
Intensive Care Unit	Usual, Reasonable, and Customary charges		
Hospital Pre-certification Penalty	50% of Eligible Medical Expenses		
Outpatient Treatment	Usual, Reasonable, and Customary charges		
Outpatient Prescription Drugs	50% of Actual Charge		
Dental Treatment due to Accident	\$250 Maximum per tooth \$500 Maximum per Certificate Period		

	Select Plan	Budget Plan	Smart Plan
Mental Health Disorders	Outpatient: \$50 Maximum per day, \$500 Maximum Lifetime Inpatient: Usual, Reasonable, and Customary charges to \$10,000 Maximum Lifetime Treatment must not be obtained at a Student Health Center		Outpatient: \$50 Maximum per day, \$500 Maximum Lifetime Inpatient: Usual, Reasonable, and Customary charges to \$5,000 Maximum Lifetime Treatment must not be obtained at a Student Health Center
Dental Treatment to alleviate pain	\$100 Maximum per Certificate Period		No coverage
Maternity Care for a Covered Pregnancy	Usual, Reasonable, and Customary charges		No coverage
Routine Nursery Care of Newborn	\$750 Maximum per Certificate Period	\$250 Maximum per Certificate Period	No coverage
Therapeutic Termination of Pregnancy	\$500 Maximum per Certificate Period		
Physical Therapy & Chiropractic Care	Maximum \$50 per visit per day Must be ordered in advance by a Physician and not obtained at a Student Health Center		
Intercollegiate, interscholastic, intramural, or club sports	\$5,000 Maximum per Injury / Illness Medical Expenses only		No coverage
Terrorism	\$50,000 Maximum Lifetime Limit, Medical Expenses Only		No coverage
Benefit Period for coverage after Policy Termination Date	60 days from date of Injury or Onset of Illness if Member is Hospitalized on the Termination Date		
Emergency Medical Evacuation	\$300,000 Lifetime (Participant) \$50,000 Lifetime (Spouse) \$50,000 Lifetime (Child)	\$250,000 Lifetime (Participant) \$50,000 Lifetime (Spouse) \$50,000 Lifetime (Child)	\$50,000 Lifetime (Participant)
Emergency Reunion	\$2,500 Lifetime	\$1,000 Lifetime	\$10,000 Lifetime
Accidental Death & Dismemberment	Principal Sum – Lifetime Maximum \$25,000 (Participant) \$10,000 (Spouse) \$5,000 (Child)	No coverage	No coverage
Repatriation of Remains	\$25,000 Maximum	\$15,000 Maximum	\$10,000 Maximum

All benefits are per covered individual and for covered conditions. All benefits, except Accidental Death & Dismemberment, Emergency Medical Evacuation, Emergency Reunion, Repatriation of Remains, and Dental Treatment to alleviate pain, are subject to the Deductible and Coinsurance. Limits apply to all benefits.

What's covered by StudentSecure®?

Covered Medical Expenses

- 1 Inpatient and Outpatient charges made by a Hospital
- 2 Charges made by a Physician, surgeon, radiologist, anesthesiologist, and any other Medical Specialist to whom the Physician has referred the case
- 3 Charges made for dressings, sutures, casts or other supplies prescribed by the attending Physician or Medical Specialist, but excluding nebulizers, oxygen tanks, diabetic supplies and all devices for repeat use at home
- 4 Charges for diagnostic testing using radiology, ultrasonographic or laboratory services
- 5 Charges for oxygen and other gases and anesthetics and their administration
- 6 Charges for prescription drugs for treatment of a covered Injury or Illness, but not for the replacement of lost, stolen, damaged, expired or otherwise compromised drugs
- 7 Charges made by a licensed Extended Care Facility upon direct transfer from an Acute Care Hospital
- 8 Emergency Local Ambulance transport incurred in connection with Injury or Illness resulting in Inpatient hospitalization

Pre-existing Conditions – After 12 months of continuous coverage under the Select or Budget plan, StudentSecure® will provide benefits for Pre-existing Conditions. A Pre-existing Condition is any Injury or Illness which, within the 12 months prior to the Effective Date of Coverage, manifested itself, exhibited symptoms, or required medical treatment or medication, or for which a Physician was consulted.

Maternity & Newborn Care – When conception occurs after the Effective Date of Coverage, StudentSecure® Select and Budget plans provide Maternity benefits, including but not limited to pre-natal, delivery, and post-natal care as well as expenses for miscarriage and complications of pregnancy. Routine Nursery Care of Newborns is also covered, subject to the maximum shown in the Schedule of Benefits and Limits.

