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## StudentSecure<sup>®</sup>

**Pursuing your education outside your home country?**

Get StudentSecure insurance from Tokio Marine HCC – Medical Insurance Services Group.



# Why Choose StudentSecure®?

Tokio Marine HCC- MIS Group takes the guesswork out of insurance for individuals in study abroad programs with StudentSecure, a plan designed specifically to meet the needs of international students and scholars. StudentSecure meets or exceeds U.S. government student visa requirements. The four levels of coverage- Elite, Select, Budget and Smart- ensure that you can find the appropriate plan. Each plan includes coverage for medical expenses, emergency medical evacuation, and repatriation of remains.

## Do I need study abroad insurance?

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. StudentSecure is an affordable solution.

## After purchasing coverage, how can I trust the company to be there if I need them?

Tokio Marine HCC- MIS Group, headquartered in the United States in Indianapolis, Indiana, is a full-service company offering international medical insurance designed to meet needs of consumers worldwide.

**For more information about Student-Secure, please visit [hccmis.com](http://hccmis.com).**

## Why Tokio Marine HCC

Tokio Marine HCC is a leading specialty insurance group conducting business in approximately 180 countries and underwriting more than 100 classes of specialty insurance. Headquartered in Houston, Texas, the company is made up of highly entrepreneurial teams equipped to underwrite special situations, companies and individuals, acting independently to deliver effective solutions. Our products and capabilities set the standard for the industry, as many of our nearly 2,500 employees are industry-leading experts. Tokio Marine HCC is part of Tokio Marine, a premier global company with a market cap of approximately \$30 billion.\* Tokio Marine HCC holds a financial strength rating of AA- for Standard & Poor's ([www.standardandpoors.com](http://www.standardandpoors.com)) and Fitch Ratings ([www.fitchratings.com](http://www.fitchratings.com)) and A++ (Superior) by A.M. Best Company ([www.ambest.com](http://www.ambest.com)).

\* As of 2/16/2017. \*\* At the time of printing.

# Benefits of StudentSecure®

BENEFIT	LIMIT - ELITE	LIMIT - SELECT	LIMIT - BUDGET	LIMIT - SMART
Certificate period maximum (Except for Emergency Medical Evacuation, Repatriation of Remains, Emergency Reunion, Accidental Death & Dismemberment, and Personal Liability)	\$500,000	\$300,000	\$250,000	\$200,000
Maximum benefit per injury or illness	\$500,000	\$300,000	\$250,000	\$100,000
Deductible	\$25 per injury or illness within the PPO, outside the U.S. or at a student health center; otherwise \$50 per injury or illness	\$35 per injury or illness within the PPO, outside the U.S. or at a student health center; otherwise \$70 per injury or illness	\$45 per injury or illness within the PPO, outside the U.S. or student health center; otherwise \$90 per injury or illness	\$50 per injury or illness within the PPO, outside the U.S. or student health center; otherwise \$100 per injury or illness
Coinsurance- claims incurred inside U.S.	Underwriters will pay 100% of eligible expenses within the PPO network (80% of eligible expenses outside the PPO network)	Underwriters will pay 80% of the next \$5,000 of eligible expenses after deductible, then 100% to certificate period maximum	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 the deductible to the certificate maximum
Coinsurance- claims incurred outside of U.S.	After the deductible, 100% of eligible expenses to the certificate period maximum.			
Hospital room & board	Average semi-private room rate, including nursing services			
Local ambulance	Up to \$750 per injury / illness if hospitalized as inpatient		Up to \$500 per injury / illness if hospitalized as inpatient	Up to \$300 per injury / illness if hospitalized as inpatient
Intensive care unit	Usual, reasonable, and customary charges			
Outpatient treatment	Usual, reasonable, and customary charges			
Outpatient prescription drugs	80% of actual charge	50% of actual charge		
Mental health disorders	Outpatient or inpatient: 80% within the PPO, 60% out of network. Maximum 30 days of coverage.  (Coverage includes drug abuse or alcohol abuse. Treatment must not be obtained at a student health center.)	Outpatient or inpatient: 80% within the PPO, 60% out of network. Maximum 30 days of coverage.  (Coverage includes drug abuse or alcohol abuse. Treatment must not be obtained at a student health center.)	Outpatient: \$50 maximum per day, \$500 maximum lifetime  Inpatient: Usual, reasonable, and customary charges to \$10,000 maximum lifetime  (Coverage includes drug abuse or alcohol abuse. Treatment must not be obtained at a student health center.)	Outpatient: \$50 maximum per day, \$500 maximum lifetime  Inpatient: Usual, reasonable, and customary charges to \$5,000 maximum lifetime  (Treatment must not be obtained at a student health center.)
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. Not subject to deductible or coinsurance.			No coverage
Pre-existing condition	6-month waiting period		12-month waiting period	No coverage
Acute onset of pre-existing condition (excludes chronic and congenital conditions)	\$25,000 lifetime maximum for eligible expenses			
Maternity care for a covered pregnancy	80% up to certificate period maximum within the PPO; 60% up to certificate period maximum outside the PPO	80% up to \$10,000 within the PPO; 60% up to \$10,000 outside the PPO	80% up to \$5,000 within the PPO; 60% up to \$5,000 outside the PPO	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			
Physical therapy & chiropractic care	Maximum \$75 per day	Maximum \$50 per day		Maximum \$25 per day
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
Terrorism	\$50,000 maximum lifetime limit			No coverage
Emergency medical evacuation (Not subject to deductible or coinsurance.)	\$500,000 lifetime maximum	\$300,000 lifetime maximum	\$250,000 lifetime maximum	\$50,000 lifetime maximum
Emergency reunion	\$5,000 lifetime maximum		\$1,000 lifetime maximum	
Accidental death & dismemberment (AD&D)	\$25,000 lifetime maximum Optional AD&D Rider: Additional \$25,000 lifetime maximum		No coverage	
Repatriation of remains	\$50,000 maximum (not subject to deductible or coinsurance)	\$25,000 maximum (not subject to deductible or coinsurance)		
Personal Liability	\$250,000 lifetime maximum	No coverage		
Optional Crisis Response Rider – Ransom, Personal Belongings, and Crisis Response Fees and Expenses	\$100,000 lifetime maximum	No coverage		

