

Health Insurance Options for Students Studying Abroad

Company: CMI Insurance Worldwide *Basic and High Option Plans* – Health insurance for U.S. students studying abroad

Cost of Student Policy:

Basic Plan: Under 25 years – \$32 per month

High Plan: Under 25 years – \$36 per month

Options:

Home Country Benefit Option

- There are times upon returning home that medical expenses may still be incurred for the recurrence and continuance of a Sickness or Injury which was covered while abroad. Since coverage ceases upon return to your Home Country or the United States, this may result in your payment of medical expenses, unless you purchase the Home Country Benefit Optional Rider.
 - Benefits will be payable up to a maximum of \$10,000, and subject to a separate \$100 of covered Sickness or Injury deductible.

What/How Much the Policy Covers:

Medical Expenses – Basic Plan

- The Company will pay 100% of covered expenses up to \$5,000, after the covered person has paid the first \$50 (deductible) per covered Sickness or Injury
- For covered expenses in excess of \$5,000 up to \$15,000, the Company will pay 80%.
- For covered expenses in excess of \$15,000 up to the \$500,000 maximum, the Company will pay 100%.
- The deductible amount consists of covered expenses which would otherwise be payable under the Policy. This deductible is the covered person's responsibility.

Medical Expenses – High Plan

- The Company will pay 100% of covered expenses up to \$500,000, after the covered person has paid the first \$50 (deductible) per covered Sickness or Injury.
- The deductible amount consists of covered expenses which would otherwise be payable under the Policy. This deductible is the covered person's responsibility.

Emergency Medical Evacuation Benefit

- The Company will pay Emergency Medical Evacuation Benefits for 100% of Covered Expenses incurred for the medical evacuation of a Covered Person. Benefits are payable if the Covered Person: 1) suffers a Medical Emergency during the course of the Trip; 2) requires Emergency Medical Evacuation; and 3) is traveling outside of his or her Home Country.

Emergency Reunion Benefit \$12,500 Maximum Benefit

- In the event the Insured has either been: 1) confined in a Hospital for at least 24 consecutive hours due to a covered Injury or Sickness, where the attending doctor believes it would be beneficial for the Insured to have a Family Member at his or her side; or 2) the victim of a Felonious Assault, the Company will pay the expenses incurred for travel and lodging for that Family Member, up to the Benefit Maximum of \$12,500. Covered expenses include an economy airline ticket and other travel related expenses not to exceed the Daily Benefit Maximum of \$300 and a maximum of ten days.

Repatriation of Remains Benefit

- The Company will pay Repatriation Benefits of 100% of Covered Expenses for preparation and return of a Covered Person's body to his or her home if he or she dies as a result of a Medical Emergency while traveling outside of his or her Home Country. Covered expenses include: 1) expenses for embalming or cremation; 2) the least costly coffin or receptacle adequate for transporting the remains; 3) transporting the remains; and 4) Escort Services: expenses for an Immediate Family Member or companion who is traveling with the Covered Person to join the Covered Person's body during the repatriation to the Covered Person's place of residence.

Accidental Death & Dismemberment Provisions \$15,000 Principal Sum

Covered Loss	Benefit Amount
Life	100% of the Principal Sum
Quadriplegia	100% of the Principal Sum
Two or more Members	100% of the Principal Sum
One Member	50% of the Principal Sum
Hemiplegia	50% of the Principal Sum
Paraplegia	50% of the Principal Sum
Uniplegia	25% of the Principal Sum
Thumb & Index Finger of the Same Hand	25% of the Principal Sum

24-Hour Worldwide Assistance Offered by Europ Assistance USA

- Available 24/7 around the world!
- Access to assistance from the worlds' largest global support network
- Thirty four 24-hour emergency assistance centers
- Case coordination from the USA