Organized Sports Activities – Medical expenses for Injuries or Illnesses resulting from participation in intercollegiate, interscholastic, intramural, or club sports are covered by the StudentSecure® Select and Budget plans up to a maximum of \$5,000 per Injury or Illness. Covered organized sports are: basketball, baseball, cross country, dance team, football, golf, kickball, soccer, softball, swimming, tennis, track, volleyball, weight training, and wrestling.

Mental Health Disorders – StudentSecure® provides benefits for Mental Health Disorders. Outpatient treatment is covered to a maximum of \$50 per day, with a \$500 Lifetime Maximum. Usual, Reasonable, and Customary expenses are covered for

Inpatient treatment, subject to the maximum shown in the Schedule of Benefits and Limits. Treatment for Mental Health Disorders is covered only if not obtained from a Student Health Center.

Emergency Dental – The following Emergency Dental expenses are covered: Emergency Dental treatment and Dental surgery necessary to restore or replace sound natural teeth lost or damaged in an Accident which is covered under this insurance subject to a maximum of \$250 per tooth and \$500 Certificate Period Maximum; and the Select and Budget plans offer additional coverage for Emergency Dental treatment necessary to resolve acute, spontaneous and unexpected onset of pain subject to a maximum benefit of \$100 per Certificate Period.

Emergency Medical Evacuation – If recommended by your attending Physician, who certifies that Evacuation is necessary to safeguard your life and that Medically Necessary treatment is not available locally, and if approved in advance and coordinated by HCCMIS, StudentSecure® will provide the following benefits: Emergency air and/or ground transportation to the nearest Hospital that is qualified to provide the Medically Necessary treatment.

Emergency Reunion – StudentSecure® will provide benefits, up to the maximum indicated in the Schedule of Benefits and Limits, for the cost of an economy round-trip air and/or ground transportation ticket for one of your relatives (parent, spouse, sibling or child age 18 or older) for transportation to the area where you are hospitalized and for reasonable expenses for lodging and meals for your relative for a period not to exceed 15 days in either of the following situations:

- 1 Following a covered Emergency Medical Evacuation; or
- 2 You are hospitalized due to a life-threatening Injury or Illness for more than five days.

HCCMIS must be notified in advance of the travel of the relative in order for Emergency Reunion benefits to be payable. Emergency Reunion benefits that are not related to an Emergency Medical Evacuation will be paid only following the end of the Inpatient hospitalization.

Terrorism – StudentSecure® Select and Budget plans provide Medical coverage for Injuries and Illnesses resulting from an Act of Terrorism, subject to a \$50,000 Lifetime Maximum, provided all of the following conditions are met:

- 1 The Injury or Illness does not result from chemical, nuclear or biological weapons or events.
- 2 You have no direct or indirect involvement in the Act of Terrorism.

- 3 The Act of Terrorism is not in a country or location where the United States government has issued a travel warning that has been in effect within the 6 months prior to your date of arrival.
- 4 You have not unreasonably failed or refused to depart a country or location following the date a warning to leave that country or location is issued by the United States government.

An Act of Terrorism is defined as: an act, including but not limited to, the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s) committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Accidental Death and Dismemberment – In the event of your Accidental Death or Dismemberment resulting from a covered Injury, StudentSecure® Select (only) will provide the following benefit:

- Accidental Death – Principal Sum to the Beneficiary designated on your Application
- Loss of Sight in both eyes or loss of two or more Limbs – Principal Sum to you
- Loss of Sight in one eye or loss of one Limb – One-half of the Principal Sum to you

Loss of Sight is defined as total and irrevocable loss of sight. Loss of Limb is defined as complete and permanent severance of a hand at or above the wrist, or a foot at or above the ankle. The Accidental Death and Dismemberment benefit is not available for losses resulting from an Act of Terrorism.

Repatriation of Remains – In the event of a covered Injury or Illness resulting in your death, StudentSecure® will provide the following benefit: Air and/or ground transportation of bodily remains or ashes to the area of your Principal Residence, and reasonable costs of preparation of your remains necessary for transportation.

Incidental Home Country Coverage – StudentSecure® offers limited Home Country coverage. Medical expenses only can be covered during incidental visits of up to 15 days cumulative per Certificate Period. The member must return abroad, either to the Host Country or another country en route to the Host Country, following any incidental visit days in order to be eligible for this benefit. Return to the Home Country must not be taken for the purpose of obtaining treatment for an Injury or Illness that began outside of the Home Country.

Benefit Period – If you are hospitalized as Inpatient on your coverage Termination Date, StudentSecure® will provide a Benefit Period of 60 days for that condition only. The Benefit Period begins on the first date that you receive diagnosis or treatment for the condition and continues for 60 days, regardless of whether you are abroad or return to your Home Country.

