

# International Student Injury and Sickness Insurance Plan

## PSI - Gold Plan

### 2014-2015

Marketed by:



PSI is pleased to offer an International Student Injury and Sickness Insurance Plan underwritten by Student Resources (SPC) Ltd., a UnitedHealth Group Company, and made available through Global Traveler Organization SP. **Eligibility Statement:** International students with F-1 visas who are enrolled in a full time associate, bachelor, master or Ph.D. degree program, or formal ESL program at a university, who are currently registered with no less than 6 credit hours (unless such school's full-time status requires less credited hours), and International Visiting Scholars with J-1 visas are eligible to enroll in this insurance plan. The six credit hours requirement is waived for summer, if applicant was enrolled in this plan as a full-time student in the immediately preceding spring term.

### Highlights of the Coverage and Services:

- Up to \$1,000,000 Per Insured Person, Per Policy Year Maximum Benefit for Covered Medical Expenses.
- Option 2014-202820-1: \$0 Deductible for Preferred Providers, \$150 Deductible for Out of Network Providers for each Injury or Sickness.  
Option 2014-202820-3: \$500 Deductible for Preferred Providers for each Injury or Sickness, \$750 Deductible for Out of Network Providers for each Injury or Sickness.
- Covered Medical Expenses for Preferred Providers are payable at 80% of Preferred Allowance and Out of Network benefits are payable at 70% of Usual and Customary charges (all benefits are subject to satisfaction of the Deductible, specific benefit limitations, maximums and copays as described in the policy).
- Prescription Drug Benefits: \$20 copay for Tier 1 / \$40 copay for Tier 2 / \$60 copay for Tier 3 up to a 31-day supply per prescription filled at a UnitedHealthcare Pharmacy (UHCP) with a \$10,000 maximum per Policy Year. Prescriptions must be filled at a UHCP network Pharmacy. Mail order through UHCP at 2.5 times the retail copay up to a 90 day supply.
- Preventive Care Services which include, but are not limited to, annual physicals, GYN exams, routine screenings and immunizations are covered at 100% with no copay or deductible only when the services are received from a Preferred Provider. Preventive care limitations apply based on age and risk group factors.
- The Preferred Provider Network for this plan is UnitedHealthcare Options PPO. Preferred Providers can be found using the following link, [www.psiservice.com](http://www.psiservice.com).
- FrontierMEDEx: – International Students are covered worldwide except in their home country.
- Coverage available for eligible Dependents.
- U.S. citizens are not eligible for this insurance coverage as an Insured or a Dependent.
- Online Services: Insureds have online access to their claims status, EOBs, ID Cards, network providers, correspondence and coverage account information by logging in to My Account at [www.psiservice.com](http://www.psiservice.com). To create an online account, select the "My Account" link and follow the simple, onscreen directions. All you need is your 7-digit Insurance ID number or the email address on file. Insureds can also download our UHCSR Mobile App available on Google Play and Apple's App Store.
- The Master Policy becomes effective on July 01, 2014. The individual student's coverage becomes effective on the first day of the period for which premium is paid or the date the enrollment form and full premium are received by the Company (or its authorized representative), whichever is later. The Master Policy terminates on September 30, 2015. Coverage terminates on that date or at the end of the period through which premium is paid, whichever is earlier. Twelve (12) months is the maximum time coverage can be effective under any policy year for any Insured Person. Dependent coverage will not be effective prior to that of the insured student or extend beyond that of the insured student.

This plan is underwritten by Student Resources (SPC) Ltd., a UnitedHealth Group Company, and is based on policy 2014-202820-1/3.

Please read the Plan Brochure to determine whether this plan is right for you before you enroll. The Plan Brochure provides details of the coverage including costs, benefits, exclusions, any reductions or limitations and the terms under which the coverage may be continued in force. Copies of the brochure may be viewed and downloaded at [www.psiservice.com](http://www.psiservice.com).

If you have any questions, please contact Customer Service at 1-888-789-4488 or [psi@psiservice.com](mailto:psi@psiservice.com).

The Policy is a Non-Renewable One-Year Term Policy.

### How do I Enroll?

For online enrollment visit [www.psiservice.com](http://www.psiservice.com), select your school to find the right plan that meets your university insurance requirements, and follow instructions.



| 2014-202820-1<br>Option 1 Rates<br>May only purchase 12 months<br>of coverage Maximum | 12<br>Months | Monthly | 2014-202820-3<br>Option 3 Rates<br>May only purchase 12 months<br>of coverage Maximum | 12<br>Months | Monthly |
|---|--------------|---------|---|--------------|---------|
| Student 24<br>and Under   | \$ 684       | \$ 57   | Student 24<br>and Under   | \$ 568       | \$ 48   |
| Student 25-29   | \$ 944       | \$ 79   | Student 25-29   | \$ 831       | \$ 69   |
| Student 30+   | \$2,649      | \$221   | Student 30+   | \$2,264      | \$189   |
| Spouse  | \$6,836      | \$570   | Spouse  | \$5,700      | \$475   |
| Each Child  | \$1,519      | \$127   | Each Child  | \$1,291      | \$108   |

**PRE-EXISTING CONDITION** means any condition which is diagnosed, treated or recommended for treatment within the 6 months immediately prior to the Insured's Effective Date under the policy.

