

2013



## StudyCare: USA

Insurance for international students



[studygroup.com/studycare](http://studygroup.com/studycare)

Your well-being...



... is important to us

At Study Group the welfare of our students is our top priority. We know that by studying and living in the USA, you are making a major investment in your education and your future. It will be one of the most rewarding and exciting experiences of your life. It is vital that you are secure and safe during your time abroad.

### What is StudyCare?

StudyCare is a comprehensive insurance plan administered by Nationwide Insurance Company, a leading insurance provider. It has been developed specifically for international students so that you can be assured that the coverage is complete, and the support exceptional.

### Why StudyCare is right for you

StudyCare has been designed specifically to offer you the comprehensive protection and support you need throughout your studies. From the time you set off to the moment you arrive back home, you are free to concentrate on your studies, secure in the knowledge that you have a level of insurance coverage second to none.

With StudyCare, help is always just a phone call away.

## Benefit Summary

| Coverage for Embassy in the USA  |   |
|--|---|
| Accident and Sickness Medical Maximums Per Injury or Illness           | \$250,000   |
| Deductible per Injury or Illness                                       | \$50  |
| Coinsurance  | 100% to medical maximum   |
| Benefit Period Covered   | Expenses incurred during the Period of Coverage   |
| Extension of Coverage  | Up to a maximum of 30 days  |
| Maternity Covered  | As any other Illness  |
| Mental Illness Inpatient   | Payable at 100%, up to a maximum of 30 days   |
| Outpatient   | \$1,000 payable at 100%   |
| Alcohol and Drug Abuse Inpatient                                       | Payable at 80%, up to a maximum of 30 days  |
| Outpatient   | \$1,000 payable at 100%   |
| Injuries from a Motor Vehicle Accident                                 | Up to Policy max  |
| Dental (Emergency)   | \$100 per tooth to a maximum of \$500   |
| Emergency Medical Evacuation   | \$100,000   |
| Return of Mortal Remains/ Cremation                                    | \$50,000  |
| Emergency Reunion  | \$5,000   |
| Accidental Death & Dismemberment                                       | \$25,000 per Insured  |
| Hazardous Sports Coverage  | \$50,000  |
| Interscholastic Sports-related Injuries                                | \$10,000  |
| Home Country Coverage – Incidental trips to the Insured's Home Country | 30 days of coverage up to a maximum of \$1,000  |
| Home Country Extension of Benefits                                     | Up to \$1,000, expenses must be incurred within 30 days of returning to your Home Country |
| Assistance   | 24 hours – Worldwide  |
| Trip Interruption  | Up to \$2,500   |
| Loss of Baggage  | Up to \$500, subject to a \$50 deductible   |

| Coverage for Higher Education in the USA                               |  |
|--|--|
| Accident and Sickness Medical Maximums Per Injury or Illness           | \$250,000 Primary Insured  |
| Deductible per Injury or Illness                                       | \$50 if first treated by the Student Health Center. \$100 if not first treated by the Student Health Center    |
| Coinsurance  | 100% to medical maximum  |
| Benefit Period Covered   | Expenses incurred during the Period of Coverage  |
| Extension of Coverage  | Up to a max of 30 days   |
| Maternity Covered  | As any other Illness   |
| Mental Illness - Inpatient   | Payable at 100%, up to a max of 30 days  |
| Mental Illness - Outpatient  | \$1,000 payable at 100% per Outpatient visit for the first 40 visits, then 60% per Outpatient visit thereafter |
| Alcohol and Drug Abuse Inpatient                                       | Payable at 80%, up to a max of 30 days   |
| Outpatient   | \$1,000 payable at 100%  |
| Injuries from a Motor Vehicle Accident                                 | \$50,000   |
| Dental (Emergency)   | \$250 per tooth to a maximum of \$500  |
| Emergency Medical Evacuation   | \$100,000  |
| Return of Mortal Remains/ Cremation                                    | \$50,000   |
| Emergency Reunion  | \$5,000  |
| Accidental Death & Dismemberment                                       | \$25,000 per Insured   |
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| Assistance   | 24 hours – Worldwide   |
| Trip Interruption  | Up to \$2,500  |
| Loss of Baggage  | Up to \$500, subject to a \$50 deductible  |

### Notes

All Coverages and Benefits are in US \$ Amounts. Deductible for High School Exchange participants and Embassy is \$50. Deductible for College or University participants is \$100, or \$50 if treated by Student Health Services. Full Plan details can be found at [studygroup.com/studycare](http://studygroup.com/studycare)

# Your questions answered

## **Is it compulsory for me to have insurance?**

Yes. As a professional education provider we take your safety and security very seriously. That is why we insist that all our students are appropriately insured during their time with us.

## **How do I take advantage of the coverage?**

For your convenience, at the time of your enrollment StudyCare insurance will be automatically allocated and invoiced to you unless you can provide proof of alternative adequate coverage.

## **When will my coverage start?**

Coverage for cancellation expenses starts from the moment you have paid the insurance fee in full. Coverage for the remaining sections starts from the inclusive dates for which you require coverage. These dates will include time for your journey to your study destination and return home.

## **What will I receive as proof of my coverage?**

Your Study Group invoice will show that you have been charged for insurance. You will also receive a summary of coverage which will show your StudyCare policy number and the 24-hour Assistance emergency telephone number in the event that you need assistance.

## **What happens if I cancel or change my course?**

If you shorten, extend, or cancel your policy prior to the beginning of the coverage period, we will change or cancel the insurance period without penalty. Curtailments or cancellations after the coverage period starts will not be eligible for a refund.

## **Who do I contact to make a claim?**

You should contact your Student Service department who will advise and help you deal with the claim and the insurance company.

## **Will I have to pay excess against any claims?**

In some cases you will have to cover the excess yourself. Full details are set out in the StudyCare policy document.

# How much does it cost?

| Period of cover | USD   |
|-----------------|-------|
| Up to 2 weeks   | \$96  |
| Up to 4 weeks   | \$139 |
| Up to 6 weeks   | \$194 |
| Up to 8 weeks   | \$244 |
| Up to 3 months  | \$337 |
| Up to 4 months  | \$417 |
| Up to 5 months  | \$503 |
| Up to 6 months  | \$581 |
| Up to 7 months  | \$660 |
| Up to 8 months  | \$739 |
| Up to 9 months  | \$818 |
| Up to 12 months | \$962 |

All Coverages and Benefits are in US \$ Amounts.

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For further information please contact your local representative: