



# STUDENT SECURE

International Student Health Insurance



*Committed  
to you!*

Underwritten by Lloyds of London  
Rated A+ by Standard and Poor's and A by AM Best  
Administered by WorldTrips



INTERNATIONAL  
STUDENT  
INSURANCE

# Seeking Treatment



## Campus Health Care

School on-campus health services are available to most members. The campus health center offers limited services for no or low cost to students. For other services, students must pay up front and then submit a claim for reimbursement by the insurance. Please contact your campus health center for further details.



## Non-Emergency Care

For immediate care in non-emergency situations, you **SHOULD** go to a Walk-in Clinic, Urgent Care center or local doctor. Urgent Care and Walk-in Clinics are often the best places to seek medical care as you can walk right in and they require no appointment.

You **SHOULD NOT** go to the Emergency Room (ER) for this type of care unless it is a real emergency situation!



## Emergency Care

The Emergency Room (ER) is designed for medical emergencies. If you need emergency care for any reason, please get to the nearest Emergency Room (ER) or call the emergency services (911 in the USA) for immediate treatment.



## Prescription Drugs

Prescriptions should be filled at any available pharmacy and paid upfront directly to the pharmacy. Please keep copies of all your receipts and the prescription label and submit those to the claims team, along with a completed claim form for processing.



## Doctors/Hospitals

This plan includes a network of medical professionals, including physicians and hospitals, known as the Preferred Provider Organization (PPO). This PPO is available through the UnitedHealthcare Network.



If you need to see a doctor or visit a hospital, you should utilize a PPO provider. While you are allowed to visit any provider of your choosing, if you use a PPO physician or facility, you may pay less money out-of-pocket and claims will be submitted to the claims team for processing.



## Telemedicine

You are free to use any telemedicine provider of your choice to seek medical care. Please pay the provider directly and keep copies of all your receipts and submit those to the claims team for processing and reimbursement as per the plan policy conditions and exclusions.

A few popular telemedicine providers are:

- [Teladoc](#)
- [MeMD](#)
- [MDLive](#)

# General

## Information

### Enrollment

Enrollment and waivers can be done via our website at:

[www.InternationalStudentInsurance.com](http://www.InternationalStudentInsurance.com)

Toll Free (877) 758-4391

Direct +1 (904) 758-4391

### Student Zone

Once you have purchased coverage, you can manage your policy online. Through your Student Zone, you'll be able to extend or renew your plan, track claims, locate a doctor/hospital and download copies of your insurance ID card and visa letter.

Your student zone is available at:

[InternationalStudentInsurance.com/student-zone/](http://InternationalStudentInsurance.com/student-zone/)

### Cancellation/Refunds

You can cancel your policy and receive a full refund as long as we receive written notification prior to your certificate effective date. After the effective date of your policy, there is a \$25 cancellation fee and any whole unused months or unused days (depending on your payment method) will be refunded to you. No refunds are possible if claims are filed against the policy or if you are 60 days past your effective date.

### ID Card

Once you are enrolled in the plan, you will receive an e-mail with all your policy documents and a copy of your PDF Insurance ID card. Carry your ID card with you at all times! You will need your card when you visit the campus health center, physician's office, urgent care, hospital, or pharmacy.

### Pre-Existing Conditions

This plan includes coverage for pre-existing medical conditions after six (6) months on the Elite and Select plan, after twelve (12) months on the Budget plan and there is no pre-existing condition coverage on the Smart plan. Please review the benefit table for full terms and conditions.

### Eligibility

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.

### Terms of Coverage

#### Plan Participant's Effective Date

Coverage becomes effective 12:01am U.S. Eastern Time on the date requested on the application.

#### Plan Participant's Termination Date

Coverage terminates 11:59pm U.S. Eastern Time on the date requested on the application.

#### Maximum Enrollment Term

The maximum total coverage period for any one Covered Person cannot exceed 364 days per policy period. Coverage is renewable for up to 4 years.