### Exclusions and Limitations

No benefits will be paid for: a) loss or expense caused by, contributed to, or resulting from; or b) treatment, services or supplies for, at, or related to:

1. Acne;
2. Acupuncture;
3. Allergy, including allergy testing;
4. Assistant Surgeon Fees;
5. Milieu therapy, learning disabilities, behavioral problems, parent-child problems, conceptual handicap, developmental delay or disorder or mental retardation;
6. Injections;
7. Congenital conditions, except as specifically provided for Newborn or Adopted Infants;
8. Cosmetic procedures, except cosmetic surgery required to correct an Injury for which benefits are otherwise payable under this policy or for newborn or adopted children;
9. Custodial care; care provided in: rest homes, health resorts, homes for the aged, halfway houses, college infirmaries or places mainly for domiciliary or custodial care; extended care in treatment or substance abuse facilities for domiciliary or custodial care;
10. Dental treatment, except for accidental Injury to Sound, Natural Teeth;
11. Elective Surgery or Elective Treatment;
12. Eye examinations, eye refractions, eyeglasses, contact lenses, prescriptions or fitting of eyeglasses or contact lenses, vision correction surgery, or other treatment for visual defects and problems; except when due to a covered Injury or a disease process;
13. Health spa or similar facilities; strengthening programs;
14. Hearing examinations; hearing aids or cochlear implants; or other treatment for hearing defects and problems except as a result of an infection or trauma. "Hearing defects" means any physical defect of the ear which does or can impair normal hearing, apart from the disease process;
15. Immunizations, except as specifically provided in the policy; preventive medicines or vaccines, except where required for treatment of a covered Injury or as specifically provided in the policy;
16. Injury caused by, contributed to, or resulting from the use of illegal drugs, or any drugs or medicines that are not taken in the recommended dosage or for the purpose prescribed by the Insured Person's Physician;
17. Injury or Sickness for which benefits are paid or payable under any Workers' Compensation or Occupational Disease Law or Act, or similar legislation;
18. Injury or Sickness inside the Insured's home country;
19. Injury or Sickness outside the United States and its possessions, Canada or Mexico, except when traveling for academic study abroad programs or pleasure, or to or from the Insured's home country;
20. Injury or Sickness when claims payment and/or coverage is prohibited by applicable law;
21. Injury sustained by reason of a motor vehicle accident to the extent that benefits are paid or payable by any other valid and collectible insurance;
22. Injury sustained while (a) participating in any interscholastic, intramural, club or intercollegiate or professional sport, contest or competition; (b) traveling to or from such sport, contest or competition as a participant; or (c) while participating in any practice or conditioning program for such sport, contest or competition;
23. Investigational services;
24. Participation in a riot or civil disorder; commission of or attempt to commit a felony;
25. Pre-existing Conditions in excess of \$2,500, for a period of 6 months. The Pre-existing Condition exclusionary period will be reduced by the total number of months that the Insured provides documentation of continuous coverage under a prior health insurance policy which provided benefits similar to this policy, provided the coverage was continuous to a date within 63 days prior to the Insured's effective date under this policy. This exclusion will not be applied to an Insured Person who is under age 19;
26. Prescription Drugs, services or supplies as follows:
  - a) Therapeutic devices or appliances, including: hypodermic needles, syringes, support garments and other non-medical substances, regardless of intended use; except as specifically provided in the policy;
  - b) Immunization agents, except as specifically provided in the policy; biological sera, blood or blood products administered on an outpatient basis;
  - c) Drugs labeled, "Caution - limited by federal law to investigational use" or experimental drugs;
  - d) Products used for cosmetic purposes;
  - e) Drugs used to treat or cure baldness; anabolic steroids used for body building;
  - f) Anorectics - drugs used for the purpose of weight control;
  - g) Fertility agents or sexual enhancement drugs, such as Parlodel, Pergonal, Clomid, Profasi, Metrodin, Serophene, or Viagra;
  - h) Growth hormones; or
  - i) Refills in excess of the number specified or dispensed after one (1) year of date of the prescription;
27. Reproductive/Infertility services including but not limited to: family planning; fertility tests; infertility (male or female), including any services or supplies rendered for the purpose or with the intent of inducing conception; premarital examinations; impotence, organic or otherwise; female sterilization procedures; except as specifically provided in the policy; vasectomy; sexual reassignment surgery; reversal of sterilization procedures;
28. Research or examinations relating to research studies, or any treatment for which the patient or the patient's representative must sign an informed consent document identifying the treatment in which the patient is to participate as a research study or clinical research study; except as specifically provided in the policy;
29. Routine Newborn Infant Care, well-baby nursery and related Physician charges; except as specifically provided in the policy;
30. Preventive care Services; routine physical examinations and routine testing; preventive testing or treatment; screening exams or testing in the absence of Injury or Sickness except as specifically provided in the policy;
31. Services provided normally without charge by the Health Service of the institution attended by a Insured; or services covered or provided by the student health fee;
32. Temporomandibular joint dysfunction; deviated nasal septum, including submucous resection and/or other surgical correction thereof; nasal and sinus surgery, except for treatment of a covered Injury or treatment of chronic purulent sinusitis;
33. Skydiving, parachuting, hang gliding, glider flying, parasailing, sail planing, bungee jumping, or flight in any kind of aircraft, except while riding as a passenger on a regularly scheduled flight of a commercial airline;
34. Sleep disorders;
35. Suicide or attempted suicide while sane or insane (including drug overdose); or intentionally self-inflicted Injury;
36. Surgical breast reduction, breast augmentation, breast implants or breast prosthetic devices, or gynecomastia; except as specifically provided in the policy;
37. Travel in or upon, sitting in or upon, alighting to or from, or working on or around any motorcycle or recreational vehicle including but not limiting to: two or three-wheeled motor vehicle; four-wheeled all-terrain vehicle (ATV); snowmobile;
38. Skiing; or scuba diving;
39. Treatment in a Government hospital, unless there is a legal obligation for the Insured Person to pay for such treatment;
40. War or any act of war, declared or undeclared; or while in the armed forces of any country (a pro-rata premium will be refunded upon request for such period not covered); and
41. Weight management, weight reduction, nutrition programs, treatment for obesity, surgery for removal of excess skin or fat.