

StudentSecure® Policy Help

Eligibility Requirements

To be eligible for StudentSecure:

1. You must be under age 65; and
 - a. A full-time student at a college or university, excluding online colleges and universities; or
 - b. Within 31 days of being a full-time student at a college or university; or
 - c. A student under age 19 enrolled in a secondary school; or
 - d. A full-time scholar affiliated with an educational institution and performing work or research for at least 30 hours per week; and
2. You must be residing outside your home country for the purpose of pursuing international educational activities; and
3. You must not have obtained residency status in your host country; and
4. If in the U.S., you must hold a valid education-related visa. A copy of the I-20 or DS2019 may be requested.

J-1 and F-1 visa holders: The full-time student/scholar status requirement is waived within the U.S. if you have a valid F-1 visa (including OPT) or a J-1 visa. Full-time status requirements remain in force for individuals holding M-1, or other category visas.

StudentSecure is not available to individuals who are physically located in the states of New York, Maryland, or Washington or in the country of Canada or Australia at time of purchase.

Eligibility Definitions

Full-time Student means a student at a college or university who is taking 10 credit hours (undergraduate students) or 6 credit hours (graduate students). Full-time student status for 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 means 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 may not be limited to performing research in an area of specialty or teaching for a temporary period of time.

Home Country means, for U.S. Citizens, the United States of America, regardless of the location of your principal residence. For non-U.S. Citizens, home country is the country where you principally reside and receive regular mail.

Instant Online Fulfillment

Online fulfillment allows you to obtain your policy information electronically. Once your application and credit card have been approved, your policy information will be available for download as a PDF file. Additionally, a duplicate copy will be sent to the e-mail address you indicated on your application. Any time after approval, you will be able to retrieve your documents through our Student Zone. By selecting "Yes," you acknowledge that you have accepted instant online fulfillment for your insurance documents.

Card Security Code

The **Card Security Code** is an added security feature to help protect you against online fraud.

The card security code is the group of numbers immediately following your credit card number. These numbers are used by your credit card company to help prevent fraud. Because the card security code is not printed on your receipts, it helps ensure that someone is not using your credit card information fraudulently.

Visa, MasterCard, and Discover

For Visa, MasterCard and Discover there are **3 digits** on the back of the card in the area shown by the graphic to the right.



American Express

For American Express there are **4 digits** on the front of the card in the area shown by the graphic to the right.



Benefits and Limits of StudentSecure®

BENEFIT	ELITE	SELECT	BUDGET	SMART
Certificate Period Maximum	\$1,000,000	\$600,000	\$500,000	\$200,000
Maximum Benefit per Injury or Illness	\$500,000	\$300,000	\$250,000	\$100,000
Deductible(Except Emergency Room)	\$25 per injury or illness within the PPO network, outside the U.S. or at a student health center; otherwise \$50 per injury or illness	\$35 per injury or illness within the PPO network, outside the U.S. or at a student health center; otherwise \$70 per injury or illness	\$45 per injury or illness within the PPO network, outside the U.S. or student health center; otherwise \$90 per injury or illness	\$50 per injury or illness within the PPO network, outside the U.S. or student health center; otherwise \$100 per injury or illness
Emergency Room Deductible (Claims incurred in the U.S. only)	\$100 for treatment received in an emergency room	\$200 for treatment received in an emergency room	\$350 for treatment received in an emergency room	

BENEFIT	ELITE	SELECT	BUDGET	SMART
Coinsurance - claims incurred inside the U.S.	<p>Within the PPO: We will pay 100% of eligible expenses, after the deductible, up to the overall maximum limit.</p> <p>Outside the PPO: Usual, reasonable, and customary. You may be responsible for any charges exceeding the payable amount.</p>	<p>Within the PPO: We will pay 80% of the next \$5,000 of eligible expenses after deductible, then 100% to the overall maximum limit.</p> <p>Outside the PPO: Usual, reasonable, and customary. You may be responsible for any charges exceeding the payable amount.</p>	<p>Within the PPO: We will pay 80% of the next \$25,000 of eligible expenses after deductible, then 100% to the overall maximum limit.</p> <p>Outside the PPO: Usual, reasonable, and customary. You may be responsible for any charges exceeding the payable amount.</p>	<p>Within the PPO: We will pay 80% of eligible expenses after the deductible up to the overall maximum limit.</p> <p>Outside the PPO: Usual, reasonable, and customary. You may be responsible for any charges exceeding the payable amount.</p>
Coinsurance - claims incurred outside the U.S.	After the deductible, 100% of eligible expenses to the certificate period maximum.			
Eligible expenses are subject to deductible, coinsurance, overall maximum limit, and are per certificate period unless specifically indicated otherwise.				
BENEFIT	ELITE Limit	SELECT Limit	BUDGET Limit	SMART Limit
Hospital room & board	Average semi-private room rate, including nursing services.			
Local ambulance (Not subject to coinsurance)	Up to \$750 per injury / illness if hospitalized as inpatient		Up to \$500 per injury / illness if hospitalized as inpatient	Up to \$300 per injury / illness if hospitalized as inpatient
Intensive care unit	Up to the overall maximum limit			
Outpatient treatment	Up to the overall maximum limit			

