

International Students Medical Insurance

COMPARISON OF CARRIER'S FEATURES OF PRODUCTS

Unitedhealthcare StudentResources *vis-a-vis* Tokio-Marine HCC Group Medical Insurance Services

Sl. No.	Features of Insurance Products	Carrier: Unitedhealthcare - StudentResources	Carrier: Tokio-Marine HCC
A	<p>Eligibility to enroll</p> <p>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.</p> <p>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.</p> <p>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.</p>	<p>Incoming International Students or other persons coming to the U.S. with current passport having either on F-1 and J-1 visa are eligible to enroll this insurance plan who meet following conditions:-</p> <ol style="list-style-type: none"> 1. Are engaged in educational activities 2. Are temporarily located outside his/her home country as non-resident alien 3. Have not obtained permanent residency status in the U.S., 4. And are Enrolled in: <ol style="list-style-type: none"> a. an associate, bachelor, master, Ph.D. degree program at a university or other educational institution, with no less than 6 credit hours (unless such school's full-time status requires less); b. Visiting Scholars, c. Optional Practical Training students d. Formal English as a Second Language program students. e. Credit hours requirement can be met by a combination of online and on campus credit hours, not to exceed 50% online. <p>Conditions of attendance:</p> <ol style="list-style-type: none"> a. Student must actively attend classes for at least the first 31 days after the date for which coverage is purchased/proposed to be purchased with EXCEPTION of International Visiting Scholars or those engaged in an Optional Practical Training Program. b. Home study, correspondence and online courses do not fulfill the Eligibility requirements that the student actively attend classes. 	<p>Available to International Students worldwide who plan to be away from their home country to study abroad in any country.</p> <ol style="list-style-type: none"> 1. You must be under age 65; and <ol style="list-style-type: none"> 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 e. 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. <p><u>J-1 and F-1 visa holders:</u> The full-time student/scholar status requirement is waived within the U.S. if you have a valid F-1 visa including OPT / Optional Practical Training, or a J-1 visa. Full-time status requirements remain in force for individuals holding M-1, or other category visas.</p> <p>Exceptions:</p> <ul style="list-style-type: none"> - 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.

	Features of Insurance Products	Carrier: Unitedhealthcare - StudentResources	Carrier: Tokio-Marine HCC
B	Medical Insurance for Spouse and dependent children accompanying International Student	<ul style="list-style-type: none"> a. Eligible international students who enroll may also purchase insurance for their dependents: legal spouse, dependent children under 26, including domestic partners. Check visa status for dependents. b. <u>Dependent Eligibility expires concurrently with that of the Insured student.</u> c. U.S. citizens are not eligible for coverage as a student or a dependent. 	<ul style="list-style-type: none"> a. Eligible enrolled student cannot purchase insurance for spouse and dependent children integrated with Student's insurance. b. However, family may enroll in International Travelers Medical Insurance available from Tokio Marine HCC from 2 to 364 days at any one time. Has three plans for individual and families. <ul style="list-style-type: none"> - Atlas Essential - Atlas Travel - Atlas Premium
C	Premiums:	<ul style="list-style-type: none"> a. Based on duration of semester or annual. Minimum payments are on monthly basis. b. Payment of premiums may be included in the tuition and are paid to insurer for the committed semester. c. Minimum purchase is for 90 days non-refundable. 	<ul style="list-style-type: none"> a. Based on duration of semester or annual. Minimum payments are on monthly basis. b. Student maintains proof of insurance.
D	<i>May be stipulated by School</i> Out-of-Pocket Maximum	<p>ESSENTIAL: No ceiling. (Deductible plus coinsurance.) BRONZE: No ceiling. (Deductible plus coinsurance.) SILVER: PPO:</p> <ul style="list-style-type: none"> - \$6,300 per person per year. \$12,700 for all Insured in a family. - Non-PPO: \$8,000 per Insured person, \$16,000 for all Insureds in a Family <p>ELITE:</p> <ul style="list-style-type: none"> - In-Network: \$3,000 Per Insured Person per Policy Year. \$6,000 for all Insured in a family. <p>Out-of-Network: \$7,000 per Insured. \$14,000 for all insureds in family, per policy year.</p>	<p>Out-of-Pocket maximums are based on plan purchased:</p> <p>Claims incurred inside the U.S. In-network and Out-of-Network:</p> <ul style="list-style-type: none"> - SMART: Within PPO: 80% of eligible expenses after deductible to the overall maximum. Outside the PPO: Usual, reasonable, and customary. You may be responsible for charges exceed approved payable amount. - BUDGET: Within PPO: 80% of next \$25,000 of eligible expenses after deductible, then 100% to the overall maximum. Outside the PPO: Usual, reasonable, and customary. You may be responsible for charges exceed approved payable amount - SELECT: Within PPO: 80% of next \$5,000 of eligible expenses after deductible, then 100% to the overall maximum. Outside the PPO: Usual, reasonable, and customary. You may be responsible for charges exceed approved payable amount. - ELITE: Within PPO: 100% of eligible expenses after deductible to the overall maximum. Outside the PPO: Usual, reasonable, and customary. You may be responsible for charges exceed approved payable amount. <p>Claims incurred Outside the U.S. After the deductible, <u>100%</u> of eligible expenses to the certificate period maximum</p>

