

SHIELD

*Accident & Sickness Insurance
for Academic Visitors and
International Students*

ISO16SDUQ



*For international students attending
Duquesne University*

(800) 244-1180

www.isoa.org

Shield Accident & Sickness Insurance Plan

ISO is proud to offer you **Shield** accident and sickness insurance plan. **Shield** plan is designed to meet the particular needs of international students, visiting faculty, scholars and teachers, who are currently studying in the USA.

Summary Schedule of Benefits

Benefits	Shield LF003235
Annual maximum	\$500,000
Lifetime medical maximum	No maximum
Deductible	\$500 annually
Co-insurance in-network	80% of preferred allowance
Co-insurance out-of-network	60% of usual, reasonable & customary charges
Physician visits - At students health center - Primary care physician - Specialist	\$0 co-pay \$30 co-pay \$50 co-pay
Outpatient emergency room (waived if admitted)	\$250 co-pay
Hospitalization	\$250 co-pay
Maternity	Covered as any other sickness
Pre-existing conditions	Covered
Prescriptions - deductible per fill	Covered up to plan limit \$30
Medical evacuation/repatriation	\$100,000
Repatriation of remains	\$50,000

Monthly Rates

Age	Shield
12 - 24	\$54
25 - 29	\$81
30 - 65	\$161
Dependent	\$456

Accident & Sickness Benefits

When a covered injury or sickness requires treatment by a physician, the coverage will provide benefits for the usual, reasonable and customary charges for medically necessary covered medical expenses, subject to the maximum benefit for all services as shown in the Schedule after the deductible and any required co-insurance and/or co-payment are satisfied. Payment for any covered medical expense will be no more than the benefit limit shown for it. The total payable for all covered medical expenses will be no more than the maximum benefit limit per coverage maximum. Benefits are subject to the coordination of benefits provision.

Covered expenses are the preferred allowance for in-network providers or usual, reasonable and customary charges for out-of-network providers for medically necessary services and supplies incurred within 13 weeks from the date of the accident causing the injury or the onset of sickness. Treatment must begin no more than 30 days after the date of the accident or the onset of sickness.

Covered Medical Expenses include:

1. Hospital room and board benefit: daily semi-private room rate when hospital confined. Subject to a \$250 co-pay/deductible. Maximum 30 days per occurrence;
2. Intensive/cardiac care unit benefit: the daily room rate when a plan participant is hospital confined in a bed in the intensive/cardiac care unit and nursing services other than private duty nursing services;
3. Hospital miscellaneous expense benefit: services and supplies including operating room, laboratory tests, anesthesia and medicines when hospital confined. Physician's surgical expenses are not covered under this expense;
4. Surgeon benefit (inpatient or outpatient): subject to a \$30 co-pay/deductible for a PCP or \$50 co-pay/deductible for a specialist;
5. Assistant surgeon expenses when medically necessary;
6. Day surgery benefit: room and supply expenses for use of the surgical facility;
7. Anesthesia expenses for pre-operative screening and administration of anesthesia during a surgical procedure whether on an inpatient or outpatient basis;
8. Diagnostic x-rays, laboratory procedures and tests;
9. Ambulance expenses for transportation from the emergency site to the hospital;
10. Physician visit benefit (inpatient or outpatient): subject to a \$30 co-pay/deductible for a PCP or \$50 co-pay/deductible for a specialist;
11. Consultant physician fees (inpatient or outpatient): when requested and approved by the attending physician. Subject to a \$50 co-pay/deductible for a specialist;
12. Emergency room benefit: including the attending physician's charges, x-rays, laboratory procedures, use of the emergency room and supplies subject to co-payment of \$250 per occurrence (waived if admitted);
13. Maternity;
14. Mental and nervous disorder (Inpatient or Outpatient);
15. Alcoholism/drug abuse treatment (inpatient or outpatient): the benefits and the maximum amounts are the same as any sickness;
16. Emergency dental expense benefit: 1) performed by a physician; and 2) made necessary by Injury to natural teeth. Routine dental care and treatment to the gums are not covered (see exclusion 18);
17. Physiotherapy, chiropractic, acupuncture benefit (inpatient or outpatient): expenses include treatment and office visits connected with such treatment when prescribed by a physician, including diathermy, ultrasonic, whirlpool, or heat treatments, adjustments, manipulation, massage or any form of physical therapy;

