

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.

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By International Students.**



Student Health Insurance

Insurance Plans for International Students



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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
Age group	Monthly rates		
12 – 24	\$75	\$49	\$31
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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Since 1958, ISO continues to be the world's largest insurance manager for international students.