

 International
Student Insurance

StudentSecure[®]

International Student and
Study Abroad Insurance



Coverage for Students' Unpredictable Lifestyles

If you are a student or scholar planning on traveling to pursue your education outside your home country, health insurance is a necessity. Most student visas and learning institutions require visiting foreign students be covered by a comprehensive health insurance policy. You may also find that the coverage from your home country will not follow you while you are studying abroad.

International Student Insurance offers the StudentSecure® insurance plan as an affordable solution.

Designed specifically to meet the health insurance requirements of US colleges and universities, StudentSecure® addresses the needs of international students in the US and US students studying abroad. StudentSecure® also offers a variety of valuable assistance services, available 24 hours a day. These services help you locate a doctor, learn about safety advisories, and access other important services.

About International Student Insurance

At International Student Insurance, we provide thousands of insurance plans to international students every day. After years of listening, we have learned what international students want in an insurance plan. They want a plan that protects them in case they get sick or injured, and that will also meet their school and visa requirements. StudentSecure® was designed with these needs in mind, covering students for mental health, maternity, organized sports, prescription medication, and more. Students also want the security of knowing their insurance plan has financial strength and exceptional service.

With Lloyd's, London and HCC Medical Insurance Services, StudentSecure® is backed by stable companies with a strong commitment to service. Finally, students want a plan they can afford – with three levels of coverage to choose from, competitive pricing, and a monthly payment option – StudentSecure® can fit most budgets. Affordability, financial stability, exceptional service and comprehensive coverage: StudentSecure® has you covered.

For more information, or to discuss your insurance needs with one of our customer care representatives, please do not hesitate to contact us at:

Toll Free (877) 758-4391

Direct +1 (904) 758-4391

info@InternationalStudentInsurance.com

<http://www.InternationalStudentInsurance.com>

Who is the Plan Administrator?

HCC Medical Insurance Services LLC (HCCMIS), headquartered in the United States in Indianapolis, Indiana, is a full-service company offering international medical insurance and short-term medical insurance products designed to meet needs of consumers worldwide. HCCMIS is a subsidiary of HCC Insurance Holdings, Inc. (NYSE: HCC), a leading Specialty Insurance group. HCC's major companies have a financial strength rating of AA (Very Strong) by Standard & Poor's and Fitch Ratings and A+ (Superior) by A.M. Best Company.

A Trustworthy Insurer

StudentSecure® 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. Lloyd's is recognized as a market leader in the accident and health insurance arena and is well-known for its innovative products and services. Presently, Lloyd's provides accident and health insurance to millions of individuals in almost every country of the world.



HCC

HCC Medical
Insurance Services

251 North Illinois Street Suite, 600
Indianapolis, IN 46204



Schedule of Benefits & Limits

Select, Budget and Smart plans

	Select Plan	Budget Plan	Smart Plan
Certificate Period Maximum	\$300,000 (Participant) \$50,000 (Spouse) \$50,000 (Child)	\$250,000 (Participant) No dependent coverage	\$200,000 (Participant) No dependent coverage
Maximum Benefit per Injury or Illness	\$300,000 (Participant) \$50,000 (Spouse) \$50,000 (Child)	\$250,000 (Participant) No dependent coverage	\$100,000 (Participant)
Deductible	\$25 per injury or illness within the PPO network, outside the USA or at the student health center. Otherwise \$50 per injury or illness	\$45 per injury or illness within the PPO network, outside the USA or at the student health center. Otherwise \$90 per injury or illness	\$50 per injury or illness within the PPO network, outside the USA or at the student health center. Otherwise \$100 per injury or illness
ER Deductible	\$100 per injury or illness	\$350 per injury or illness	\$350 per injury or illness
Coinsurance Claims Incurred Inside US	Underwriters will pay 80% of the next \$5,000 of Eligible Expenses after Deductible, then 100% to Certificate Period Maximum. For charges incurred within the PPO or at a Student Health Center, coinsurance will be waived	Underwriters will pay 80% of the next \$25,000 of Eligible Expenses after Deductible, then 100% to Certificate Period Maximum	Underwriters will pay 80% of Eligible Expenses after Deductible
Coinsurance Claims Incurred Outside of US	After Deductible, Underwriters will pay 100% of Eligible Expenses to Certificate Period Maximum		
Hospital Room & Board	Average Semi-private room rate, including nursing services		
Local Ambulance	\$750	\$500	\$300
Intensive Care Unit	Usual, Reasonable, and Customary charges		
Hospital Pre-certification Penalty	50% of Eligible Medical Expenses		
Outpatient Treatment	Usual, Reasonable, and Customary charges		
Outpatient Prescription Drugs	50% of Actual Charge		
Dental Treatment due to Accident	\$250 Maximum per tooth \$500 Maximum per Certificate Period		No coverage
Dental Treatment to Alleviate Pain	\$100 Maximum per Certificate Period		No coverage
Routine Nursery Care of Newborn	\$750 Maximum per Certificate Period	\$250 Maximum per Certificate Period	No coverage
Therapeutic Termination of Pregnancy	\$500 Maximum per Certificate Period		
Emergency Reunion	\$5,000 Lifetime	\$1,000 Lifetime	\$1,000 Lifetime

