

Insurance Explained

Our Insurance Explained Center will help you understand more about student insurance, with helpful resources such as our "US Healthcare System Overview", "Mental Health Awareness" and "Sexual Assault Awareness" videos.

Find out more today at:
InternationalStudentInsurance.com/explained

Student Zone

Whether you have misplaced your ID card or benefit booklet, need assistance with a claim, or have a question about benefits, we are always ready to respond. Frequently, these and other issues can be addressed with a short visit to MyIMG. MyIMG 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 MyIMG by logging in at:
InternationalStudentInsurance.com/student-zone

Security



Sirius International Insurance Group Ltd, a wholly owned subsidiary of White Mountains Insurance Group, is the insurer of Student Health Advantage. Rated A (Excellent) by AM Best Company, A- (Strong) by Standard and Poor's, and A+ by Fitch.

Plan Administrator

International Medical Group® (IMG®), headquartered in Indianapolis, Indiana, is a full service organization offering a varied portfolio of insurance products designed specifically to address the insurance needs of consumers worldwide. IMG's leadership team contributes years of valuable experience, enabling excellence in both the domestic and international insurance markets. Their international claim and customer service specialists are available 24 hours a day, 7 days a week to answer questions and respond to the student or scholar's needs.

About Us

International Student Insurance is a specialized insurance agency, offering health and travel insurance to students around the world. ISI is owned and operated by Envisage International Corporation, which is headquartered in Neptune Beach, Florida. Online since 2001, ISI has been a trusted industry leader for years.

We are also a NAFSA Global Partner, and accredited with an A+ rating by the Better Business Bureau. Our team of highly trained professionals can help you choose the best insurance product for your school and your students.

Contact Us

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International Student Insurance

Student Health AdvantageSM
Coverage Summary
*Health Insurance Coverage for
International and Study Abroad
Students, Scholars*



Benefits

	Standard	Platinum
Lifetime Maximum	\$500,000 (Student) – \$100,000 (Dependent)	\$1,000,000 (Student) – \$100,000 (Dependent)
Per Injury/Illness Maximum	\$300,000 (Student) – \$100,000 (Dependent)	\$500,000 (Student) – \$100,000 (Dependent)
Deductible	\$100 per illness or Injury	Outside the US & Canada: \$25 per Illness or Injury. Inside the US & Canada: \$25 per Illness or Injury (PPO Network) or \$50 per Illness or Injury (Non-PPO Network)
Emergency Room	An additional Deductible of \$250 will be applied for each Emergency Room visit for Treatment of an Illness which does not result in a direct hospital admission.	
Student Health Center	\$5 co-pay per visit if Treatment received in Student Health Center (not subject to deductible)	
Coinsurance	For Treatment received outside the US & Canada, within the PPO Network in the US & Canada, and in the Student Health Center: The plan pays 100% of eligible expenses up to Maximum Limit Outside of the PPO Network in the US & Canada: The plan pays 80% of eligible expenses up to \$5,000, then 100% up to Maximum Limit	
Hospital Room & Board	Average semi-private room rate	
Intensive Care Unit (ICU)	URC	URC
Maternity	No Coverage	Outside the U.S.: 100% of eligible expenses In the U.S. PPO Network: 80% of eligible expenses In the U.S. Out of PPO Network: 60% of eligible expenses
Routine Newborn Care	No Coverage	\$750 Maximum
Physical Therapy	URC – limit once per day. Student Health Center: Not eligible for coverage	
Mental & Nervous Treatment	Outpatient Treatment: \$50 per day; \$500 Lifetime Maximum Inpatient Treatment: \$10,000 Lifetime Maximum	
Local Ambulance	\$350 per injury/illness (only if admitted inpatient for illness)	\$750 per injury/illness (only if admitted inpatient for illness)
Prescription Drugs	Inpatient: URC Outpatient: 50% of actual charges	
Dental	Injury due to covered Accident: \$500 – Sudden & Unexpected Pain: \$350	
Pre-existing Conditions	After 12 months of continuous coverage	After 6 months of continuous coverage
Treatment Period	60 days	
Intercollegiate, Interscholastic, Intramural or Club	\$5,000 per Injury or Illness	
Incidental Home Country Coverage	Up to 14 day	
Terrorism Coverage	\$50,000 Lifetime Maximum	
Accidental Death & Dismemberment (AD&D)	\$25,000 Eligible Participant \$10,000 Spouse \$5,000 Dependent Child	
Medical Evacuation	\$500,000 Lifetime Maximum	
Emergency Reunion	\$50,000 Lifetime Maximum	
Return of Mortal Remains	\$50,000 Lifetime Maximum	
Political Evacuation And Repatriation	\$10,000 Lifetime Maximum	