Accident & Sickness Benefits (continued)

18. Durable Medical Equipment - Braces and Appliances: rehabilitative braces or appliances prescribed by a physician. It must be durable medical equipment that 1) is primarily and customarily used to serve a medical purpose; 2) can withstand repeated use; and 3) generally is not useful to a person in the absence of Injury. Includes medical equipment rental, blood and blood transfusions, oxygen and its administration. No benefits will be paid for rental charges in excess of the purchase price;
19. Prescription drug expenses including dressings, drugs and medicines prescribed by a physician and administered on an outpatient basis. Payable at 80% of charges. Subject to \$30 deductible per fill;
20. Therapeutic termination of pregnancy.

Coordination of Benefits Provision: When a plan participant is covered under more than one valid and collectible health insurance plan, benefits payable will be coordinated with the other plan. Reimbursement from all plans will never exceed 100%. A complete description of the coordination of benefits provision is included in the plan document on file with the plan manager.

Conformity With State Statutes: Any provision of the evidence of coverage which, on its effective date, is in conflict with the statutes of the state in which it is issued, is hereby amended to conform to the minimum requirements of such statutes.

PPO - Preferred Provider Organization

Persons covered under this plan may choose to be treated within or outside of First Health or Multiplan Networks. The networks consist of hospitals, physician and other health care providers organized into a network for delivering quality health care at affordable rates.

First Health – to search for participating physician or hospitals call toll free (800) 226-5116 or search on the internet at: www.myfirsthealth.com

Multiplan – to search for participating physician or hospitals call toll free (888) 342-7427 or search on the internet at: www.multiplan.com

Medical Evacuation/Repatriation

Benefits will be paid for covered expenses up to the maximum stated in the summary schedule of benefits if an injury or sickness commencing during the period of coverage results in the necessary emergency evacuation of the plan participant. An emergency evacuation must be ordered by a legally licensed physician who certifies that the severity of the plan participant's injury or sickness warrants the emergency evacuation.

"Medical Evacuation" means:

If the local attending legally qualified physician and the authorized travel assistance company determine that transportation to a hospital or medical facility or your return to your primary place of residence is medically necessary to treat an unforeseen sickness or injury which is acute or life threatening and adequate medical treatment is not available in the immediate area, the transportation expense incurred will be paid for the usual and customary charges for transportation to the closest hospital or medical facility capable of providing that treatment. All expenses must be authorized in writing or by an authorized electronic or telephonic means in advance. For authorization please contact On-Call International (866) 509-7715 or (603) 328-1728.

Repatriation of Remains

In the event of the plan participant's death during a trip, the expense incurred within 30 days from the date of the covered loss will be paid for minimally necessary casket or air tray, preparation and transportation of the plan participant's remains to their home country/country of permanent residence.

All expenses must be authorized in writing or by an authorized electronic or telephonic means in advance. For authorization contact On-Call International (866) 509-7715 or (603) 328-1728.

Eligibility

You are eligible if you are a participant of ISO - Int'l Student Organization, are a non United States Citizen, have a current passport or visa and are temporarily residing outside your home country/country of permanent residence, while actively engaged in education or research activities. You are "actively engaged" in educational activity if you are one of the following:

1. F1/J1 valid visa holder. F1 visa holder on OPT is not eligible.
2. Undergraduate student- registered for and attending classes on a full-time basis.
3. Graduate student.
4. Scholar or researcher who is invited by an educational organization.

Your non-U.S. spouse and eligible dependent children are also eligible for coverage if accompanying you.