Pre-certification Requirements – Hospitalizations, Surgeries, Pregnancies (except Smart plan), Emergency Medical Evacuations, Emergency Reunions, Repatriation of Remains, Computerized Tomography (CAT Scan), and Magnetic Resonance Imaging (MRI) must be Pre-certified. To Pre-certify, call, or have your Physician call, HCCMIS with the information relative to your claim. You may also Pre-certify by submitting details through Student Zone. Be sure to have your ID number available. If you do not Pre-certify, medical expenses will be reduced by 50% and all other expenses will be forfeited.

Enrollment Procedures – You can apply for StudentSecure® directly online through our website or by calling our customer care team:

<http://www.InternationalStudentInsurance.com>

Toll Free USA (888) 247-1387

Direct +1 (904) 247-1387

Online applications are processed in real-time, and you will be able to print your insurance documents immediately.

If you wish to mail or fax in your application, please complete the attached application form with this brochure and return it to us either via e-mail, mail, or fax.

InternationalStudentInsurance.com

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Jacksonville Beach, FL 32240-1352

Fax +1 (904) 212-0412

E-mail: info@InternationalStudentInsurance.com

Applications submitted by e-mail, fax, or postal mail will be processed within two business days of receipt.

Payment Options – Coverage may be paid in full at time of purchase, or you may elect to make monthly payments. If you elect the single payment option, you may submit your application online or by fax and pay by credit card, or you may submit your application by mail with payment by check, money order, or credit card.

If you elect monthly payments, payment by credit card is required and a small fee will be added to each payment after the first. If your credit card is declined when an automatic payment is attempted, you will be notified in writing. You will have 15 days to provide payment through alternate credit card information.

Exclusions

The following charges, treatments, surgeries, medications, conditions and circumstances are excluded:

- 1 Pre-existing Conditions – Charges resulting directly or indirectly from any Pre-existing Condition are excluded from this insurance during the first 12 months of coverage under the Select and Budget plans and throughout coverage under the Smart plan. A Pre-existing Condition is any Injury or Illness which, within the 12 months prior to the Effective Date of Coverage, manifested itself, exhibited symptoms, or required medical treatment or medication, or for which a Physician was consulted
- 2 Coverage Area – For all non-US citizens electing “Excluding the US” as the Coverage Area and for all US citizens or residents, no coverage is provided within the United States, except for US citizens or residents during an eligible Incidental Home Country visit or an eligible Benefit Period
- 3 Treatment for or related to any congenital condition, except for a newborn child insured under the Policy
- 4 Pre-natal, delivery, post-natal, and newborn care, unless related to a Covered Pregnancy
- 5 Birth control, artificial insemination, infertility, impotency or sexual dysfunction, sterilization or reversal thereof
- 6 Substance Abuse
- 7 Charges which are not incurred during the Certificate Period or the applicable Benefit Period, and charges which are not presented to Underwriters for payment within 60 days from the end of the Certificate Period or the applicable Benefit Period
- 8 Charges for use of Emergency Room for treatment of Illness within the United States unless the patient is directly admitted to the Hospital as Inpatient for further treatment of that Illness
- 9 Services that are not Medically Necessary and administered or ordered by a Physician or Medical Specialist, and services that are provided at no cost, by a family member, or by a person who ordinarily resides with you, or which are attributable to or recoverable from any other party including government-sponsored plans
- 10 Charges which exceed Usual, Reasonable and Customary
- 11 Investigational, Experimental or for Research purposes
- 12 Venereal disease, and treatment of individuals who are HIV+ or have AIDS or ARC
- 13 Treatment by a Chiropractor unless ordered in advance by a Physician
- 14 Physical therapy and treatment for Mental Health Disorders if treatment is obtained at a Student Health Center
- 15 Treatment for acne, other acne, moles, skin tags, diseases of sebaceous glands, seborrhea, sebaceous cyst, unspecified disease of sebaceous glands, hypertrophic and atrophic conditions of skin, nevus
- 16 Dental treatment, including treatment of the temporomandibular joint, except under the Select or Budget plan for Emergency Dental treatment for the relief of acute, spontaneous and unexpected onset of pain

