Two easy ways to purchase Study USA-HealthCare:

1) Online
Visit us online anytime at
my.travelinsure.com/StudyUSA

2) Over the phone
Call us at **(800) 937-1387**
Monday-Friday, 9:00 AM - 7:00 PM
Eastern Time

Please note: This is only a brief description of the coverage(s) available. The Policy may contain reductions, limitations, exclusions and termination provisions. Coverage may not be available in all states. Please refer to the complete policy for full coverage details. Full policy details can be found online at my.travelinsure.com/StudyUSA.

Do I need study abroad insurance?

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.

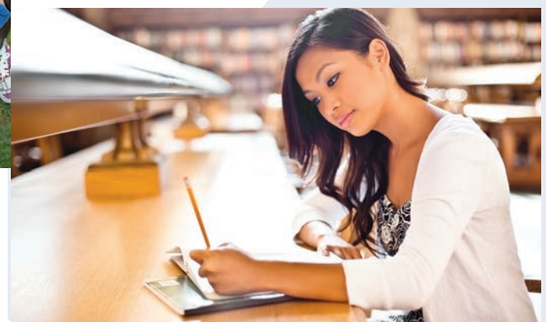
Why Choose Study USA - HealthCare?

Travel Insurance Services takes the guesswork out of insurance for individuals in study abroad programs with Study USA-HealthCare, a plan designed specifically to meet the needs of international students and scholars.

Study USA is the program that travels with you and meets or exceeds U.S. government student visa requirements. Whether you are looking for individual coverage or coverage for your entire family, Study USA has all the features you need. The plan includes coverage for Medical Expenses, Emergency Medical Evacuation, Repatriation of Remains, Terrorism Coverage and Accidental Death & Dismemberment. Not all coverages are included under the Smart Plan, please review the Plan Highlights for additional details.

About Travel Insurance Services

Since 1973, Travel Insurance Services has been a leader in developing insurance plans for students around the world. Thousands of students trust Travel Insurance Services every year with their insurance needs.



Every year, thousands of students have the opportunity to study outside of their home country. What happens if an unexpected illness occurs while studying abroad? How does the student find a plan that meets the requirements of their educational institution?

Don't worry. Travel Insurance Services specializes in students studying abroad and we're here to help.

Study USA-HealthCare provides medical coverage for students studying outside of their home country and is available for as little as $0.95 a day.*

- Illness and Medical Expense protection
- Quality health care in emergency situations
- 24 hour Assistance Services
- Emergency Medical Evacuation
- Mental or Nervous Disorders; includes substance abuse treatments under the Preferred 300 and Preferred 500 plans
- Repatriation of Remains
- Accidental Death and Dismemberment
- Terrorism benefits

This brochure only provides an overview of available plan designs for Study USA-HealthCare Insurance. For a complete description of coverage, to get a quote or to buy online, be sure to visit the web address on the back of this brochure.

Or call us at 1-800-937-1387. Travel Insurance Services representatives are standing by to help you find the best solution for your situation.

*Most plans include the following benefits. Please check the Plan Highlights prior to purchasing.

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For a Quote or to Enroll Online:

my.travelinsure.com/StudyUSA
or call: (800) 937-1387

Languages available online:
English | 简体中文 | 繁體中文

Travel Insurance Services has designed and marketed international travel and health insurance since 1973.

Administration

Study USA-HealthCare is administered by:

USI Affinity | Travel Insurance Services
One International Plaza, Suite 400
Philadelphia, PA 19113
USA

Phone: (800) 937-1387
E-mail: info@travelinsure.com
CA License: #OG11911

About the Underwriter

Study USA–HealthCare is underwritten by Lloyd's of London – Syndicate 4141

The description of coverage in these pages is for informational purposes only. Actual coverage will vary based the terms and conditions of the policy issued. The information described herein does not amend or otherwise affect the terms and conditions of any insurance policy issued by Travel Insurance Services. In the event that a policy is inconsistent with the information described herein, the language of the policy will take precedence.

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USI AFFINITY | Travel Insurance Services

Study USA-HealthCare™

Medical Insurance Coverage For:

- International Students studying in the U.S.
- U.S. Students studying abroad
- International Students studying outside of their home country

Designed <u>just for students</u>, Study USA-HealthCare has:

- **Rates as low as $.95 per day**
- **Meets most requirements set by: Dept. of State, USCIS, NAFTA, and University Study Abroad Programs**
- **Skilled customer service representatives who can discuss your individual situation - even in Spanish or Chinese! Call us at (800) 937-1387!**

Enroll Online Today
(See Back Cover)

Eligibility

Study USA-HealthCare is available to:

- Full-time students at a secondary school, a college or university (excluding online colleges and universities), those who will be a Full-time Student at a college or university within 31 days, or
- Full-time Scholars affiliated with an educational institution and performing work or research for at least 30 hours per week.
- Must be residing outside his or her Home Country for the purpose of pursuing international educational activities; and
- Must not have obtained residency status in the Host Country.