For purposes of this insurance, if your home country (passport country) is different from your country of permanent residence (location in which you permanently reside), you will not be covered in either location. Permanent residents or persons who have applied for permanent residency are not eligible for coverage under the plan document.

Period of Coverage

Coverage will begin at 12:01 am on the latest of the following:

- a. The effective date of the master certificate; or
- b. The date the enrollment form and premium are received by the underwriting company or its designated representative; or
- c. The date requested on the enrollment form; or
- d. The date the participant enters the United States.

Coverage will terminate at the earliest of the following:

- a. The last day for which premium has been paid; or
- b. The date the plan participant returns to his home country and is no longer eligible; or
- c. The date of entry into active duty military service.

Extension of Accident and Sickness Insurance Benefits

If a plan participant is hospital confined at termination of coverage, benefits will continue to be paid until the earlier of either discharge from the hospital they are confined to or until the maximum benefit has been paid, whichever occurs first. In no event will benefits continue beyond 30 days beyond the term of coverage.

Newborn children coverage: Coverage for a newborn child will begin from the moment of birth. You must give us notice and pay the additional required premium within 31 days of the birth of the child. If notice is not given within 31 days, coverage for the newborn child will terminate upon the expiration of the initial 31 day period.

Exclusions

The policy does not cover any loss resulting from any of the following unless otherwise covered under the policy by additional benefits:

1. War or any act of war, declared or undeclared;
2. Voluntary, active participation in a riot or insurrection;
3. Medical expenses resulting from a motor vehicle accident in excess of that which is payable under any other valid and collectible insurance;
4. Organ transplants;
5. Eligible expenses for which the plan participant would not be responsible in the absence of the policy;
6. Treatment of acne;
7. Charges which are in excess of usual, reasonable and customary charges;
8. Charges that are not medically necessary;
9. Charges provided at no cost to the plan participant
10. Expenses incurred for treatment while in your home country;
11. Expenses incurred for an accident or sickness after the 13 week benefit period or incurred after the termination date of coverage;
12. Services or treatment rendered by an immediate family member of the plan participant;
13. Regular health checkups, immunizations, vaccinations, routine physical, or other examination where there are no objective indications or impairment in normal health;
14. Benefits for enrolling solely for the purpose of obtaining medical treatment, while on a waiting list for a specific treatment, or while traveling against the advice of a physician;
15. Elective abortion; elective cesarean section; or any complications of any of these conditions; pregnancy or childbirth of a dependent when dependent child of an plan participant (except for complications arising there from);
16. Drug, treatment or procedure that either promotes or prevents conception, or prevents childbirth, including but not limited to: artificial insemination, treatment for infertility or impotency, sterilization or reversal thereof;
17. Dental care or treatment other than care of sound, natural teeth and gums required on account of Injury resulting from an accident while the plan participant is covered under the policy, and rendered within 6 months of the accident;
18. Eyeglasses, contact lenses, hearing aids braces, appliances, or examinations or prescriptions therefore;
19. Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste, from combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly;
20. Plan Participant being exposed to the Utilization of nuclear, chemical or biological weapons of mass destruction;

Exclusions (continued)

21. Weak, strained or flat feet, corns, calluses, or ingrown toenails;
22. Expenses incurred during a Hospital Emergency room visit which is not of an emergency nature;
23. Treatment paid for or furnished under any other individual or group policy, or other service or medical prepayment plan arranged through the employer to the extent so furnished or paid, or under any mandatory government program or facility set up for the treatment without cost to any individual;
24. Injury sustained while taking part in: mountaineering, hang gliding; parachuting; bungee jumping racing by horse, motor vehicle or motorcycle; snowmobiling; motorcycle/motor scooter riding; scuba diving, involving underwater breathing apparatus, unless PADI or NAUI certified; snorkeling; water skiing; snow skiing; spelunking; parasailing; white water rafting; surfing, unless part of a school credit course; and snow boarding.
25. Practice or play in any amateur, club, intramural, interscholastic, intercollegiate, professional or semiprofessional sports contest or competition;
26. Elective or cosmetic surgery and elective treatment or treatment for congenital anomalies (except as specifically provided), except for reconstructive surgery on a diseased or injured part of the body (correction of a deviated nasal septum is considered cosmetic surgery unless it results from a covered injury or sickness);
27. Travel or flight in or on any vehicle for aerial navigation, including boarding or alighting from or while riding as a passenger in any aircraft not intended or licensed for the transportation of passengers.

