

Exclusion Summary

The following list contains a summary of the plan exclusions.

Charges for the following treatments and/or services and/or supplies and/or conditions are excluded from coverage:

- Pre-existing conditions
- War and Terrorism
- Maternity, unless directly related to a Covered Pregnancy.
- Congenital conditions.
- Charges not presented to Underwriters for payment within 60 days.
- Incurred more than 30 days following the date of onset.
- Treatment provided at no cost to the Member.
- Any services which are Investigational, Experimental or Research purposes.
- Services for obesity or weight modification.
- HIV, AIDS or ARC, and all diseases caused by and/or related to HIV.
- Dental Treatment, except for Emergency Dental Treatment as listed.
- Vision and hearing tests and examinations.
- Diagnosis, testing, or treatment of the temporomandibular joint.
- Participation in intercollegiate, interscholastic, intramural, or club sports.
- Extreme or hazardous sports (please see the website for a full list).
- Injury sustained while under the influence of intoxicating liquor or drugs.
- Sexually Transmitted Diseases and conditions.
- Immunizations and Routine Physical Exams.
- Injuries from violation of the law.
- Speech, vocational, occupational, biofeedback, acupuncture,

Please view the full plan certificate on our website for a complete list of benefits and exclusions.

Find out more

www.InternationalStudentInsurance.com

About Us

International Student Insurance (ISI) is a specialized insurance agency, offering health and travel insurance to students around the world since 2001. Owned and operated by Envisage International Corporation, ISI is headquartered in Neptune Beach, Florida with branch offices in Germany, Mexico and China.

We are a NAFSA Global Partner, accredited with an A+ rating by the Better Business Bureau and maintain a 5 Star Trustpilot consumer rating. Our team of highly trained, licensed professionals can help you choose the best insurance products for your needs.

Security

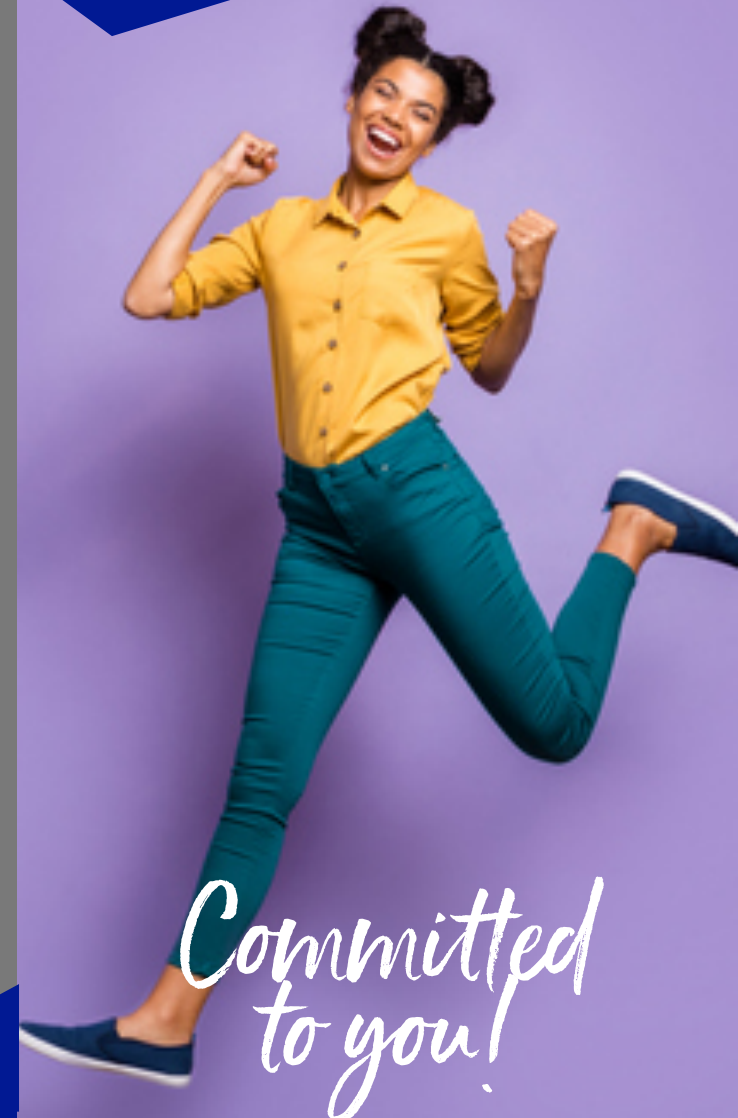
This plan is insured by Lloyd's, London. Lloyd's is the largest and oldest insurance market in the world and is rated 'A (Excellent)' by A.M. Best Company and 'A+ (Strong)' by Standard & Poor's. Lloyd's provides financial strength and security that is unparalleled in the worldwide insurance market.