BENEFIT	ELITE	SELECT	BUDGET	SMART
Outpatient prescription drugs	<p>Generic Drugs: 100% coinsurance</p> <p>Brand Name Drugs: 50% coinsurance.</p> <p>Specialty Drugs: No coverage.(not subject to deductible)</p>	50% of actual charge (not subject to deductible or coinsurance)		
Vaccinations	Up to \$150.Covered vaccinations and testing are: Measles, Mumps, Rubella (MMR); Tetanus/Diphtheria/Pertussis (TDAP); Chicken Pox (Varicella); Hepatitis B; and Meningitis (Meningococcal MCV4 and B) (not subject to deductible or coinsurance)	No coverage		
Mental health disorders (Treatment must not be provided at a student health center)	Outpatient: Maximum of 30 visits. Inpatient: Maximum of 30 days.		Outpatient: \$50 maximum per day, \$500 maximum. Inpatient: Up to \$10,000 maximum.	Outpatient: \$50 maximum per day, \$500 maximum. Inpatient: Up to \$5,000.
Dental treatment due to accident	Up to \$250 maximum per tooth; \$500 maximum per certificate period. Not subject to coinsurance.			
Emergency dental (Acute onset of pain)	Up to \$100. Not subject to coinsurance.			
Pre-existing condition	6-month waiting period		12-month waiting period	No coverage
Acute onset of pre-existing condition (excludes chronic and congenital conditions)	\$25,000 lifetime maximum for eligible expenses			

BENEFIT	ELITE	SELECT	BUDGET	SMART
Maternity care for a covered pregnancy	Up to \$25,000.	Up to \$10,000.	Up to \$5,000.	No coverage.
Nursery care of newborn (not subject to coinsurance)	Up to \$750.		Up to \$250.	No coverage.
Therapeutic termination of pregnancy	Up to \$500. Not subject to coinsurance.			
Outpatient Physical therapy & chiropractic care (Not subject to coinsurance. Must be ordered in advance by a physician and not obtained at a student health center.)	Up to \$75 per visit per day	Up to \$50 per visit per day		Up to \$25 per visit per day
Intercollegiate, interscholastic, intramural, or club sports	Up to \$5,000 maximum per injury or illness; medical expenses only		Up to \$3,000 maximum per injury or illness; medical expenses only	No coverage.
Terrorism	Up to \$50,000 lifetime maximum. Eligible medical expenses only.			No coverage.
EMERGENCY TRAVEL BENEFIT	ELITE Limit	SELECT Limit	BUDGET Limit	SMART Limit
Emergency medical evacuation (Not subject to deductible or coinsurance.)	Up to \$500,000 lifetime maximum	Up to \$300,000 lifetime maximum	Up to \$250,000 lifetime maximum	Up to \$50,000 lifetime maximum
Emergency reunion(Not subject to deductible or coinsurance.)	Up to \$5,000, subject to a maximum of 15 days		Up to \$1,000, subject to a maximum of 15 days	

BENEFIT	ELITE	SELECT	BUDGET	SMART
Accidental death & dismemberment(Not subject to deductible or coinsurance.)	Lifetime Maximum - \$25,000 Death - \$25,000 Loss of 2 Limbs - \$25,000 Loss of 1 Limb - \$12,500		No coverage.	
Repatriation of remains (not subject to deductible, coinsurance, or overall maximum limit)	Up to \$50,000 lifetime maximum	Up to \$25,000 lifetime maximum		
Personal Liability(Not subject to deductible or coinsurance.)	Up to \$250,000 lifetime maximum. Up to \$250,000 third person injury or property. Up to \$2,500 related third person property.	No coverage.		

Date Coverage Should Begin and End

Coverage under StudentSecure[®] may begin on or after the date of departure from your home country and up to 31 days prior to the commencement of classes. Coverage is available only in whole-month increments when choosing to pay in monthly installments. For example, if your begin date is July 15, and you desire 4 months of coverage, then your end date should be November 14. If you are choosing to pay for your entire coverage up-front, then you may choose the length of coverage you desire between one month and 364 days.

Is the Participant a U.S. Citizen or Resident?

Answer this question as it pertains to the student/scholar. You must answer "Yes" if the student/scholar is a U.S. citizen — regardless of country of residence — or principally resides in the United States.

Home Country

For U.S. Citizens, the United States of America is the home country, regardless of the location of your principal residence. For non-U.S. Citizens, home country is the country where you principally reside and receive regular mail.

For all non-U.S. citizens electing coverage "Excluding the U.S." and for all U.S. citizens or residents, no coverage is provided within the U.S., except for U.S. citizens or residents during an eligible incidental home country visit or an eligible benefit period.

Host Country

The country, other than the home country, where you will engage in educational pursuits. For U.S. citizens and residents, the host country must be outside the U.S., including the U.S. Virgin Islands and Puerto Rico. U.S. citizens and residents are eligible for coverage in Guam, American Samoa, and the Northern Mariana Islands.