	Select Plan	Budget Plan	Smart Plan
Maternity Care for a Covered Pregnancy	After Deductible, Eligible Expenses will be paid at 80% up to the Certificate Period Maximum within the PPO or 60% outside the PPO	After Deductible, Eligible Expenses will be paid at 80% Within the PPO or 60% outside the PPO up to a certificate Period Maximum of \$5,000	No coverage
Terrorism	\$50,000 Maximum Lifetime Limit, Medical Expenses Only		No coverage
Mental Health Disorders	Outpatient or Inpatient: 80% within the PPO network, 60% out of network. Maximum 30 days inpatient, or 30 visits outpatient. Coverage includes drug and alcohol abuse. Treatment must not be obtained at the Student Health Center	Outpatient: \$50 maximum per day, \$500 maximum per certificate period. Inpatient: Usual, Reasonable and Customary charges to \$10,000 maximum per certificate period. Coverage includes drug and alcohol abuse. Treatment must not be obtained at the Student Health Center	Outpatient: \$50 maximum per day, \$500 maximum per certificate period. Inpatient: Usual, Reasonable and Customary charges to \$5,000 maximum per certificate period. Treatment must not be obtained at the Student Health Center
Physical Therapy & Chiropractic Care	Maximum \$50 per visit per day Must be ordered in advance by a Physician and not obtained at a Student Health Center		Max \$25 per visit, per day. Must be ordered in advance by a Physician and not obtained at a Student Health Center
Intercollegiate, Interscholastic, Intramural, or Club Sports	\$5,000 Maximum per Injury / Illness Medical Expenses only	\$3,000 Maximum per Injury/ Illness Medical Expenses only	No coverage
Pre-existing Conditions	180 day waiting period	365 day waiting period	Up to \$25,000 for an acute onset of a pre-existing condition
Benefit Period for coverage after Policy Termination Date	60 days from date of Injury or Onset of Illness if Member is Hospitalized on the Termination Date		
Emergency Medical Evacuation	\$300,000 Lifetime (Participant) \$50,000 Lifetime (Spouse) \$50,000 Lifetime (Child)	\$250,000 Lifetime (Participant)	\$25,000 Lifetime (Participant)
Accidental Death & Dismemberment	Principal Sum – Lifetime Maximum \$25,000 (Participant) \$10,000 (Spouse) \$5,000 (Child)	No coverage	No coverage
Repatriation of Remains	\$25,000 Maximum	\$25,000 Maximum	\$7,500 Maximum

All benefits are per covered individual and for covered conditions. All benefits, except Accidental Death & Dismemberment, Emergency Medical Evacuation, Emergency Reunion, Repatriation of Remains, and Dental Treatment to alleviate pain, are subject to the Deductible and Coinsurance. Limits apply to all benefits.

What's covered by StudentSecure®?

Covered Medical Expenses

- 1 Inpatient and Outpatient charges made by a Hospital
- 2 Charges made by a Physician, surgeon, radiologist, anesthesiologist, and any other Medical Specialist to whom the Physician has referred the case
- 3 Charges made for dressings, sutures, casts or other supplies prescribed by the attending Physician or Medical Specialist, but excluding nebulizers, oxygen tanks, diabetic supplies and all devices for repeat use at home
- 4 Charges for diagnostic testing using radiology, ultrasonographic or laboratory services
- 5 Charges for oxygen and other gases and anesthetics and their administration
- 6 For 60 day maximum supply of drugs which require prescription by a Physician for treatment of a covered Injury or Illness, but excluding drugs: prescribed for the treatment of diabetes, replacement of lost, stolen, damaged, expired or otherwise compromised drugs
- 7 Charges made by a licensed Extended Care Facility upon direct transfer from an Acute Care Hospital
- 8 Emergency Local Ambulance transport incurred in connection with Injury or Illness resulting in Inpatient hospitalization
- 9 Emergency Room treatment of an injury or illness, subject to the ER deductible.