Contact Us

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ISI
PROTECT



Committed
to you!



INTERNATIONAL
STUDENT
INSURANCE

Benefits

ISI Protect	
Maximum Benefit per Insured Person per Certificate Period	\$200,000
Maximum Benefit - per Injury or Illness, per Insured Person	\$100,000
Student Health Center or Virtual Medicine Consultation Co-pay	\$35 (Coinsurance does not apply)
Urgent Care Center/ Walk-in Clinic Co-pay	\$75
Physical Therapy/ Chiropractic Care Co-pay	\$75
Physician Office Co-pay	\$100
Emergency Room Co-pay	\$350
Outpatient Prescription Drugs Co-pay	\$50 (Coinsurance does not apply)
Deductible	\$0
Coinsurance (claims in the USA)	In Network - plan pays 80% Out of Network - plan pays 60%
Coinsurance (claims outside the USA)	Plan pays 100%
Benefit Period	60 days if Hospitalized on Certificate Termination Date
Incidental Trip Home	15 days per 90 days of coverage
Terrorism	Usual, Reasonable and Customary charges
COVID-19 (including viral mutations)	Usual, Reasonable and Customary charges
Outpatient facility charges	Usual, Reasonable and Customary charges
Hospital Room and Board, including nursing and Ancillary Services	Usual, Reasonable and Customary charges
Intensive Care Unit	Usual, Reasonable and Customary charges

Operating room, treatment room and/or recovery room	Usual, Reasonable and Customary charges
Laboratory	Usual, Reasonable and Customary charges
Radiology / x-rays	Usual, Reasonable and Customary charges
Professional fees by Physician, including specialists, surgeons, anesthesiologists	Usual, Reasonable and Customary charges (assistant surgeon fees subject to a maximum of 20% of covered primary surgeon fees)
Therapeutic Termination of Pregnancy	\$500 after 90 days of continuous coverage
Dental Treatment	Accident (involving associated face, skull, neck and/or jaw Injury) – \$250 per tooth, subject to a maximum of \$500 Acute Onset of Dental Pain (Certificate Period must be 30 or more days) - \$100 for palliative care only
Mental Health Disorders	Inpatient: Usual, Reasonable and Customary charges subject to a maximum of \$2,500 Outpatient: \$50 per visit, subject to a maximum of 1 visit per day and 5 total visits (includes treatment of substance abuse)
All other Eligible Medical Expenses	Usual, Reasonable and Customary charges
Local Ambulance	Illness – \$500 if admitted for treatment as Inpatient Injury – \$500
Interfacility Ambulance Transfer	\$500
Emergency Medical Evacuation	\$50,000
Reunion	\$1,000
Repatriation of Remains	\$25,000

Premiums

The premiums below are in \$USD, per month of coverage. For daily rates, please visit our website.

Age	Including the USA	Excluding the USA
Under 18	\$28	\$24
18-24	\$28	\$24
25-30	\$59	\$32
31-40	\$131	\$75
41-50	\$230	\$135
51 and older	Please visit our website for pricing	

Teladoc



Included in the cost of your plan is access to Teladoc, virtual telemedicine. This allows you to visit a healthcare provider virtually for just \$35 per visit.

Medications



Your plan includes access to the Magellan Rx Network. When a healthcare provider prescribes a medication, fill it at a pharmacy that is part of the Magellan Network and pay just \$50.

Apply Online

InternationalStudentInsurance.com