- 17 Eyeglasses, vision exams, contact lenses, hearing tests, hearing aids, hearing implants, eye refraction, visual therapy, orthoptics or visual eye training or eye surgery (including cataract surgery and radial keratotomy) or for any examination or fitting related to these devices or procedures
- 18 Immunizations and Routine Physical Exams
- 19 All expenses incurred while covered under the Smart plan and expenses in excess of \$5,000 while covered under the Select or Budget plan for Injury or Illness resulting from participation in intercollegiate, interscholastic, intramural, or club sports, and all expenses for any Injury or Illness resulting from participation in any other Amateur Athletics. Amateur Athletics is defined as sports or other athletic activities that are organized and/or sanctioned, involving regular or scheduled practices and/or regular or scheduled games. This definition does not include athletic activities that are non-contact and engaged in by a Member solely for recreational, entertainment or fitness purposes and not for wage, reward or profit
- 20 Injury resulting from participation in: professional sports; mountaineering where ropes or guides are normally used or at elevations of 4,500 meters or higher; aviation, except when traveling solely as a passenger in a commercial aircraft; hang gliding, sky diving, parachuting, or bungee jumping; snow skiing or snowboarding, except for recreational downhill and/or cross-country snow skiing or snowboarding (no cover provided whilst skiing away from prepared and marked in-bound territories and/or against the advice of the local ski school or local authoritative body); racing by any animal or motorized vehicle; spelunking; subaqua pursuits involving underwater breathing apparatus unless NAUI/PADI certified, accompanied by a certified instructor, and at depths of less than 10 meters; jet skiing; and any other sport or activity which is undertaken for thrill seeking and exposes you to abnormal risk of injury
- 21 Injury sustained while under the influence of or due wholly or partly to the effects of intoxicating liquor or drugs other than drugs taken in accordance with treatment prescribed and directed by a Physician but not for the treatment of Substance Abuse
- 22 Willfully self-inflicted Injury or Illness and/or any complications or consequences thereof
- 23 The Deductible, Coinsurance and charges which are not included as Eligible Expenses as described in the Master Policy, and charges which exceed the limits set forth in the Schedule of Benefits and Limits
- 24 Treatment required as a result of complications or consequences of a treatment or condition not covered hereunder
- 25 Charges for travel or accommodations, except as provided for in the Local Ambulance, Emergency Medical Evacuation, Repatriation of Remains, and Emergency Reunion sections of this insurance
- 26 Treatment incurred as a result of exposure to non-medical nuclear radiation and/or radioactive material(s)
- 27 Organ or tissue transplants or related services
- 28 Acts of Terrorism, except as provided for herein, war, insurrection, riot or any variation thereof

This is a summary of exclusions. For more details, or for a complete copy of the Master Policy, contact International Student Insurance.

Eligibility

To be eligible for StudentSecure®, Participants must meet the following requirements:

- 1** Must be a Full-time Student at a college or university, excluding online colleges and universities, or within 31 days of being a Full-time Student at a college or university; or must be a Full-time Scholar affiliated with an educational institution and performing work or research for at least 30 hours per week. The Full-time Student/Scholar status requirement is waived for Participants within the US holding a valid F-1 visa. Full-time status requirements remain in force for individuals holding M-1, J-1, or other category visas.
- 2** Must be residing outside Home Country for the purpose of pursuing international educational activities.
- 3** Must not have obtained residency status in the Host Country.

Participants visiting the US must hold a valid education-related visa. A copy of the I-20 or DS-2019 may be requested. For US citizens or residents, the Host Country must be outside the US, including the US territories of Puerto Rico and the US Virgin Islands.

Eligibility Definitions

Full-time Student: A student at a college or university who is taking 10 credit hours (undergraduate students) or 6 credit hours (graduate students). Individuals enrolled at colleges or universities that do not use a credit hour system must provide documentation of Full-time Student status.

Full-time Scholar: An individual who is affiliated with an educational institution and is engaging in educational activities for at least 30 hours per week. These activities may include but not be limited to performing research in an area of specialty or teaching for a temporary period of time.

Home Country: The Participant's Home Country is the country of Principal Residence as declared on the Application form. The Principal Residence is the country of the Participant's true, fixed, and permanent home.

Dependent Eligibility (Select and Budget plans only)

Dependents must meet all of the following requirements:

- 1** Must be the Participant's legally married spouse, or be the Participant's unmarried child under age 19 years and chiefly dependent on the Participant for support and maintenance.

- 2 Must accompany the Participant abroad on a similar visa or passport while the Participant engages in international educational activities.
- 3 Must be temporarily located outside the Participant's Home Country (the Dependent's Home Country is the same as that of the Participant, regardless of Principal Residence).
- 4 Have not obtained residency status in the Host Country.

Extending or Renewing Coverage

After your initial purchase, you may extend your coverage up to a maximum of 12 months from the initial effective date. Provided there is no break in coverage, you will not be required to re-satisfy the Deductible and Coinsurance nor will benefit limits be reset.