- Multilingual International Customer Service Agents

Website Link: www.studyabroadinsurance.com

Phone Number: 410-583-8244; 800-677-7887

Company: CMI Insurance Worldwide – WorldNet International: Personal Protection for Individuals Traveling More than 100 Miles from Home

Cost of Student Policy:

	<i>Principal Sum</i>	<i>Ages</i>	<i>Annual Rate</i>
Plan 1*	\$25,000	All Ages	\$ 25.00
Plan 2*	\$ 50,000	19 and over	\$ 50.00
Plan 3*	\$100,000	19 and over	\$100.00
Plan 4*	\$250,000	Age 19 - 24	\$250.00
Plan 5*	\$500,000	Age 19 - 24	\$500.00

Options (if more than one policy):

What/How Much the Policy Covers:

The WorldNet International Plan is for individuals pursuing educational activities while acting as a faculty member, staff member or student. WorldNet International covers you when you travel domestically more than 100 miles from home or outside of your Home Country. The Plan is designed for trips or visits lasting up to 12 months and also provides benefits for multiple trips during the year; you need only enroll once for annual coverage. Benefits include:

- Accidental Death & Dismemberment Benefits

Covered Loss	Benefit Amount
Life	100% of the Principal Sum
Quadriplegia	100% of the Principal Sum
Two or more Members	100% of the Principal Sum
One Member	50% of the Principal Sum
Hemiplegia	50% of the Principal Sum
Paraplegia	50% of the Principal Sum
Uniplegia	25% of the Principal Sum
Thumb and Index Finger of the Same Hand	25% of the Principal Sum

- Emergency Medical Evacuation Benefit

- The Company will pay Emergency Medical Evacuation Benefits of 100% of Covered Expenses incurred for the medical evacuation of a Covered Person. Benefits are payable if the Covered Person: 1) suffers a Medical Emergency during the course of the Trip; 2) requires Emergency Medical Evacuation; and 3) is traveling 100 miles away from his or her place of permanent residence or outside his or her Home Country.

- Emergency Reunion Benefit - Benefit Maximum: \$12,500

- In the event the Insured has either been: 1) confined in a Hospital for at least 24 consecutive hours due to a covered Injury or Sickness, where the attending doctor believes it would be beneficial for the Insured to have a Family Member at his or her side; or 2) the victim of a Felonious Assault, the Company will pay the expenses incurred for travel and lodging for that Family Member, up to the Benefit Maximum of \$12,500. Covered expenses include an economy airline ticket and other travel related expenses not to exceed the Daily Benefit Maximum of \$300 and a maximum of ten days.

- Repatriation of Remains Benefit

- The Company will pay Repatriation Benefits of 100% of Covered Expenses for preparation and return of a Covered Person's body to his or her home if he or she dies as a result of a Medical Emergency while traveling outside of his or her Home Country. Covered expenses include: 1) expenses for embalming or cremation; 2) the least costly coffin or receptacle adequate for transporting the remains; 3) transporting the remains; and 4) Escort Services: expenses for an Immediate Family Member or companion who is traveling with the Covered Person to join the Covered Person's body during the repatriation to the Covered Person's place of residence.

- 24-Hour Assistance Services

- Available 24/7 around the world!
- Access to assistance from the worlds' largest global support network
- Thirty four 24-hour emergency assistance centers
- Case coordination from the USA
- Multilingual International Customer Service Agents

Website Link: www.worldnetinternational.com

Phone Number: 410-583-2595; 800-677-7887

Company: iNext

Cost of Student Policy:

- iNext Basic: \$25 per year
- iNext Premium: \$45 per year
- iNext Platinum: \$85 per year

What/How Much the Policy Covers:

All iNext cards include:

- Worldwide Assistance
 - MEDICAL
 - Monitoring: Physicians to monitor your condition in case of illness or injury and maintain close contact with your attending doctors, your family doctor, and immediate family.
 - Emergency Payment: Funds to cover on-site medical expenses if your hospital requires immediate payment.
 - Prescriptions
 - Family Visit: Transportation for a family member or close friend to visit if you're hospitalized for ten or more days.
 - Evacuation
 - LEGAL
 - Speak to a local legal advisor and receive advances of funds for bail and legal fees if necessary.
 - TRAVEL
 - Retrieving, reporting, and reissuing of lost or stolen travel documents.
 - Emergency Cash Transfer
 - Emergency Message Center: Transmission of emergency messages to family and business associates.
 - Interpretation Services: Emergency language support through Travel Guard® or local services.
 - CONCIERGE
- Global Phone Card
 - Save up to 70% on international calls from landlines, cell phones, or pay phones in over 150 countries. You'll also receive a free personal email account that includes 10MB of inbox storage and voicemail so family and friends can leave you messages at no cost to them! Retrieve your messages 24 hours a day, 7 days a week over the phone (charges apply) or listen to them online.
- Document Store and Travel Vault
 - With your iNext Global Phonecard, you also can save scanned copies of your passport, driver's license, and credit cards to your secure Document Store and flight, passport, and insurance details to your secure Travel Vault. You can access both your Travel Vault and Document Store online or by phone worldwide.

	Basic	Premium	Platinum
Deductible	\$0	\$0	\$0
Accident Medical Expense	\$25,000	\$50,000	\$100,000
Sickness/Hospital Benefit	\$165 per day	\$250 per day	\$250 / day / 61 days
Emergency Medical Transportation	\$250,000	\$500,000	\$1,000,000
Repatriation of Remains	\$25,000	\$50,000	\$50,000
Accidental Death & Dismemberment	\$5,000	\$10,000	Air \$100,000; Other \$20,000
Baggage Delay	\$100	\$200	\$200
Travel Document Replacement	\$500	\$1,000	\$1,000
24-hour Medical Assistance Services	Included	Included	Included
24-hour Legal Assistance Services	Included	Included	Included
24-hour Travel Assistance Services	Included	Included	Included
Travel Delay	n/a	\$200	\$200
Baggage and Personal Effects	n/a	\$500	\$2,000
Mental Health	n/a	n/a	\$10,000

Website Link: www.inext.com

Phone Number: 1-800-40-STUDY

Company: Rust International Associates (Representing AIG) – Travel Insurance

Cost of Student Policy: \$33 per month

What/How Much the Policy Covers:

Premier Global

- Medical Expense Benefits of \$100,000
- \$10,000 in Accidental Death coverage
- Low \$50 deductible per injury or per sickness
- \$100,000 in Emergency Evacuation and Repatriation
- Transportation to join disabled member
- Worldwide Assistance Services
- English-speaking, 24-hour Toll-Free Call Center

Premier Global Plus

This package offers extensive coverage with 100% of expenses paid up to \$250,000 once the low \$50 deductible has been met.

- Medical Expense Benefits of \$250,000
- \$10,000 in Accidental Death coverage
- Low \$50 deductible per injury or per sickness
- \$100,000 in Emergency Evacuation and Repatriation
- Transportation to join disabled member
- Worldwide Assistance Services
- English-speaking, 24-hour Toll-Free Call Center

Website Link: www.rustassoc.com

Phone Number: 1-877-964-7900

Company: Compass Platinum

Cost of Student Policy: \$87 per month

What/How Much the Policy Covers:

Medical expense per accident/sickness	\$200,000
Lifetime benefit maximum	\$1,000,000
Deductible	\$0
Maximum out-of-pocket	\$2,000 annually
Co-insurance	70%/30% up to \$200,000
Co-payment	
At student health center	\$0
Elsewhere	\$60
Prescription	\$60
ER visit (waived if admitted)	\$150
Hospitalization	\$500
Pre-existing condition	Covered after 6 months
Maternity	Covered as any other illness
Prescription	\$2,000 Maximum
X-ray and lab tests	\$2,000 annually
Medical evacuation	\$100,000
Repatriation of remains	\$50,000
Accidental death & dismemberment	\$15,000

Website Link: www.compassplatinum.com

Phone Number: 800-244-1180

Company: Wallach & Company, Inc.