Pre-existing Conditions – After 180 days of continuous coverage on the StudentSecure® Select plan and 365 days on the StudentSecure® Budget plan, StudentSecure® will provide benefits for pre-existing conditions. A pre-existing condition is generally defined as any injury or illness which, within the 365 days prior to the effective date of coverage, manifested itself, exhibited symptoms, or required medical treatment or medication, or for which a physician was consulted. Please refer to the certificate of insurance for the complete definition.

Under the Smart plan, there is \$25,000 coverage for an acute onset of a pre-existing condition only, with no waiting period. An acute onset of a pre-existing condition is defined as a sudden and unexpected outbreak or recurrence of a Pre-existing Condition(s) which occurs spontaneously and without advance warning, in either the form of Physician recommendations or symptoms, is of short duration, is rapidly progressive, and requires urgent care. Treatment must be sought within 24 hours of onset.

Maternity & Newborn Care – When conception occurs after the Effective Date of Coverage, StudentSecure® Select and Budget plans provide Maternity benefits, including but not limited to pre-natal, delivery, and post-natal care as well as expenses for miscarriage and complications of pregnancy. Routine Nursery Care of Newborns is also covered, subject to the maximum shown in the Schedule of Benefits and Limits.

Organized Sports Activities – Medical expenses for Injuries or Illnesses resulting from participation in intercollegiate, interscholastic, intramural, or club sports are covered by the StudentSecure® Select up to a maximum of \$5,000 per Injury or Illness and the StudentSecure® Budget plan up to a maximum of \$3,000 per Injury/ Illness.

Mental Health Disorders – StudentSecure® provides benefits for mental health disorders as per the table of benefits, including treatment for substance, drug and alcohol abuse. Treatment for mental health disorders is only covered if not obtained from a Student Health Center.

Emergency Dental – Under the Select and Budget plan, the following Emergency Dental expenses are covered: Emergency Dental treatment and Dental surgery necessary to restore or replace sound natural teeth lost or damaged in an Accident which is covered under this insurance subject to a maximum of \$250 per tooth and \$500 Certificate Period Maximum; and coverage for Emergency Dental treatment necessary to resolve acute, spontaneous and unexpected onset of pain subject to a maximum benefit of \$100 per Certificate Period when sought within 24 hours of onset.

Emergency Medical Evacuation – If recommended by your attending Physician, who certifies that Evacuation is necessary to safeguard your life and that Medically Necessary treatment is not available locally, and if approved in advance and coordinated by HCCMIS, StudentSecure® will provide the following benefits: Emergency air and/or ground transportation to the nearest Hospital that is qualified to provide the Medically Necessary treatment.

Emergency Reunion – StudentSecure® will provide benefits, up to the maximum indicated in the Schedule of Benefits and Limits, for the cost of an economy round-trip air and/or ground transportation ticket for one of your relatives (parent, spouse, sibling or child age 18 or older) for transportation to the area where you are hospitalized and for reasonable expenses for lodging and meals for your relative for a period not to exceed 15 days in either of the following situations:

- 1 Following a covered Emergency Medical Evacuation; or
- 2 You are hospitalized due to a life-threatening Injury or Illness for more than five days.

HCCMIS must be notified in advance of the travel of the relative in order for Emergency Reunion benefits to be payable. Emergency Reunion benefits that are not related to an Emergency Medical Evacuation will be paid only following the end of the Inpatient hospitalization.

Terrorism – StudentSecure® Select and Budget plans provide Medical coverage for Injuries and Illnesses resulting from an Act of Terrorism, subject to a \$50,000 Lifetime Maximum, provided all of the following conditions are met:

- 1 The Injury or Illness does not result from chemical, nuclear or biological weapons or events.
- 2 You have no direct or indirect involvement in the Act of Terrorism.
- 3 The Act of Terrorism is not in a country or location where the United States government has issued a travel warning that has been in effect within the 6 months prior to your date of arrival.
- 4 You have not unreasonably failed or refused to depart a country or location following the date a warning to leave that country or location is issued by the United States government.

