

Insurance Dictionary

Annual maximum

The maximum insurance company pays for covered benefits per policy year.

Coinurance

The percentage of splitting the bill between insurance company and you. The higher percentage is the amount insurance covers.

Copay

A fixed fee you pay for medical services each visit.

Deductible

The amount you pay for covered services before your insurance begins to pay.

Maximum benefits per event

The maximum insurance pays for a covered sickness or injury.

Medical evacuation

Transporting the insured to the nearest hospital or to home country in case of emergency injury or serious sickness.

Primary care physician

A general doctor that helps you with all basic medical needs.

Repatriation of remains

Transporting remains of the insured back to their home country.

Specialist physician

A doctor that specializes in a specific area of medicine.

Urgent care

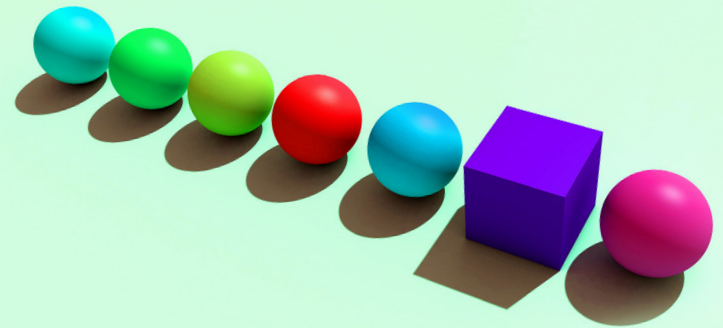
A walk-in clinic that provides prompt medical treatment for injuries or illnesses.



**For International Students,
By International Students.**



Student Health Insurance

Insurance Plans for International Students



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	ISO Care Elite	ISO Care	ISO Share
Annual maximum	Unlimited	Unlimited	Unlimited
Annual deductible	\$40	\$500	\$1,250
Coinsurance	90%	80%	80%
Copay per visit*	\$0 / \$30 / \$50	\$0 / \$30 / \$50	\$0 / \$30 / \$50
Maximum out-of-pocket	\$6,350	\$6,350	\$6,350
Pre-existing conditions	Covered	Covered	Covered
Wellness & preventive	100%	100%	100%
Medical evacuation	\$100,000	\$100,000	\$100,000
Repatriation of remains	\$50,000	\$50,000	\$50,000
Age group	Monthly rates		
12 – 24	\$121	\$79	\$72
25 – 29	\$228	\$128	\$109
30 – 64	\$478	\$355	\$305

*Student Health Center / Primary Care Physician / Specialist & Urgent Care

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