Claim Procedure

In the event of sickness or injury, you should report to the student health service, if available, or the nearest physician or hospital. Persons covered under this plan may choose to be treated within or outside First Health or Multiplan networks. Reimbursement rates will vary according to the source of care as described under the summary schedule of benefits and medical expense benefits.

Please mail the completed claim form and accompanying documentation to the claims administrator, **HealthSmart, 3320 West Market Street, Suite 100, Fairlawn, OH 44333**. The completed claim form, all itemized bills, statements and receipts must be sent to the claims administrator no more than 90 days after a covered loss occurs or end, or as soon after that as is reasonably possible.

Should it become necessary to check upon the status of your filed claim, you may call the claims administrator at (800) 331-1096 between 9:00 A.M. and 5:00 P.M. Monday through Friday or e-mail at **iso@healthsmart.com**. On line claims status via the internet is available 24 hours a day at **www.healthsmart.com**.

Definitions

Eligible Expenses means the usual, reasonable and customary charges for services or supplies which are incurred by the plan participant for the medically necessary treatment of an injury. Eligible expenses must be incurred while this coverage is in force.

Plan Participant means a person and dependent eligible for coverage as identified in the enrollment/application who is a non-United States citizen traveling outside of their home country and has his or her true fixed or permanent home and principal establishment outside of the United States and holds a current and valid passport for whom proper premium payment has been made when due, and who is therefore a plan participant under the plan document.

Dependent means a plan participant's:

- 1) lawful spouse, if not legally separated or divorced, or domestic partner or civil union partner.
- 2) unmarried children under age 26.

The age limitations will not apply to a plan participant's unmarried child who is dependent on the plan participant or other care providers for lifetime care and supervision, and incapable of self-sustaining employment by reason of mental or physical handicap that occurred before age 26. Proof of such dependence and incapacity must be furnished to the company immediately upon enrollment or within 31 days of the child reaching the age limitation. Thereafter proof will be required whenever reasonably necessary, but not more often than once a year after the 2-year period following the age limitation.

Spouse means lawful spouse, if not legally separated or divorced or domestic partner or civil partner.

Child means the plan participant's natural child, adopted child (or child placed in the plan participant's home for purposes of adoption), foster child, stepchild, or other child for whom the plan participant has legal guardianship (proof will be required). A child must reside with the plan participant in a parent-child relationship. NOTE: In the event the plan participant shares physical custody of the child with another parent, the requirement that the child reside with the plan participant will be waived.

Injury means bodily harm which results, directly and independently of disease or bodily infirmity, from an accident after the effective date of a plan participant's coverage under the plan document, while this coverage is in force as to the person whose injury is the basis of the claim. All injuries to the same plan participant sustained in one accident, including all related conditions and recurring symptoms of the Injuries will be considered one Injury.

Physician means a person who is a qualified practitioner of medicine. As such, he or she must be acting within the scope of his/her license under the laws in the state in which he or she practices and providing only those medical services which are within the scope of his/her license or certificate. It does not include a plan participant, a plan participant's spouse, son, daughter, father, mother, brother, sister or other relative.

Pre-Existing Condition means an injury or sickness, disease, or other condition during the 365 day period immediately prior to the date the plan participant's coverage is effective for which the plan participant: 1) received or received a recommendation for a test, examination, or medical treatment for a condition which first manifested itself, worsened or became acute or had symptoms which would have prompted a reasonable person to seek diagnosis, care or treatment; or 2) took or received a prescription for drugs or medicine. Item (2) of this definition does not apply to a condition which is treated or controlled solely through the taking of prescription drugs or medicine and remains treated or controlled without any adjustment or change in the required prescription throughout the 365 day period before coverage is effective under the plan participant's plan.