	Features of Insurance Products	Carrier: Unitedhealthcare - StudentResources	Carrier: Tokio-Marine HCC
E	<p><u><i>This may be School specific Requirement</i></u></p> <p>Inpatient/Outpatient Prescription Medication: Must include coverage of \$1,000 or more per policy year.</p> <p>Item is not listed in FL state minimum requirements. Not stipulated.</p>	<p>In-Network only for all plans. No benefit for Out-of-Network.</p> <p>ESSENTIAL: For PPO: No benefits. For Non-PPO: \$1,000 max having 70% of Usual and Customary charges.</p> <p>BRONZE / SILVER / ELITE: Insurer’s controlled Pharmacy:</p> <ul style="list-style-type: none"> - \$20 Copay per prescription for Tier 1 - 30% Coinsurance per prescription for Tier 2 - 40% Coinsurance per prescription for Tier 3 <p>If you need Specialty Prescription Drugs, there are designated Pharmacy stores available.</p>	<p>SMART, BUDGET and SELECT</p> <ul style="list-style-type: none"> - 50% actual charge (not subject to deductible or coinsurance). - Vaccinations: No coverage. <p>ELITE:</p> <ul style="list-style-type: none"> - Generic Drugs: 100% Coinsurance. - Brand Name Drugs: 50% coinsurance. - Specialty Drugs: No coverage.(not subject to deductible. Vaccinations: Up to \$150 covered.
F	Preventive Care Services:	It is sickness and injury related policy. This is not available. See Exceptions / Exclusions.	It is sickness and injury related policy. This is not available. See Exceptions / Exclusions.
G	Copays: Per Service Copays	<p>Physician’s Visits:</p> <p>In-Network:</p> <ul style="list-style-type: none"> - \$30; - Lab \$30, - Emergency; copay \$200 <p>Out-of-Network:</p> <p>Medical Emergency; copay \$200</p>	<p>As per deductible fees.</p> <ul style="list-style-type: none"> - SMART: \$50 per injury or illness within PPO network, outside US, or at students health center; otherwise \$100 per injury or illness. Emergency Room (in US only): \$350 - BUDGET: \$45 per injury or illness within PPO network, outside US, or at students health center; otherwise \$90 - SELECT: \$35 per injury or illness within PPO network, outside US, or at students health center; otherwise \$70 per injury or illness. Emergency Room (in US only): \$200 - ELITE: \$25 per injury or illness within PPO network, outside US, or at students health center; otherwise \$50 per injury or illness. Emergency Room (in US only): \$100 - per injury or illness. Emergency Room (in US only): \$350
H	General Exclusions or Exceptions	Browse or download the exclusions that apply to benefits	Browse or download the exclusions that apply to benefits
I	Certificate Termination Date	Last day of the expiry of the duration purchased. 12 months is the maximum time coverage can be effective	<p>Insurance terminates on the earlier of:</p> <ul style="list-style-type: none"> - 11:59pm U.S. Eastern Time on the last day of the period for which premium has been paid; - 11:59pm U.S. Eastern Time on the date requested on the application; - 12:01am U.S. Eastern Time on the date you no longer meet eligibility requirements; or - The moment of arrival of the insured upon return to his/her home country (unless the Insured has started a benefit period or are eligible for home country coverage).

