

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:

1. Pre-existing Conditions – except as covered under the table of benefits.
2. Maternity, unless directly related to a Covered Pregnancy.
3. Congenital conditions.
4. Charges not presented to Underwriters for payment within 60 days beginning on the last day of the Certificate Period.
5. Services that are not administered or ordered by a Physician, and which are not Medically Necessary.
6. Treatment provided at no cost to the Member.
7. Any services which are Investigational, Experimental or Research purposes.
8. Services for obesity or weight modification.
9. HIV, AIDS or ARC, and all diseases caused by and/or related to HIV.
10. Elective termination of Pregnancy.
11. Dental Treatment, except for Emergency Dental Treatment as listed.
12. Vision and hearing tests and examinations.
13. Diagnosis, testing, or treatment of the temporomandibular joint.
14. Participation in intercollegiate, interscholastic, intramural, or club sports.
15. Extreme or hazardous sports (please see the website for a full list).
16. Injury sustained while under the influence of intoxicating liquor or drugs.
17. Sexually Transmitted Diseases and conditions.
18. Immunizations and Routine Physical Exams.
19. Mental Health Disorders if treatment is obtained at a Student Health Center.
20. Injuries from violation of the law.
21. Speech, vocational, occupational, biofeedback, acupuncture, recreational, sleep or music therapy.
22. Treatment for hair loss.
23. Sleep apnea or other sleep disorders.
24. Organ or tissue transplants or related services.
25. Diagnosis, testing, or treatment for skin conditions.
26. Charges for injuries or illnesses incurred due to epidemics, pandemics or other disease outbreaks when the CDC has issued a country specific (for your destination) or global warning/alert level 3 or higher prior to your effective date or 6 months preceding your effective date. This exclusion does not apply to charges resulting from COVID- 19/SARS-CoV-2.

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 Syndicate 4141 at 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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STUDENT SECURE

EMBRY-RIDDLE AERONAUTICAL
UNIVERSITY - DAYTONA BEACH &
PRESCOTT



Committed
to you!



INTERNATIONAL
STUDENT
INSURANCE

Benefits

	Embry Riddle
Certificate Period Maximum	\$1,000,000
Maximum Benefit	\$250,000 per Injury or Illness
Deductible	\$45 per injury or illness within the PPO, outside the U.S. or student health center; otherwise \$90 per injury or illness
ER Deductible Inside the USA only	\$350 per injury/ illness
Coinsurance In-network, inside the USA	We will pay 80% of the next \$25,000 of eligible expenses, after the deductible, then 100% to the overall maximum limit.
Coinsurance Out of network, inside the USA	Usual, reasonable, and customary. You may be responsible for any charges exceeding the payable amount.
Coinsurance Outside the USA	We will pay 100% of eligible expenses after the deductible up to the overall maximum limit.
Hospital Room & Board	Average semi-private room rate, including nursing services
Local Ambulance**	Up to \$500 per injury / illness if hospitalized as inpatient
Intensive Care Unit	Up to overall maximum
Outpatient Treatment	Up to overall maximum
Outpatient Prescription Drugs**	50% of actual charge. Automatic enrollment into the VantageAmerica Drug Discount Program
Maternity care for a covered pregnancy	Up to \$5,000
Nursery Care of Newborn**	\$250 maximum per certificate period
Mental Health †	Outpatient: Max 30 visits Inpatient: Max 30 days Coverage includes drug abuse or alcohol abuse.
Terrorism	\$50,000 max lifetime limit

Dental treatment due to accident**	\$250 maximum per tooth; \$500 maximum
Dental treatment to alleviate pain**	\$100 maximum per certificate period
Pre-existing Conditions	12-month waiting period; \$25,000 lifetime maximum for eligible medical expenses for the acute onset of pre-existing condition only*
Therapeutic termination of pregnancy**	\$500 maximum per certificate period
Outpatient Physical Therapy & Chiropractic Care ** † Ω	Maximum \$50 per day
Sports	Leisure, Recreational, Entertainment and Fitness non- contact sports up to the overall maximum limit.
Emergency Medical Evacuation***	\$250,000
Emergency Reunion***	Up to \$1,000, subject to a 15 day max
Repatriation of Remains***	\$50,000

All benefits are subject to the coinsurance and deductible unless otherwise stated. * Excludes chronic and congenital conditions. ** Not subject to coinsurance. *** Not subject to deductible or coinsurance. † Treatment must not be obtained at a student health center. Ω Must be ordered in advance by a physician.

Plan Administrator

WorldTrips, headquartered in Indianapolis, Indiana (USA), provides the administration on this plan. WorldTrips is a full-service company offering 24-hour, multi-lingual, emergency assistance and support; claims processing; and provider referrals.

Premiums

Age	Daily Rates
12 to 24 years old	\$1.80
25 to 29 years old	\$3.92
30+ years old	Please contact us

Plan Features



Instant, Same Day Coverage

Instant application and confirmation with coverage starting the same day!

Doctors/Hospitals

Direct billing and claims submission through the UnitedHealthcare Network.



Student Zone

Manage all aspects of your insurance plan through your online student zone.

Online Claims Tracking

View and track your claims online, through MESA in your student zone.



Emergency Assistance

24-hour multi-lingual emergency assistance and support.

Apply Online

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