An Act of Terrorism is defined as: an act, including but not limited to, the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s) committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Accidental Death and Dismemberment – In the event of your Accidental Death or Dismemberment resulting from a covered Injury, StudentSecure® Select (only) will provide the following benefit:

- Accidental Death – Principal Sum to the Beneficiary designated on your Application
- Loss of Sight in both eyes or loss of two or more Limbs – Principal Sum to you
- Loss of Sight in one eye or loss of one Limb – One-half of the Principal Sum to you

Loss of Sight is defined as total and irrevocable loss of sight. Loss of Limb is defined as complete and permanent severance of a hand at or above the wrist, or a foot at or above the ankle. The Accidental Death and Dismemberment benefit is not available for losses resulting from an Act of Terrorism.

Repatriation of Remains – In the event of a covered Injury or Illness resulting in your death, StudentSecure® will provide the following benefit: Air and/or ground transportation of bodily remains or ashes to the area of your Principal Residence, and reasonable costs of preparation of your remains necessary for transportation.

Incidental Home Country Coverage – StudentSecure® offers limited Home Country coverage for medical expenses only, during incidental visits of up to 15 days cumulative per every 3 months of coverage under the plan. Incidental visit time must be used within the 3 months period earned, and the Member must continue his or her international trip in order to be eligible for this benefit. Return to the Member's Home Country must not be taken for the purpose of obtaining treatment of an Illness or Injury that began while traveling.

Benefit Period – If you are hospitalized as Inpatient on your coverage Termination Date, StudentSecure® will provide a Benefit Period of 60 days for that condition only. The Benefit Period begins on the first date that you receive diagnosis or treatment for the condition and continues for 60 days, regardless of whether you are abroad or return to your Home Country.

Pre-certification Requirements – Hospitalizations, Surgeries, Pregnancies (except Smart plan), Emergency Medical Evacuations, Emergency Reunions, Repatriation of Remains, Computerized Tomography (CAT Scan), and Magnetic Resonance Imaging (MRI) must be Pre-certified. To Pre-certify, call, or have your Physician call, HCCMIS with the information relative to your claim. You may also Pre-certify by submitting details through Student Zone. Be sure to have your ID number available. If you do not Pre-certify, medical expenses will be reduced by 50% and all other expenses will be forfeited.

Enrollment Procedures – You can apply for StudentSecure® directly online through our website or by calling our customer care team:

<http://www.InternationalStudentInsurance.com>

Toll Free (877) 758-4391

Direct +1 (904) 758-4391

Online applications are processed in real-time, and you will be able to print your insurance documents immediately.

If you wish to mail or fax in your application, please download an application form from our website, and return it to us either via e-mail, mail, or fax.

InternationalStudentInsurance.com

P.O. Box 51352, Jacksonville Beach, FL 32240-1352

Fax +1 (904) 212-0412

E-mail: info@InternationalStudentInsurance.com

Applications submitted by e-mail, fax, or postal mail will be processed within two business days of receipt.

Payment Options – Coverage may be paid in full at time of purchase using our daily rates, or you may elect to make monthly payments with our monthly rate option. Monthly installments incur an additional \$5 fee per month and monthly rates only apply when a minimum of two months are purchased and payment is made monthly.

If you elect the single payment option, you may submit your application online or by fax and pay by debit/credit card, or you may submit your application by mail with payment by check, money order, or debit/credit card for the full amount.

If you elect monthly payments, payment by debit/credit card is required and you will be charged each month automatically. If your credit card is declined when an automatic payment is attempted, you will be notified in writing. You will have 15 days to provide payment through alternate credit card information.

24/7 Worldwide Travel and Medical Assistance

StudentSecure® includes valuable travel and medical assistance services, which are available to you 24 hours a day:

- **Pre-Trip Destination Information** – Up-to-date information regarding the required vaccinations, health risks, travel restrictions, and weather conditions for your destination
- **Medical Monitoring** – Consultations with attending medical professionals during your hospitalization and establishment of a single point-of-contact for family members to receive ongoing updates regarding your medical status
- **Provider Referrals** – Contact information for western-style medical facilities, dental practices and pharmacies in your destination country where English is spoken
- **Travel Document Replacement** – Assistance with obtaining replacement passports, birth certificates, visas, airline documents, and other travel-related documents
- **Lost Luggage Assistance** – Tracking service to assist in locating luggage or other items lost in transit

Travel and Medical Assistance Services are not insurance benefits. Any travel or medical assistance service provided is not a guarantee of any insurance benefit.