	Features of Insurance Products	Carrier: Unitedhealthcare - StudentResources	Carrier: Tokio-Marine HCC
J	Benefit Period and Home Country Coverage	Not eligible for reimbursement of medical expenses for injury or sickness inside Insured's home country.	<p>While the certificate is in effect, the benefit period does not apply. Upon termination of the certificate:</p> <ul style="list-style-type: none"> - Insured is eligible medical expenses for up to 60 days beginning on the first day of diagnosis or treatment of a covered injury or illness while certificate is in effect. - The benefit period applies only to eligible medical expenses related to a condition for which the insured was hospitalized as an inpatient on the termination date of the certificate. <p>In the event the Insured begins a benefit period while the certificate is in effect, and the certificate terminates because the Insured returns to his/her home country, the insured will be eligible to be paid medical expenses which are incurred in the home country during the benefit period.</p>
K	Extension of Benefits after Termination	Policy ceases on the Termination Date. However, if Insured is <i>Hospital Confined</i> from covered injury on Termination Date, benefits are extended up to 90 days.	<ul style="list-style-type: none"> - Insured is eligible medical expenses for up to 60 days beginning on the first day of diagnosis or treatment of a covered injury or illness while certificate is in effect. <p>The benefit period applies only to eligible medical expenses related to a condition for which the insured was hospitalized as an inpatient on the termination date of the certificate</p>
L	Incidental Home Country Coverage	Not eligible.	<ul style="list-style-type: none"> - For every three month period during which an insured is covered, eligible medical expenses are covered up to a maximum of 15 days for any three month period. - Any benefit accrued under a single three month period does not accumulate to another period. - Insured's failure to continue international trip or return to home country for the sole purpose of obtaining treatment for an illness or injury that began while traveling shall void any home country coverage provided under the terms of this agreement. <p>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., <i>except</i> for U.S. citizens or residents during an eligible incidental home country visit or an eligible benefit period.</p>
M	Accidental Death and Dismemberment (Loss of Life, Limb, or Sight)	<p>For Loss of: Life: \$10,000 Two or More Members: \$10,000 One Member: \$5,000 Thumb or Index Finger: \$2,500</p>	<p>SMART and BUDGET: No coverage SELECT and ELITE:</p> <ul style="list-style-type: none"> - Death: \$25,000 - Loss of 2 Limbs: \$25,000 - Loss of 1 Limb: \$12,500

	Features of Insurance Products	Carrier: Unitedhealthcare - StudentResources	Carrier: Tokio-Marine HCC
N	Dental Treatment	All Plans Made necessary by injury to sound, natural teeth only. PPO: \$100 max per tooth, \$500 max for each injury. Non-PPO: 80% of Usual and Customary Charges.	All plans: 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.
O	<u>Maybe school specific requirement</u> Pre-Existing Conditions. First six months of policy period, at most.	ESSENTIAL: Excluded BRONZE: Excluded SILVER: Included ELITE: Included INTERCOLLEGIATE SPORTS BASIC: Excluded INTRCOLLGIATE SPORTS PLUS : Included	SMART: No coverage. BUDGET: 12 months waiting period SELECT and ELITE: 6 months waiting period. All Plans: - Acute onset of pre-existing condition (excludes chronic and congenital conditions). \$25,000 lifetime maximum for eligible expenses.
P	Intercollegiate, Intramural, or club sport	As medically necessary. Review will be performed after 12 visits per injury or sickness.	SMART: Up to \$25 visit per day. BUDGET and SELECT: Up to \$50 per visit per day ELITE: Up to \$75 per visit per day.
Q	Intercollegiate, Intramural, or club sport	Separate additional policies are offered: - INTERCOLGIATE SPORTS BASIC - INTERCOLLGIATE SPORTS PLUS	SMART: No coverage. BUDGET: Up to \$3,000 maximum per injury or illness; medical expenses only. SELECT and ELITE: Up to \$5,000 maximum per injury or illness; medical expenses only
R	Terrorism	No	Up to \$50,000
S	Personal Liability (not subjected to deductible or coinsurance)	No	SMART, BUDGET, and SELECT: No coverage. ELITE: - Up to \$250,000 third person injury or property. - Up to \$2,500 related third person property
T	Elective Abortion	ESSENTIAL: No benefit BRONZE : \$1,500 maximum Per Policy SILVER: \$1,500 maximum Per Policy ELITE: \$1,500 maximum Per Policy	Not included.
U	Preferred Providers (In-Network providers)	UnitedHealthcare Options PPO.	Worldwide networks of providers including U.S.
V	Network Area	50 miles radius around local school campus the Named Insured is attending, subject to latest updates.	Worldwide networks of providers including U.S.
W	Out-of-Network	When providers have not agreed to any prearranged fee schedules, or are outside the Network Area.	When providers have not agreed to any prearranged fee schedules.