

# Insurance Dictionary

## Annual maximum

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

## Coinsurance

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



 [isoa.org](https://www.isoa.org)

 (800) 244-1180

# Most Affordable Health Insurance Plans For International Students

	Platinum	Gold	Silver
Annual maximum	Unlimited	Unlimited	\$400,000
Maximum benefits per event	\$500,000	\$300,000	\$150,000
Deductible at SHC / in-network	\$250 annually	\$500 annually	\$45 / \$100 per injury or illness
Copay per visit*	\$15 / \$30 / \$50	\$25 / \$40 / \$50	n/a
Coinsurance	80%	80%	100%**
Immunization	\$200	Not covered	Not covered
Medical evacuation	Unlimited	\$120,000	\$60,000
Repatriation of remains	Unlimited	\$60,000	\$50,000
<b>Age group</b>	<b>Monthly rates</b>		
<b>12 - 24</b>	<b>\$75</b>	<b>\$49</b>	<b>\$31</b>
25 - 29	\$118	\$95	\$54
30 - 64	\$299	\$199	\$98

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

\*\*Up to daily benefit limits

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## Why Choose ISO?

For International Students, By International Students.



### Best customer service

You deserve the highest level of customer care. We reply to all inquiries promptly.



### Easy enrollment

Purchase insurance in 5 minutes or less! Get your insurance documents instantly.



### Multiple affordable plans

ISO offers variety of plans meeting your budget while providing maximum coverage.



### Reliable claims process

With strong financial backing, online claims processing is fast and simple.

Since 1958, ISO continues to be the world's largest insurance manager for international students.