

Frequently Asked Questions

Am I eligible to apply for the Student Health Advantage plan?

You are eligible for the Student Health Advantage plan if you are between 31 days and 64 years old and are studying outside of your residence country. You may purchase this plan if you are a student, scholar, intern, teacher, or trainee enrolled in an educational or cultural exchange program for the purposes of teaching, studying, research, or receiving on the job training for a temporary period of time. If studying in the USA, you will need to possess a valid student visa in order to be eligible. Dependent spouse and children can also be added to the plan with the primary applicant.

When can I apply for the Student Health Advantage plan?

You can purchase this plan anytime 6 months in advance of when you need the plan to start, and you can have coverage starting as soon as the next day! Once you purchase the plan, you will receive instant email confirmation that includes your policy information, an electronic copy of your insurance ID card, and a copy of your Visa Letter.

Will I get an ID card?

Yes, you will receive an electronic PDF version of your insurance ID card immediately by email, and you can also choose to receive a physical ID card in the mail by selecting the "Email and Regular Mail" option on the application.

Can I extend or renew my insurance plan?

Yes! As long as you purchase the plan for 3 months initially, you are able to extend your coverage. If you purchase this plan for less than 365 days, you may extend your Student Health Advantage plan up until you have fulfilled the full 12 months of coverage. You may then renew your plan up to 5 years in total, as long as you remain a full time international student outside of your country of residence.

Will this plan cover me at my Student Health Center?

Yes! If you seek treatment at your Student Health Center, the plan's deductible is waived, and you will instead have a \$5 co-pay.

Are there certain hospitals or doctors that I have to visit?

You are free to visit any doctor or hospital (known as providers) that you wish to seek treatment from. However, when seeking treatment in the United States, it is always best to visit an in-network provider, as you will have less out of pocket expenses. You can search for providers in your area at internationalstudentinsurance.com/network/img

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, 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.



Student Health AdvantageSM Coverage Summary

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

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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Benefits

	Standard	Platinum
Maximum Limit	\$500,000 (Student) – \$100,000 (Dependent)	\$1,000,000 (Student) – \$100,000 (Dependent)
Maximum Limit per Illness or Injury	\$300,000 (Student) – \$100,000 (Dependent)	\$500,000 (Student) – \$100,000 (Dependent)
Deductible	\$100 per illness or injury	Outside the US \$25 per Illness or Injury. Inside the US \$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, within the PPO Network in the US, 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: 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)	Outside of the U.S. and In the U.S. PPO Network: 100% of eligible expenses In the U.S. Out of PPO Network: 80% of eligible expenses	
Maternity	No Coverage	Outside the U.S.: 100% of eligible expenses up to \$5,000 In the U.S. PPO Network: 80% of eligible expenses up to \$5,000 In the U.S. Out of the PPO Network: 60% of eligible expenses up to \$5,000
Routine Newborn Care	No Coverage	Included in Maternity Benefit during the first 31 days of life

	Standard	Platinum
Physical Therapy	Outside of the U.S. and In the U.S. PPO Network: 100% of eligible expenses In the U.S. Out of PPO Network: 80% of eligible expenses	
Mental & Nervous Treatment	Outpatient: \$50 per day; \$500 maximum limit Inpatient: Outside of the U.S. and In the U.S. PPO Network: 100% of eligible expenses up to \$10,000 / In the U.S. Out of PPO Network: 80% of eligible expenses up to \$10,000 Student Health Center: No Coverage	
Local Ambulance	\$350 per injury/illness (only if admitted inpatient for illness)	\$750 per injury/illness (only if admitted inpatient for illness)
Prescription Drugs	Outpatient: 50% of actual charges Inpatient: Outside of the U.S. and In the U.S. PPO Network: 100% of eligible expenses / In the U.S. Out of PPO Network: 80% of eligible expenses	
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
Intercollegiate, Interscholastic, Intramural or Club	\$5,000 per Injury or Illness	
Incidental Trip Coverage	Up to a cumulative 14 days (available for non-U.S. residents only)	
Terrorism Coverage	\$50,000 Maximum Limit	
Personal Liability	Personal Liability – \$10,000 combined maximum limit Injury to third person: subject to a \$100 per injury deductible Damage to third person's property: subject to a \$100 per damage deductible	
Accidental Death & Dismemberment (AD&D)	\$25,000 Eligible Participant \$10,000 Spouse \$5,000 Dependent Child	
Medical Evacuation	\$500,000 Maximum Limit	
Emergency Reunion	\$50,000 Maximum Limit	
Return of Mortal Remains	\$50,000 Maximum Limit	
Political Evacuation And Repatriation	\$10,000 Maximum Limit	