Options: Optional Benefit - \$100,000 Additional Accidental Death & Dismemberment Benefit.
Cost is \$3.00 per week.

Cost of Student Policy: \$7.50 per week

What/How Much the Policy Covers:

- \$250,000 Accident and Sickness Expense Benefits (\$100 deductible)
 - Covered expenses include hospitalization costs, visits to a physician's office, surgery, prescription medicines and ambulance service. Also includes medical evacuation, emergency reunion, and repatriation of remains in case of death.
- \$25,000 Accidental Death & Dismemberment Benefit
- Worldwide Assistance Services
 - You will receive the Worldwide Assistance Guide which explains the services available, assistance procedures and the toll free (or collect) telephone numbers which are available throughout the world.

Website Link: www.wallach.com/hcglobal2000.asp

Phone Number: 800-237-6615

Company: International Student Identity Card

ISIC is the only internationally accepted student ID card and proof of current student status in existence. There is also the International Teacher Identity Card (ITIC) and the International Youth Travel Card (IYTC). These cards provide a world of benefits and services to the nearly 3.5 million people worldwide every year. More than an ID card, they also offer:

- Discounts to more than 33,000 locations in 103 countries
- Mobile phone and a calling card communications package
- Insurance plan

Cost of Student Policy: \$22 per year

What/How Much the Policy Covers:

The following benefits and services are included with your ISIC card:

\$300,000	Emergency Medical Transportation
\$25,000	Repatriation of Remains
\$25,000	Accident Medical Expense (Includes \$500 Emergency Dental Coverage)
\$5,000	Accidental Death & Dismemberment - Air
\$1,000	Accidental Death & Dismemberment - All Other
\$500	Travel Document Replacement (includes your ISIC card)
\$165 per day	Sickness/Hospital Benefit (up to 61 days)
\$100	Baggage Delay
\$100	Travel Delay(domestic Only)

Included Travel Guard Travel Assist

Global Phonecard

Either activate the phonecard in your Student card or simply look out for your free phonecard as part of your membership purchase.

- Save up to 70% on international calls from over 150 countries
- Family and friends can leave you voicemails for free wherever you are
- Recharge anywhere, anytime - over the phone or web

Cellular/Mobile

ISICConnect offers a mobile solution for you whether you are traveling overseas or within the US. Your US cell may not work when you leave the US. Even if it does, call charges with your home provider can be very high. Choose either or both a phonecard and or travel cell phone from just \$9 including \$20 call time and you'll always be connected. Save with the special range of international services.

- Low cost international calling from all over the globe
- Free incoming calls in Italy, Spain, France and the UK
- Free for family and friends to call you for up to 30 minutes
- Yours to keep with no contracts, no plans and no surprise bills
- Add more call time wherever you are in the world, its easy online or over the phone

Website Link: www.myisic.com

Phone Number: 1-800-223-7986

Company: HTH Worldwide

Cost of Student Policy: \$34 per month

What/How Much the Policy Covers:

Plan Benefits:

Medical Expenses: Limits – Eligible Participant	
Lifetime Maximum Benefits	\$250,000
Policy Year Maximum Benefits	\$100,000
Maximum Benefit per Injury or Sickness	\$100,000