Sickness means sickness or disease contracted and causing loss commencing while the coverage is in force as to the plan participant whose sickness is the basis of claim. Any complication or any condition arising out of a sickness for which the plan participant is being treated or has received treatment will be considered as part of the original sickness.

Definitions (continued)

Annual Maximum means the maximum payable limit per term of coverage, which is the lesser of 3 months up to a maximum of 364 days.

Lifetime Medical Maximum means the maximum payable limit for all consecutive terms of coverage.

Preferred Allowance means the amount a network provider will accept as payment in full for eligible expenses.

Usual, Reasonable and Customary means the most common charge for similar professional services, drugs, procedures, devices, supplies or treatment within the area in which the charge is incurred, so long as those charges are reasonable. The most common charge means the lesser of:

- The actual amount charged by the provider;
- The negotiated rate; or
- The charge which would have been made by the provider (physician, hospital, etc.) for a comparable service or supply made by other providers in the same geographic area, as reasonable determined by us for the same service or supply.

Geographic area means the three digit zip code in which the service, treatment, procedure, drugs or supplies are provided; a greater area if necessary to obtain a representative cross-section of charge for a like treatment, service, procedure, device drug or supply.

Benefit Period means the period of time from the date of the accident causing the injury for which benefits are payable, as shown in the schedule of benefits, and the date after which no further benefits will be paid.

For a complete list of definitions, please see the plan document on file with the plan manager.

Assistance Services

Assistance services are provided by On Call International. An outline of the assistance services appears below.

Pre-Travel Assistance

- Help in arranging special medical services needed while traveling

Medical Emergency Services

- Worldwide, 24-hour medical location service
- Medical case monitoring, arrange communication between patient, family, physicians, employer, consulate, etc.
- Medical transportation arrangements
- Emergency message service for medical situations

Legal Assistance

- Worldwide, 24-hour contact for non-criminal legal emergencies
- Legal referral to help you locate a consular official or attorney

Travel Assistance

- Help with lost passports, tickets and documents

On Call International

- U.S. or Canada: (866) 509-7715
- International: Contact International Operator to place your call to (603) 328-1728
- E-mail for emergencies to mail@oncallinternational.com

Underwritten by: Advent Underwriting Ltd.
on behalf of Advent Syndicate 780 at Lloyd's

This brochure provides you with a summary of the benefits of **Shield** insurance plan underwritten by Advent Underwriting Ltd. on behalf of Advent Syndicate 780 at Lloyd's. Lloyd's is rated A (Excellent) by AM Best Company 2015.

Please keep this brochure as a summary of the insurance plan as specified in the master policy that is on file with ISO-International Student Organization. The policy contains a complete description of all of the same terms and conditions outlined in this brochure including: benefits, limitations, and exclusions as underwritten by Advent Underwriting Ltd. on behalf of Advent Syndicate 780 at Lloyd's. In the event of a discrepancy, the policy will prevail.

Complaints

Complaints handling procedures are located at <https://www.isoa.org/faq>

Refund of Premium

Premium refunds will be considered only for entry into the armed forces. Unearned funds will be refunded for the number of full months only. The refund request must be in writing and your medical insurance ID card must be returned with your request. Premium refunds will not be considered if a claim has been filed during the period of coverage. All refunds are subject to approval by the plan manager.

A \$50 ISO processing fee is applied to all approved cancellation.

Plan Manager: ISO

If you have any questions please contact us at:
(800) 244-1180 | mailbox@isoa.org | www.isoa.org
ISO representatives are here to assist you!