All coverage, benefit, and premium amounts shown in USD



For full information or to apply, please visit:

InternationalStudentInsurance.com

Premiums

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

Age	Standard Plan Rates	
	Excluding U.S. Coverage	Including U.S. Coverage
Under 19	\$50	\$64
19–23	\$56	\$84
24–30	\$74	\$98
31–40	\$112	\$176
41–50	\$181	\$286
51–64	\$242	\$382

Age	Platinum Plan Rates	
	Excluding U.S. Coverage	Including U.S. Coverage
Under 19	\$85	\$108
19–23	\$94	\$142
24–30	\$124	\$164
31–40	\$135	\$294
41–50	\$305	\$481
51–64	\$404	\$642

Please contact us for more information on the pricing for adding dependent coverage.

Group Rates

We offer a range of insurance options and discounted rates for groups of all sizes. Please contact us for further information and a personalized proposal.

Exclusion Summary

The following are some – but not all – of the services, treatments, and/or conditions that are excluded from coverage under the Student Health Advantage.

- Charges resulting directly or indirectly from or relating to any Pre-existing Condition, (whether physical or mental, regardless of the cause of the condition) are excluded from coverage under this insurance until the Insured Person has maintained coverage under this insurance plan continuously for at least twelve (12) months on the Standard level or for at least six (6) months on the Platinum level.
- Congenital Diseases.
- Treatment or surgeries which are elective, investigational, experimental or for research purposes.
- Preventative Care: Charges for Routine Physical Examinations and immunizations are excluded from coverage under this insurance.
- Treatment of Temporomandibular Joint or dental treatment, except as expressly provided for in the certificate of insurance.
- War, military action, terrorism, or any act thereof.
- Any sexually transmitted or venereal disease.
- Charges incurred for eyeglasses, contact lenses, hearing aids or hearing implants and charges for any Treatment, supply, examination or fitting related to these devices, or for eye refraction for any reason.
- Charges incurred for Dental Treatment, except as specifically provided for hereunder.
- Hair loss, including without limitation wigs, hair transplants or any drug that promises to promote hair growth.
- Any sleep disorder, including without limitation sleep apnea.
- Any Injury or Illness sustained as a result of being under the influence of or due wholly or partly to the effects of alcohol, liquor, intoxicating substance, narcotics or drugs.
- Any Injury or Illness sustained while operating a moving vehicle after consumption of intoxicating liquor or drugs in excess of the applicable blood/alcohol legal limit.
- Any willfully Self-inflicted Injury or Illness.
- Medical Expenses in excess of \$5,000 for Injury or Illness sustained while participating in Amateur Athletics. (Please see the full plan certificate on our website for a full list of excluded sports).
- Medical Expenses as the result of extreme/hazardous sports. (Please see the full plan certificate on our website for a full list of excluded sports).
- Charges for any Illness or Injury resulting from or occurring during the commission of a violation of law by the Insured Person, including, without limitation, the engaging in an illegal occupation or act, but excluding minor traffic violations.
- Biofeedback, acupuncture, music, occupational, recreational, sleep, speech, or vocational therapy.
- Any non-surgical Illness or Treatment of the feet, including without limitation: orthopedic shoes; orthopedic prescription devices to be attached to or placed in shoes; Treatment of weak, strained, flat, unstable or unbalanced feet; metatarsalgia, bone spurs, hammer toes or bunions; and any Treatment or supplies for corns, calluses or toenails.
- Charges incurred for any treatment or supply that either promotes or prevents or attempts to promote or prevent conception, insemination (natural or otherwise) or birth, including but not limited to: artificial insemination; oral contraceptives; treatment for infertility or impotency; vasectomy, or reversal of vasectomy; sterilization; reversal of sterilization; surrogacy or abortion.

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.