Basic Medical Expense Benefit per Injury or Sickness	Up to \$10,000 Maximum: 100% of Reasonable Expenses After Deductible
Supplemental Major Medical Expense Benefit (SMM) per Injury or Sickness	After Basic Medical Expense Benefit Maximum has been paid, 80% of Reasonable Expenses up to an additional \$90,000 Maximum
Physician Office Visits	For Basic, After Deductible, 100% of Reasonable Expenses. For SMM Benefit, After Deductible, 80% of Reasonable Expenses
Inpatient Hospital Services Maximum payment for Intensive Care Facility up to \$1,000 per day	For Basic, After Deductible, 100% of Reasonable Expenses. For SMM Benefit, After Deductible, 80% of Reasonable Expenses
Hospital and Physician Outpatient Services	For Basic, After Deductible, 100% of Reasonable Expenses. For SMM Benefit, After Deductible, 80% of Reasonable Expenses
Pregnancy Coverage	Reasonable Expenses up to Maximum per Policy Year
Deductible	\$50 per Injury or Sickness
Benefit Period	After the Covered Person's effective date or until coverage terminates under the Policy, whichever is less
Accidental Death and Dismemberment	Maximum Benefit Principal Sum up to \$10,000
Repatriation of Remains	Maximum Benefit up to \$15,000
Medical Evacuation	Maximum Lifetime Benefit for all Evacuations up to \$50,000
Bedside Visit	Up to a maximum benefit of \$1,500 for the cost of one (1) economy round-trip airfare ticket to, and the hotel accommodations in, the place of the Hospital Confinement for one (1) person
Medical Expenses: Limits – Covered Person*	

Maternity Care for a Covered Pregnancy	Reasonable Expenses
Inpatient treatment of mental and nervous disorders including drug or alcohol abuse	Reasonable Expenses up to \$2,500 Maximum per lifetime
Outpatient treatment of mental and nervous disorders including drug or alcohol abuse	Reasonable Expenses up to \$500 Maximum per lifetime
Therapeutic termination of pregnancy	Reasonable Expenses up to \$500 Maximum per Policy Year
Repairs to sound, natural teeth required due to an Injury	100% of Reasonable Expenses up to \$250 per tooth
Outpatient prescription drugs	50% of actual charge
Professional ground ambulance service to nearest hospital	Reasonable Expenses up to \$250 per Injury or Sickness

*Benefits listed are subject to lifetime maximums, annual maximums, maximums per injury and sickness, deductibles, coinsurance, out-of-pocket maximums and plan type limits

In addition to insurance benefits, this plan provides global health and safety services.

- Global 24-hour telephone medical assistance including the evaluation and monitoring of medical treatment and comprehensive management of evacuations and repatriations.

HTH's Global Health and Safety accessed online and via your mobile phone:

- HTH Physician Community available in more than 180 countries. Find a qualified, contracted English-speaking doctor in your destination.
- CityHealth ProfilesSM bring you critical healthcare information, including vaccination requirements and emergency listings, for over 600 destinations outside the U.S.
- Security Profiles give you up-to-date information about terrorism, kidnapping and threats, as well as advice on how to minimize risks in nearly 500 destinations.
- HTH Drug Translation Guide help you find the prescription or over-the-counter equivalent medication you need.
- HTH Medical Phrase and Terms Translation Guide helps you communicate clearly with a doctor, nurse or pharmacist.

Website Link: www.hthworldwide.com

Phone Number: 1-888-243-2358

Company: International Student Organization

Cost of Student Policy: Compass World Premium - \$37 per month; Compass World - \$26 per month

What/How Much the Policy Covers:

Name of Plan	Compass World	Compass World Premium
Maximum Medical Benefits	\$100,000	\$150,000
Deductible ¹	\$75	\$45
Co-insurance ²	100%	100%
Medical Evacuation	\$50,000	\$50,000
Repatriation	\$25,000	\$25,000
Monthly cost	\$26	\$37

¹Per event ²The plan will pay 100% of Covered Medical Expenses up to Benefit Limits shown hereafter. The plan will pay the following amount/percentage for: Surgical Treatment \$3,000, Anesthetist 25% of surgical benefit, Assistant Surgeon 25% of surgical benefit, Physician's Non-Surgical Visit \$60/visit, 1 visit/day 30 visits max.

Website Link: www.isoabroad.com

Phone Number: 1-800-244-1180