Subscription Agreement

I hereby apply to be a plan participant of ISO - International Student Organization established in the Cayman Islands (the "trust") and to participate in the insurance coverage extended by certain underwriters at Lloyd's (the "insurers") to plan participants under the trust (the "coverage"). I understand that the coverage is not a general health insurance product, but is intended for use in the event of a sudden and unexpected event while traveling outside my home country. I understand that the coverage extended to me will terminate upon my return to my home country unless I qualify for a benefit period or home country coverage. I understand that I may obtain full details of the coverage by requesting a copy of the master policy from the plan manager. I understand that the liability of the insurers as underwriters of the coverage is as provided in the master policy. By acceptance of coverage and/or submission of any claim for benefits, the plan participant ratifies the authority of the signer to so act and bind the plan participant.

The plan participant undertakes to make all premium payments as they fall due in respect of the coverage extended to them. The trustee shall not be responsible for the administration of such payments.

If the plan participant fails to make any premium payment due in respect of the coverage extended to them, subject to the discretion of the insurance company, such coverage will lapse.

The plan participant hereby confirms the accuracy of all information validity of all representations and warranties provided to the trustee in connection with its participation in the plan and/or the subscription for the insurance coverage, howsoever provided, including the terms of this subscription agreement, (together "representations & warranties"). The plan participant acknowledges that certain of such information will be relied upon by the insurers as providers of the coverage and that any inaccuracy therein may result in the invalidity of such coverage as it relates to the plan participant, the loss of coverage and all monies paid in relation thereto. The plan participant hereby undertakes to inform the trustee of any change to any of matter that forms the subject of any of the representation & warranties. The plan participant hereby undertakes to indemnify and hold harmless the trustee against any loss or damage (including attorney's fees) occasioned by any inaccuracy in any representation & warranty or failure to advise the trustee of any change in any matter that forms the subject of any of the representation & warranties. The plan participant agrees that the trustee shall be entitled to rely on and to act in accordance with any written instruction purported to be provided by the plan participant and the plan participant hereby undertakes to indemnify and hold harmless the trustee against any loss or damage (including attorney's fees) occasioned by the trustee acting in accordance with any such instruction.

Payments under the terms of the coverage shall be paid by the insurers to the plan participant or directly to a provider if assignment of benefits has been authorized. The trustee shall not be responsible for the administration of such payments.

I confirm that I have satisfied myself that the coverage is appropriate for me and that I meet the eligibility criteria.

This insurance is not subject to, and will not be administered as a PPACA (Patient Protection and Affordable Care Act) insurance plan. PPACA requires certain US residents and citizens obtain PPACA compliant insurance coverage. This plan is not designed to cover US residents and citizens. This policy is not subject to guaranteed issuance or renewal.

Enrollment Form (continued)

Rates and benefits are valid for enrollment between April 1, 2016 and March 31, 2017. You may enroll for a period of 3 months minimum and up to 11 months maximum.

I wish to enroll under: Shield (LF003235)

- 1** Applicant:
number of months _____ x \$ _____ = \$ _____
- 2** Spouse:
number of months _____ x \$ _____ = \$ _____
- 3** Child 1:
number of months _____ x \$ _____ = \$ _____
- 4** Child 2:
number of months _____ x \$ _____ = \$ _____
- 5** Annual Service Fee: = \$ 16
- 6** Total payment enclosed
(This sum must equal sum of payment) = \$ _____

*Please note that number of months must match for all applicants

Comments: _____

Please charge my credit card: Visa MC AMEX Discover

Card number: _____

Name as appears on credit card: _____

Expiration date: _____ / _____
month year

Billing address (if different from mailing address)

Signature of card holder: _____

Complete name and date of birth if insurance is requested

Spouse: _____
Last First month/day/year Gender Visa Type

Child 1: _____
Last First month/day/year Gender Visa Type

Child 2: _____
Last First month/day/year Gender Visa Type

I wish to enroll for insurance under the terms of this brochure.

Fraud Warning: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Signature _____ month/day/year

**If paying by check, please make a check payable to ISOA and mail to:
150 West 30th Street, Suite 1101, New York, NY 10001
For immediate enrollment, visit www.isoa.org
Fax form to: (212) 262-8920 (if paying by credit card)**