You may renew your coverage for up to 4 years as long as you continue to meet the eligibility requirements. Renewal may be completed within the last 6 months of a 12-month Certificate Period. Deductible and Coinsurance must be re-satisfied as of each renewal date.

After 4 years of continuous coverage or any break in coverage, a new plan must be purchased. A new Application is required and you must re-satisfy your Deductible, Coinsurance, Pre-existing Condition provisions, and all other benefit limits.

Extensions and renewals must be made online with payment by credit card. For additional information on extending or renewing your plan, please visit Student Zone (www.internationalstudentinsurance.com/zone/).

Cancellations and Refunds

To be eligible for a full refund, the request for cancellation must be received prior to the effective date. Cancellation requests received after the effective date will be subject to the following conditions:

- 1) A \$25 cancellation fee will apply
- 2) Only premium for unused whole-months of the plan will be refunded
- 3) Only members who have no claims are eligible for premium refund
- 4) After 60 days, no refunds are granted

24/7 Worldwide Travel and Medical Assistance

StudentSecure® includes valuable travel and medical assistance services, which are available to you 24 hours a day, 7 days a week. Contact HCCMIS to access any of these services.

- **Pre-Trip Destination Information** – Up-to-date information regarding the required vaccinations, health risks, travel restrictions, and weather conditions specific to your destination country
- **Medical Monitoring** – Consultations with attending medical professionals during your hospitalization and establishment of a single point-of-contact for family members to receive ongoing updates regarding your medical status
- **Provider Referrals** – Contact information for Western-style medical facilities and medical and dental practices and pharmacies in your destination country where English is spoken
- **Travel Document Replacement** – Assistance with obtaining replacement passports, birth certificates, visas, airline documents, and other travel-related documents
- **Lost Luggage Assistance** – Tracking service to assist in locating luggage or other items lost in transit

Travel and Medical Assistance Services are not insurance benefits. Any travel or medical assistance service provided is not a guarantee of any insurance benefit.

Student Zone

Whether you have misplaced your ID card or benefit booklet, need assistance with a claim, or have a question about benefits, HCCMIS is ready to respond. Frequently, these and other issues can be addressed with a short visit to Student Zone. Student Zone is an online account management and resource tool that allows you to change your personal information, renew coverage, replace your ID card and much more.

You may access Student Zone by logging in at:

<http://www.internationalstudentinsurance.com/zone/>

Premiums

StudentSecure® Smart – Participant Coverage

Age	Including US Coverage	Excluding US Coverage
Under 19	\$33	\$28
19-24	\$38	\$28
25-30	\$56	\$28
31-40	\$87	\$66
41-50	\$220	\$106
51-64	\$298	\$154

StudentSecure® Budget – Coverage Including the US

Age	Participant Only	Participant & Spouse	Participant & Children	Participant & Family
Under 19	\$47			
19-24	\$47	\$321	\$204	\$472
25-30	\$74	\$403	\$219	\$554
31-40	\$109	\$561	\$254	\$719
41-50	\$274	\$627	\$332	\$788
51-64	\$372	\$700	\$400	\$864
65+	Contact InternationalStudentInsurance.com			

StudentSecure® Budget – Coverage Excluding the US

Age	Participant Only	Participant & Spouse	Participant & Children	Participant & Family
Under 19	\$36			
19-24	\$36	\$234	\$148	\$344
25-30	\$36	\$294	\$160	\$405
31-40	\$83	\$409	\$185	\$524
41-50	\$201	\$458	\$243	\$575
51-64	\$273	\$510	\$292	\$630
65+	Contact InternationalStudentInsurance.com			

StudentSecure® Select – Coverage Including the US

Age	Participant Only	Participant & Spouse	Participant & Children	Participant & Family
Under 19	\$70			
19-24	\$70	\$486	\$307	\$714
25-30	\$98	\$608	\$332	\$842
31-40	\$164	\$848	\$384	\$1,089
41-50	\$385	\$949	\$503	\$1,194
51-64	\$495	\$1,059	\$606	\$1,309
65+	Contact InternationalStudentInsurance.com			

StudentSecure® Select – Coverage Excluding the US

Age	Participant Only	Participant & Spouse	Participant & Children	Participant & Family
Under 19	\$55			
19-24	\$55	\$355	\$224	\$521
25-30	\$55	\$444	\$243	\$614
31-40	\$125	\$619	\$281	\$795
41-50	\$282	\$693	\$367	\$872
51-64	\$362	\$773	\$443	\$956
65+	Contact InternationalStudentInsurance.com			

International Student Insurance

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