The Full-time Student/Scholar status requirement is waived for Participants within the US holding a valid F-1 or J-1 visa. Full-time status requirements remain in force for individuals holding M-1, or other category visas.

Dependents

Study USA-HealthCare is available to dependents on the SUSA, Preferred 300 & 500 if:

- They are the Participant's legally married spouse, or they are the Participant's unmarried child under age 19 years and chiefly dependent on the Participant for support and maintenance
- Dependents must accompany the Participant abroad on a similar visa or passport while the Participant engages in international educational activities
- Dependents must be temporarily located outside the Participant's Home Country
- Dependents must not have obtained residency status in the Host Country

Incidental Home Country Coverage

Study USA will provide you 15 days of incidental coverage for trips to your home country for every 3 months of coverage purchased. Incidental visit time must be used within the three-month period earned, and you must continue your international trip in order to be eligible for this benefit, which covers medical expenses only. Return to your home country must not be taken for the purpose of obtaining treatment of an illness or injury that began while traveling.

Extending or Renewing Coverage

After your initial purchase, you may extend your coverage up to a maximum of 364 days from the initial effective date. You may renew your coverage 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 four 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 can be made online with payment by credit card or by calling us at (800) 937-1387.

For additional information on extending or renewing an existing plan, visit the web address on the back of this brochure.

Cancellations and Refunds

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

A) A $25 cancellation fee will apply

B) No refunds available 60 days after the effective date

C) Only insureds who have no claims are eligible for premium refund

Monthly Payment: To be eligible for a full refund, the request for cancellation must be received in writing prior to the effective date. If the plan is cancelled after the effective date, all future scheduled payments will be cancelled.

Questions?

If you have any questions about this plan, call Travel Insurance Services at (800) 937-1387. Office hours are Monday through Friday, 9:00 AM - 7:00 PM Eastern Time. Policy information is also available on our website at my.travelinsure.com/StudyUSA.

PLAN HIGHLIGHTS

Benefits	Smart Plan	SUSA	SUSA Preferred 300	SUSA Preferred 500
Maximum Medical Limit	$200,000	$200,000	$300,000	$500,000
Maximum Injury or Illness	$100,000	$100,000	$300,000	$500,000
Pre-existing condition waiting period	N/A	N/A	12 Months	6 Months
Deductible (except emergency room)	$50 per Injury or illness with the Preferred Provider Organization or student Health Center; otherwise $100 per injury or illness	$50 in network/ $150 out of network	$45 in network/ $90 out of network	$25 in network/ $50 out of network
ER Deductible	$350/incident	$350/incident	$250/incident	$100/incident
Coinsurance	80% of eligible expenses after deductible up to the overall max limit	80% in network/ 70% out of network	80% in network/ 70% out of network	80% in network/ 70% out of network
Local Ambulance	$300 per injury or illness, when covered illness or injury results in hospitalization as inpatient	$350 per injury or illness	$350 per injury or illness	$350 per injury or illness
Prescription Drugs	For outpatient prescriptions/ 50% of actual charges	$10 copay for generic drugs $20 copay for brand name	$10 copay for generic drugs $20 copay for brand name	$10 copay for generic drugs $20 copay for brand name
Wellness	N/A	100% of one routine physical exam per member	100% of one routine physical exam per member	100% of one routine physical exam per member
Physical Therapy & Chiropractic Care	$25 per visit per day. Must be ordered in advance by a physician and not obtained at a student health center	$50 per visit per day	$50 per visit per day	$50 per visit per day
Dental Treatment due to Accident	N/A	N/A	$1,000 maximum per certificate period	$1,000 maximum per certificate period
Mental Health Disorders	Outpatient: $50 maximum per day, $500 maximum. Inpatient: Usual, reasonable and customary charges up to $5,000.	$5,000	$10,000	80% in network/ 60% out of network
Maternity Care for Covered Pregnancy	N/A	80% in network/ 70% out of network	80% in network/ 70% out of network	80% in network/ 70% out of network
Intercollegiate Interscholastic, Intramural or club sports	N/A	$5,000 maximum per injury or illness, medical expenses only	$5,000 maximum per injury or illness, medical expenses only	$5,000 maximum per injury or illness, medical expenses only
Dental Treatment to Alleviate pain	N/A	N/A	$100	$100
Personal Liability	N/A	N/A	N/A	$250,000 lifetime maximum
Repatriation of Remains	$25,000 Lifetime Maximum	$25,000 lifetime maximum	$25,000 lifetime maximum	$25,000 lifetime maximum
Terrorism	N/A	$50,000 lifetime maximum	$50,000 lifetime maximum	$50,000 lifetime maximum
Accidental Death & Dismemberment	N/A	$25,000 lifetime maximum	$25,000 lifetime maximum	$25,000 lifetime maximum
Emergency Reunion	$1,000, subject to a maximum of 15 days	$2,500	$2,500	$5,000