



**Insurance
For Students**



IFS Secure Basic Plan

**INTERNATIONAL STUDENT
HEALTH INSURANCE
SCHEDULE OF BENEFITS**



SCHEDULE OF BENEFITS

The Schedule of Benefits is a summary outline of the benefits covered under this insurance plan. All benefits described are subject to the definitions, exclusions and provisions. The following benefits are subject to the Plan Participant's Deductible, Copayment, and Coinsurance amount. After satisfaction of the Deductible and applicable Copayments, the Insurer will pay eligible benefits set forth in this Schedule at the specified Plan Coinsurance and Reimbursement Level.

GENERAL FEATURES AND PLAN SPECIFICATIONS	
U.S. Provider Network	Aetna
Area of Coverage	United States
Home Country Coverage	Excluded
Maximum Benefit	\$250,000 per Injury/Illness
Policy Year Maximum	Unlimited
Lifetime Maximum	Unlimited
Individual Deductible¹	
<ul style="list-style-type: none"> In-Network Provider Out-of-Network Provider Family is 2x Individual 	<ul style="list-style-type: none"> \$250 \$1,000
Office Visit Copayment²	
<ul style="list-style-type: none"> Student Health Center Primary Care Physician / Specialist Physician Urgent Care 	<ul style="list-style-type: none"> \$15 \$40 \$50
Advanced Imaging Copayment (MRI/PET/CT Scans)²	\$300
Hospital Copayment²	\$200 per Admission
Emergency Room Copayment² (waived if admitted)	\$300 per Occurrence
Out-of-Pocket-Maximum	Unlimited In-Network and Out-of-Network Provider in the U.S. is used
Pre-Existing Conditions	180-day Waiting Period Waived with Creditable Coverage

¹ The Deductible for expenses incurred for In-Network Providers in the U.S. and expenses incurred Outside the U.S. are combined. The Deductible for expenses incurred for Out-of-Network Providers is separate.

² Copayments do not apply to the Deductible.

COVERED SERVICES AND BENEFIT LEVELS

Subject to Deductible, Coinsurance, Copayment, and Maximum Benefit per Period of Insurance.

WHAT THE INSURANCE PLAN COVERS

The following coinsurance applies for In-Network Providers in the U. S. or for expenses incurred outside the U.S. (if available). Coinsurance reduces to 70% UCR when Out-of-Network Providers in the U.S. are used.

HOSPITALIZATION AND INPATIENT BENEFITS
Accommodations including semi-private room

- \$200 Copayment per Admission

80% Preferred Allowance

Intensive Care/Cardiac Care

80% Preferred Allowance

Inpatient Consultation by a Physician or Specialist

80% Preferred Allowance

Diagnostic Testing and Hospital Miscellaneous Expenses

80% Preferred Allowance

Pre-Admission Testing

80% Preferred Allowance

OUTPATIENT BENEFITS
Physician Visit/Consultation by Specialist

- Primary Care Physician or Specialist
- \$40 Copayment per visit (In-Network and Out-of-Network)

80% Preferred Allowance

Diagnostic Testing

- X-Ray and Laboratory
- MRI, PET, and CT Scans; \$300 Copayment applies

80% Preferred Allowance

SURGICAL BENEFITS (OUTPATIENT/INPATIENT)
Inpatient, Outpatient, or Ambulatory Surgery
Includes:

- Surgeon's Fees
- Assistant Surgeon and Anesthesiologist
- Facility fees
- Laboratory tests
- Medications and dressings
- Other medical services and supplies

80% Preferred Allowance

EMERGENCIES
Emergency Room and Medical Services

- \$300 Copayment waived, if admitted
- Non-emergency use of the emergency room is Not Covered

80% Preferred Allowance

Ambulance Services

- Emergency Local Ground Ambulance

80% Preferred Allowance

Emergency Dental

- Limited to accidental Injury of sound natural teeth sustained while covered

80% Preferred Allowance

MATERNITY CARE

Normal Delivery or Medically Necessary C-Section, prenatal, postnatal care and complications of pregnancy

- Conception must occur while covered under the Policy

80% Preferred Allowance

OTHER BENEFITS (OUTPATIENT/INPATIENT)
Mental Health

- To treat a covered diagnosis

80% Preferred Allowance

Alcohol and Substance Abuse

80% Preferred Allowance

Therapeutic Termination of Pregnancy

- Maximum Benefit per Period of Insurance: \$750

80% Preferred Allowance

Chemotherapy and Radiotherapy

80% Preferred Allowance

Physical Therapy

- Maximum Benefit per Period of Insurance: 12 visits per Injury/Illness

80% Preferred Allowance

Diabetic Medical Supplies

- Includes insulin pumps and associated supplies

 80% Preferred Allowance
up to \$7,500

Durable Medical Equipment

- Reimbursement of rental up to the purchase price

80% Preferred Allowance

Acquired Immunodeficiency Syndrome (AIDS) Human Immunodeficiency Virus (HIV+), AIDS Related Complex (ARC), Sexually transmitted diseases and all related conditions

80% Preferred Allowance

Prescription Drugs

- Up to 31-day supply per prescription
- CVS/Caremark network pharmacy is required
- Maximum Benefit per Period of Insurance: \$2,000

70% of Charges

Motor Vehicle Accident

- Injuries caused by Accident

80% Preferred Allowance

Sports and other Activities

- Injuries arising from leisure, Intramural, and club sports

80% Preferred Allowance

ADDITIONAL BENEFITS

Medical Evacuation/Repatriation 100%

Return of Mortal Remains 100%

War and Terrorism Included

Plan Costs

2020-2021 Plan Rates		
AGE BAND	DAILY RATE	ANNUAL
Student Age 12 - 24	\$ 1.72	\$ 626.00
Student Age 25 - 29	\$ 2.93	\$ 1,067.00
Student Age 30 - 64	\$ 7.02	\$ 2,560.00
Dependents	\$ 16.70	\$ 6,093.00



FutureHealth Program

FutureHealth provides its members with tools and information on topics such as the *Opioid Epidemic, Anxiety, Alcohol Use, Eating Disorders, Personal Safety*, and more. We've gathered all the latest information on current health topics to bring integrated learning including Assessments, Exams, and Streaming Documentaries to your device.

Documentaries



FutureHealth documentaries give you a rich understanding of our topics, and viewing them is now easier than ever.

Buddies



Meet and chat with peers, and create a healthy community.

Resources



An at-a-glance list of important resource links.

Trivia



Health is fun! Engage and entertain yourself and friends with healthy trivia.

Assessments & GOALS



Assess yourself on a variety of topics and set goals to improve your overall health and resiliency.

Get Your Body Moving



Get up and get active with these great hikes near you.

Locate a Treatment Facility



Find help near you.

Recipes



Delicious recipes with nutritional information.

Effects on the Body



Identify what different substances do to your body.

Champions



Your local champions are leading the way forward on a path to a healthier life.

Blogs & Events



View our weekly blogs and an array of lifestyle tips. As well as news and events to help you stay connected.

Earn Hearts



Be rewarded by using FutureHealth.