Exclusions

The following charges, treatments, surgeries, medications, conditions and circumstances are excluded:

- 1 Pre-existing Conditions – Charges resulting directly or indirectly from any Pre-existing Condition are excluded from this insurance during the first 180 days of coverage under the Select and 365 days under the Budget plan. The Smart plan includes up to \$25,000 for an Acute Onset of a pre-existing condition with no waiting period. A Pre-existing Condition is any Injury or Illness which, within the 12 months prior to the Effective Date of Coverage, manifested itself, exhibited symptoms, or required medical treatment or medication, or for which a Physician was consulted
- 2 Coverage Area – For all non-US citizens electing “Excluding the US” as the Coverage Area and for all US citizens or residents, no coverage is provided within the United States, except for US citizens or residents during an eligible Incidental Home Country visit or an eligible Benefit Period
- 3 Treatment for or related to any congenital condition, except for a newborn child insured under the Policy
- 4 Pre-natal, delivery, post-natal, and newborn care, unless related to a Covered Pregnancy
- 5 Birth control, artificial insemination, infertility, impotency or sexual dysfunction, sterilization or reversal thereof
- 6 Charges which are not incurred during the Certificate Period or the applicable Benefit Period, and charges which are not presented to Underwriters for payment within 60 days from the end of the Certificate Period or the applicable Benefit Period
- 7 Services that are not Medically Necessary and administered or ordered by a Physician or Medical Specialist, and services that are provided at no cost, by a family member, or by a person who ordinarily resides with you, or which are attributable to or recoverable from any other party including government-sponsored plans
- 8 Charges which exceed Usual, Reasonable and Customary
- 9 Investigational, Experimental or for Research purposes
- 10 Venereal diseases, and Diagnosis, Treatment for HIV, AIDS, or ARC
- 11 Treatment by a Chiropractor unless ordered in advance by a Physician
- 12 Physical therapy and treatment for Mental Health Disorders if treatment is obtained at a Student Health Center
- 13 Treatment for acne, other acne, moles, skin tags, diseases of sebaceous glands, seborrhea, sebaceous cyst, unspecified disease of sebaceous glands, hypertrophic and atrophic conditions of skin, nevus
- 14 Dental treatment, except for emergency dental treatment necessary to replace sound natural teeth lost or damaged in a covered accident or, under StudentSecure Select or Budget, for the emergency relief of acute onset of pain
- 15 Eyeglasses, vision exams, contact lenses, hearing tests, hearing aids, hearing implants, eye refraction, visual therapy, orthoptics or visual eye training or eye surgery (including cataract surgery and radial keratotomy) or for any examination or fitting related to these devices or procedures

- 16 Immunizations and Routine Physical Exams
- 17 All expenses incurred while covered under the Smart plan and expenses in excess of \$5,000 while covered under the Select or \$3,000 while covered under the Budget plan for Injury or Illness resulting from participation in intercollegiate, interscholastic, intramural, or club sports, and all expenses for any Injury or Illness resulting from participation in any other Amateur Athletics. Amateur Athletics is defined as sports or other athletic activities that are organized and/or sanctioned, involving regular or scheduled practices and/or regular or scheduled games. This definition does not include athletic activities that are non-contact and engaged in by a Member solely for recreational, entertainment or fitness purposes and not for wage, reward or profit
- 18 Injury resulting from participation in: professional sports; mountaineering where ropes or guides are normally used or at elevations of 4,500 meters or higher; aviation, except when traveling solely as a passenger in a commercial aircraft; hang gliding, sky diving, parachuting, or bungee jumping; snow skiing or snowboarding, except for recreational downhill and/or cross-country snow skiing or snowboarding (no cover provided whilst skiing away from prepared and marked in-bound territories and/or against the advice of the local ski school or local authoritative body); racing by any animal or motorized vehicle; spelunking; subaqua pursuits involving underwater breathing apparatus unless NAUI/PADI certified, accompanied by a certified instructor, and at depths of less than 10 meters; jet skiing; and any other sport or activity which is undertaken for thrill seeking and exposes you to abnormal risk of injury
- 19 Injury sustained while under the influence of or due wholly or partly to the effects of intoxicating liquor or drugs other than drugs taken in accordance with treatment prescribed and directed by a Physician but not for the treatment of Substance Abuse
- 20 Willfully self-inflicted Injury or Illness and/or any complications or consequences thereof
- 21 The Deductible, Coinsurance and charges which are not included as Eligible Expenses as described in the Master Policy, and charges which exceed the limits set forth in the Schedule of Benefits and Limits
- 22 Treatment required as a result of complications or consequences of a treatment or condition not covered hereunder
- 23 Charges for travel or accommodations, except as provided for in the Local Ambulance, Emergency Medical Evacuation, Repatriation of Remains, and Emergency Reunion sections of this insurance
- 24 Treatment incurred as a result of exposure to non-medical nuclear radiation and/or radioactive material(s)
- 25 Organ or tissue transplants or related services
- 26 Acts of Terrorism, except as provided for herein, war, insurrection, riot or any variation thereof

This is a summary of exclusions. For more details, or for a complete copy of the Master Policy, contact International Student Insurance.

Eligibility

To be eligible for StudentSecure®, Participants must meet the following requirements:

- 1 Must be a Full-time Student at a college or university, excluding online colleges and universities, or within 31 days of being a Full-time Student at a college or university; or must be a Full-time Scholar affiliated with an educational institution and performing work or research for at least 30 hours per week. The Full-time Student/ Scholar status requirement is waived for Participants within the USA holding a valid F-1 visa (including those students on OPT) or J-1 visa. Full-time status requirements remain in force for individuals holding M-1, or other visa categories.
- 2 Must be residing outside Home Country for the purpose of pursuing international educational activities.
- 3 Must not have obtained residency status in the Host Country.

Participants visiting the US must hold a valid education-related visa. A copy of the I-20 or DS-2019 may be requested. For US citizens or residents, the Host Country must be outside the US, including the US territories of Puerto Rico and the US Virgin Islands.

Eligibility Definitions

Full-time Student: A student at a college or university who is taking 10 credit hours (undergraduate students) or 6 credit hours (graduate students). Individuals enrolled at colleges or universities that do not use a credit hour system must provide documentation of Full-time Student status.

Full-time Scholar: An individual who is affiliated with an educational institution and is engaging in educational activities for at least 30 hours per week. These activities may include but not be limited to performing research in an area of specialty or teaching for a temporary period of time.

Home Country: The Participant's Home Country is the country of Principal Residence as declared on the Application form. The Principal Residence is the country of the Participant's true, fixed, and permanent home.

Dependent Eligibility (Select plan only)

Dependents must meet all of the following requirements:

- 1 Must be the Participant's legally married spouse, or be the Participant's unmarried child under age 19 years and chiefly dependent on the Participant for support and maintenance.
- 2 Must accompany the Participant abroad on a similar visa or passport while the Participant engages in international educational activities.
- 3 Must be temporarily located outside the Participant's Home Country (the Dependent's Home Country is the same as that of the Participant, regardless of Principal Residence).
- 4 Have not obtained residency status in the Host Country.

Extending or Renewing Coverage

After your initial purchase, you may extend your coverage up to a maximum of 364 day from the initial effective date. Provided there is no break in coverage, you will not be required to re-satisfy the Deductible and Coinsurance nor will benefit limits be reset.

You may renew your coverage for up to 4 years as long as you continue to meet the eligibility requirements. Renewal may be completed within the last 6 months of a 364 day Certificate Period. Deductible and Coinsurance must be re-satisfied as of each renewal date.

After 4 years of continuous coverage or any break in coverage, a new plan must be purchased. A new Application is required and you must re-satisfy your Deductible, Coinsurance, Pre-existing Condition provisions, and all other benefit limits.

Extensions and renewals must be made online with payment by credit card. For additional information on extending or renewing your plan, please visit Student Zone (www.internationalstudentinsurance.com/zone/).

Cancellations and Refunds

To be eligible for a full refund, the request for cancellation must be received prior to the effective date. Cancellation requests received after the effective date will be subject to the following conditions:

- 1) A \$25 cancellation fee will apply
- 2) Only premium for unused whole-months of the plan will be refunded
- 3) Only members who have no claims are eligible for premium refund
- 4) After 60 days, no refunds are granted

Student Zone

Whether you have misplaced your ID card or benefit booklet, need assistance with a claim, or have a question about benefits, HCCMIS is ready to respond. Frequently, these and other issues can be addressed with a short visit to Student Zone. Student Zone is an online account management and resource tool that allows you to change your personal information, renew coverage, replace your ID card and much more.

You may access Student Zone by logging in at:

<http://www.internationalstudentinsurance.com/zone/>

This insurance coverage, offered by HCC Medical Insurance Services, does not meet the minimum standards required by the health care reform law. The policy contains the plan benefits, including a lifetime maximum, that you have selected. Please review your choices to ensure that you have sufficient coverage to meet your medical needs.

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info@InternationalStudentInsurance.com

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