



**Students are covered *anytime, anywhere*
including their home country
International and Domestic students are eligible**

PLAN I POLICY DESIGN - PRIMARY COVERAGE

- ✧ \$250,000 maximum benefit for each Accident and Sickness
- ✧ Zero Deductible
- ✧ Pre-Existing Conditions are covered from Day One
- ✧ Surgery paid at 100% of Usual & Customary Charges
- ✧ Prescription Drugs covered at 100% up to \$1,500 Annually
- ✧ Dr's Visits covered at 100% of Usual & Customary Charges
- ✧ Outpatient Psychotherapy (including prescription drugs) treated as any other Sickness
- ✧ Lab test and X-rays covered under out-patient benefit at 100%
- ✧ Treatment of Injury to Sound Natural Teeth covered
- ✧ Repatriation and Medical Evacuation Benefits provided-no maximum limit

POLICY EXCLUSIONS

- ✧ Routine Physical examinations
- ✧ Elective and Cosmetic Surgery, except to correct a covered Injury
- ✧ Expenses incurred from the use of Alcohol or Intoxicants
- ✧ Payment of Drugs unless prescribed by a Physician
- ✧ Services and Supplies not medically necessary
- ✧ Experimental services or supplies, including treatment, procedures, drugs or devices not recognized as acceptable medical practice
- ✧ Flight in any aircraft except as a passenger on a commercial airline flight

This is only a partial outline of Benefits and Exclusions as underwritten by the UnitedHealthcare Insurance Company and serviced by Clifford Allen Associates, LTD.
Certificates will be issued containing an in-depth explanation.