# What's Covered by StudentSecure®?

## **Pre-Existing Conditions**

After six months of continuous coverage, StudentSecure Elite and StudentSecure Select will provide benefits for pre-existing conditions (12 months for StudentSecure Budget). A pre-existing condition is generally defined as 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. Please refer to the certificate of insurance for the complete definition.

## **Acute Onset of a Pre-Existing Condition**

Individuals who purchase a StudentSecure plan are entitled to a \$25,000 lifetime maximum for the acute onset of a pre-existing condition. The acute onset of a pre-existing condition means a sudden and unexpected outbreak or recurrence of a pre-existing condition which occurs spontaneously and without advance warning in the form of physician recommendations or symptoms, is of short duration, is rapidly progressive, and requires urgent care. The acute onset of a pre-existing condition must occur after the effective date of the policy. Treatment must be obtained within 24 hours of the sudden and unexpected outbreak or recurrence. A pre-existing condition that is a chronic or congenital condition or that gradually becomes worse over time will not be considered acute onset. All other expenses related to pre-existing conditions are not covered with StudentSecure Smart.

## **Organized Sports Activities**

Medical expenses for injuries or illnesses sustained while participating in intercollegiate, interscholastic, intramural, or club sports are covered by the StudentSecure plan up to a maximum of \$5,000 per Injury or Illness on StudentSecure Elite and Select and up to \$3,000 per injury or illness on StudentSecure Budget. StudentSecure Smart does not provide coverage for organized sports activities.

## **Mental Health Disorders**

StudentSecure provides benefits for mental health disorders. Drug and alcohol abuse are covered under this benefit on the Elite, Select and Budget plan levels. Treatment for mental health disorders is covered only if not obtained from a student health center.

## **Emergency Dental**

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 emergency dental treatment necessary to resolve acute, spontaneous and unexpected onset of pain subject to a maximum benefit of \$100 per certificate period. Emergency Dental benefits are available on the Elite, Select and Budget plans only.

## **Emergency Medical Evacuation**

Would you know what to do if you found yourself in a lifethreatening situation far from home? Tokio Marine HCC – MIS Group is experienced in arranging emergency medical evacuations. StudentSecure will cover the necessary expenses to transport you to the nearest medical facility qualified to treat your life-threatening condition. We also understand the importance of family support in these difficult situations. StudentSecure will also cover the transportation, lodging, and meal costs for a relative to join you after a covered emergency medical evacuation up to the lifetime limit.

## **Terrorism**

In these turbulent times, the risk of a terrorist attack is a reality. If you are in the wrong place at the wrong time, StudentSecure Elite, Select, and Budget offer coverage for medical expenses resulting from these acts. Coverage excludes countries for which the U.S. Department of State has issued a travel warning.

## **Repatriation of Remains**

The death of a loved one is never easy, no matter the circumstances. In the unfortunate event of your death while traveling abroad, StudentSecure will arrange for and cover the costs associated with the repatriation of your remains.

The description of coverage in these pages is for informational purposes only. Actual coverage will vary based the terms and conditions of the policy issued. The information described herein does not amend or otherwise affect the terms and conditions of any insurance policy issued by Tokio Marine HCC - MIS Group or its affiliates. In the event that a policy is inconsistent with the information described herein, the language of the policy will take precedence.