*URC: Usual, Reasonable, Customary

Premiums

All premium rates are for students, and are expressed monthly in \$USD.

Age	Standard Plan Rates	
	USA Outbound	USA Inbound
Under 19	\$52	\$66
19–23	\$58	\$87
24–30	\$76	\$101
31–40	\$115	\$181
41–50	\$187	\$295
51–64	\$249	\$394

Age	Platinum Plan Rates	
	USA Outbound	USA Inbound
Under 19	\$88	\$111
19–23	\$97	\$146
24–30	\$128	\$169
31–40	\$193	\$303
41–50	\$314	\$496
51–64	\$417	\$662

Exclusion Summary

Charges for the following services, treatments and/or conditions, among others, are excluded from coverage under Student Health Advantage.

- Charges resulting directly or indirectly from or relating to any Pre-existing Condition are excluded from coverage under this insurance until the Insured Person has maintained coverage under this insurance plan continuously for at least six months on the Platinum level and 12 months on the Standard level.
- Treatment or surgeries which are elective, investigational, experimental or for research purposes.
- War, military action, political insurrection, protest, or any act thereof. The Company will not pay for a Political Evacuation if there is a travel advisory in effect on or within six (6) months prior to the Insured Person's date of arrival in the Host Country.
- Immunizations and routine physical exams.
- Treatment of Temporomandibular Joint or dental treatment, except as expressly provided for in the certificate of insurance.
- Venereal disease, AIDS virus, AIDS related illness, ARC Syndrome, or AIDS, and the cost of testing for these conditions, and charges for treatment or surgeries which are incurred by any Insured who was HIV+ at time of enrollment into this insurance.
- Pre-natal, post-natal, and newborn care, unless related to a Covered Pregnancy, treatment for infertility or impotency, sterilization or reversal thereof, or abortion.
- Medical Expenses in excess of \$5,000 for Injury or Illness sustained while participating in Amateur Athletics or extreme/hazardous sports. (Please see the full plan certificate on our website for a full list of excluded sports).
- Vision or ear tests and the provision of visual or hearing aids.
- Vocational, recreational, speech or music therapy.
- Treatment while confined primarily to receive custodial care, educational or rehabilitative care, or nursing services.
- Charges, Injuries and/or Illnesses resulting or arising from or occurring during the commission or continuing perpetration of a violation of law by the insured, including without limitation, the engaging in an illegal occupation or act, but excluding minor traffic violations.
- Treatment for, and Injuries and/or Illnesses resulting or arising from, substance abuse or drug addiction.
- Injury and/or Illness resulting or arising from being under the influence of alcohol or drugs; and Injury or Illness resulting from operating any type of vehicle after consuming any alcohol or drugs.
- Willful self-inflicted Injury or Illness.
- Treatment required as a result of or arising from complications from a treatment or condition not covered under the certificate.
- Any services or supplies performed or provided by a relative of the Insured or provided at no cost to Insured.
- Organ or tissue transplants or related services.
- Illness or Injury where the trip to the host country is undertaken for treatment or advice for such Illness or Injury, except as expressly provided for in the certificate of insurance.
- Treatment incurred as a result of or arising from exposure to nuclear radiation, and/or radioactive material(s).

This brochure contains only a consolidated and summary description of all current Student Health Advantage benefits, conditions, limitations and exclusions. A certificate containing the complete Certificate Wording with all terms, conditions and exclusions will be included in the fulfillment kit and can be found on our website.

For full information or to apply, please visit:

InternationalStudentInsurance.com