



AFFINITY

**TRAVEL INSURANCE
SERVICES**

Study USA- HealthCare

International Student
Medical Insurance for
when your studies take
you far from home.

travelinsure.com/StudyUSA



WHY DO I NEED STUDENT MEDICAL INSURANCE?

Every year, thousands of students study outside of their home countries. What happens if they experience an unexpected illness while traveling abroad? How can they find insurance that meets the requirements of their educational institutions before they go?

**GET A FREE QUOTE.
CALL TOLL FREE:
800-937-1387**

Monday-Friday, 9AM - 7PM EST
travelinsure.com/StudyUSA

Study USA-HealthCare is available for as little as \$1.03 a day.*

Get medical insurance for you or your entire family. Study USA has important benefits including:

- Illness and Medical Expense Protection
- Emergency Health Care
- 24-Hour Assistance Services
- Emergency Medical Evacuation
- Mental or Nervous Disorders Care; including substance abuse treatments under Preferred 300 and Preferred 500 plans
- Repatriation of Remains
- Accidental Death and Dismemberment
- Terrorism Benefits

**Most plans include the above benefits. Prior to purchasing, please check the Description of Coverage at www.travelinsure.com/StudyUSA.*

Why should I choose Study USA-HealthCare?

Study USA-HealthCare takes the guesswork out of insurance for students traveling abroad. Designed specifically to meet the needs of international students and scholars, it's coverage that travels with you ... and meets or exceeds U.S. government student visa requirements.

Who is eligible?

Study USA-HealthCare is available to:

- Full-time students** at secondary schools, colleges or universities (excluding those online), those who will be full-time students 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.
- Students residing outside their home country for the purpose of pursuing international educational activities; and
- Those who have not 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.*



Study USA-HealthCare

ENJOY YOUR TRAVEL EXPERIENCE ... AND STUDY WORRY-FREE

Preparing to study in the United States, or any foreign country, is an exciting experience. Travel Insurance Services can help you get the international medical insurance you need to meet school requirements. With our Study USA-HealthCare coverage you get:

- **Choice of coverage levels**, so you can find the right plan for your needs and budget.
- **Instant confirmation and ID card**, sent to you via email, so you can immediately provide your school with the required proof of coverage.
- **Up to 364 consecutive days of coverage**, renewable for up to 4 years.

PLAN HIGHLIGHTS

	Basic	Standard	Preferred 300	Preferred 500
Overall Maximum 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	No Benefit	12 months \$500 maximum per certificate period	12 months	6 months
Deductible (except emergency room)	\$100 in network/ \$150 out of network	\$50 in network/ \$150 out of network	\$45 in network/ \$90 out of network	\$25 in network/ \$50 out of network
ER Deductible	\$500/incident	\$350/incident	\$250/incident	\$100/incident
Coinsurance – Claims Incurred Inside the U.S.				
In-Network Payment	80% after the deductible, up to the overall maximum limit.	80% after the deductible, up to \$25,000, then 100% to the overall maximum limit.	80% after the deductible, up to \$25,000, then 100% to the overall maximum limit.	80% after the deductible, up to \$25,000, then 100% to the overall maximum limit.
Out-Network Payment	Usual, reasonable, and customary (URC)	Usual, reasonable, and customary (URC)	Usual, reasonable, and customary (URC)	Usual, reasonable, and customary (URC)
Coinsurance – Claims Incurred Outside the U.S.	100% after the deductible, up to the overall maximum limit.	100% after the deductible, up to the overall maximum limit.	100% after the deductible, up to the overall maximum limit.	100% after the deductible, up to the overall maximum limit.
Local Ambulance	\$300 per injury/illness	\$350 per injury/illness	\$350 per injury/illness	\$350 per injury/illness
Prescription Drugs	For outpatient prescriptions 50% of actual charges	\$10 deductible for generic drugs; \$20 deductible for brand name	\$10 deductible for generic drugs; \$20 deductible for brand name	\$10 deductible for generic drugs; \$20 deductible 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
Intercollegiate, Interscholastic, Intramural or Club Sports	N/A	\$2,500 max. per injury or illness, medical expenses only	\$5,000 max. per injury or illness, medical expenses only	\$5,000 max. per injury or illness, medical expenses only
Dental Treatment due to Accident	N/A	N/A	\$1,000 maximum per certificate period	\$1,000 maximum per certificate period
Dental Treatment to Alleviate Pain	N/A	N/A	\$100	\$100
Emergency Medical Evacuation	\$50,000 lifetime max.	\$250,000 lifetime max.	\$500,000 lifetime max.	\$500,000 lifetime max.
Repatriation of Remains	\$25,000 lifetime max.	\$25,000 lifetime max.	\$25,000 lifetime max.	\$25,000 lifetime max.
Terrorism	\$50,000 lifetime max.	\$50,000 lifetime max.	\$50,000 lifetime max.	\$50,000 lifetime max.
Accidental Death & Dismemberment	\$10,000 lifetime max.	\$25,000 lifetime max.	\$25,000 lifetime max.	\$25,000 lifetime max.
Emergency Reunion (Max. 15 days)	\$1,500	\$2,500	\$2,500	\$5,000

For other benefit details including Mental Health Disorders, Maternity Care, Physical Therapy and more, please view the Description of Coverage at travelinsure.com/StudyUSA.

Please note: This is only a brief description of the coverage(s) available. The policy Description of Coverage may contain reductions, limitations, exclusions and termination provisions. Coverage may not be available in all states. Please refer to the complete Description of Coverage for full coverage details. To view the Description of Coverage, please visit www.travelinsure.com/StudyUSA.



TRAVEL INSURANCE SERVICES

Since 1973, Travel Insurance Services has been a leader in developing insurance plans for travelers around the world. Thousands of international visitors trust Travel Insurance Services every year with their insurance needs while away from their home country.

Questions? Call Toll Free: 800-937-1387
Email: susa@travelinsure.com
Web: travelinsure.com/StudyUSA

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

INSURANCE
UNDERWRITTEN BY:
Lloyd's of London -
Syndicate 4141

ENROLLMENT
ADMINISTERED BY:
Travel Insurance Services
One International Plaza Dr.
Suite #400 | Philadelphia,
PA 19113