Tokio Marine HCC - MIS Group is a service company that is a member of the Tokio Marine HCC group of companies. Tokio Marine HCC - MIS Group has authority to enter into contracts of insurance on behalf of the Lloyd's underwriting members of Lloyd's Syndicate 4141, which is managed by Tokio Marine HCC - MIS Group Underwriting Agency Ltd.

Patient Protection and Affordable Care Act ("PPACA"): This insurance is not subject to, and does not provide certain of the insurance benefits required by, the United States PPACA. In no event will Underwriters provide benefits in excess of those specified in the policy documents, and this insurance is not subject to guaranteed issuance or renewal. PPACA requires certain U.S. residents and citizens to obtain PPACA compliant insurance coverage. In certain circumstances penalties may be imposed on U.S. residents and citizens who do not maintain PPACA compliant insurance coverage. You should consult your attorney or tax professional to determine if PPACA's requirements are applicable to you. 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.

# Enrollment and Filing a Claim

To be eligible for the StudentSecure, participants must meet all of the following requirements:

- 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; or must be a Full-time High School Student.
- The Full-time Student / Scholar status requirement is waived for Participants within the US holding a valid F1 (including those students on OPT) or J1 visa. Full-time status requirements remain in force for individuals holding M-1 or other category visas.
- Must be residing outside home country for the purpose of pursuing international educational activities.
- 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.



## Home Country Coverage

For individuals with the U.S. as their home country, for every three month period during which the Member is covered hereunder, medical expenses incurred in the U.S. are covered up to a maximum of 15 days.

For individuals with a home country other than the U.S., for every three month period during which the Member is covered hereunder, medical expenses incurred in the member's home country are covered up to a maximum of 30 days.

Incidental visit time must be used within the three-month period earned, and you must continue your international trip in order to be eligible for this benefit, which covers medical expenses only. Return to your home country must not be taken for the purpose of obtaining treatment of an illness or injury that began while traveling.

## Benefit Period Medical Coverage

While the certificate is in effect, the benefit period does not apply. Upon termination of the certificate, Underwriters will pay eligible

medical expenses, as defined herein, for up to 60 days beginning on the first day of diagnosis or treatment of a covered injury or illness while the member is outside his or her home country and while the certificate was in effect. The benefit period applies only to eligible medical expenses related to a condition for which the member was hospitalized as an inpatient on the termination date of the certificate.

## Extending or Renewing Coverage

You may renew your coverage as long as you continue to meet the eligibility requirements. Renewal may be completed within the last six months of a certificate period. Deductible and coinsurance must be re-satisfied as of each renewal date. After four 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.

## 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:

- A \$25 cancellation fee will apply
- Only premium for unused whole-months of the plan will be refunded
- Only members who have no claims are eligible for premium refund
- When payment is made in full at the time of purchase, no refunds are granted after 60 days.

## Did You Consider This?

### Treatment for a car accident

Cost of a car accident without insurance: **\$120,599\***

Coverage for this kind of medical treatment is included in StudentSecure policies are available for **\$1.28 per day.\*\***

\* This amount is an example of an actual claim handled by Tokio Marine HCC - MIS Group. Coverage for similar claims is not to be inferred as all claims are unique.

\*\* This example is for applicants ages 18-29 with a Budget Plan and \$250,000 maximum limit.



## Outstanding Customer Service

### Student Zone and World Service Center

Student Zone is an online account management and resource tool available to:

- Renew coverage and reprint ID cards
- Obtain details about claim filing and downloading forms
- Locate providers within the PPO Network

### Log In to Student Zone at:

<https://zone.hccmis.com/studentzone>

If you prefer to speak to a professional service representative, contact Tokio Marine HCC - MIS Group World Service Center by calling toll-free from various countries or by calling collect. The World Service Center can provide service in many different languages.

## 24/7 Worldwide Travel and Medical Assistance

StudentSecure® includes valuable travel and medical assistance services, which are available 24 hours a day, 7 days a week. Contact us to access any of these services.

### Medical Monitoring

Consultations with attending medical professionals during hospitalization and establishment of a single point-of-contact for family members to receive ongoing updates regarding medical status.

### Provider Referrals

Contact information for Western-style medical facilities, medical and dental practices, and pharmacies in the destination country.

### Travel Document Replacement

Assistance with obtaining replacement passports, birth certificates, visas, airline tickets, and other travel-related documents.

## Lost Luggage Assistance

Tracking service to assist in locating luggage or other items lost in transit.

## Other Travel Assistance Services\*

- Prescription drug replacement
- Emergency travel arrangements
- Dispatch of physician
- Translation assistance
- Credit card / Traveler's check replacement

For a complete list of available assistance services or for more information, please contact Tokio Marine HCC - MIS Group. Travel and Medical Assistance Services are not insurance benefits. Any travel or medical assistance service provided is not a guarantee of any insurance benefit.

# Contact Us

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A member of the Tokio Marine HCC group of companies

To Be a **Good Company**