



World Elite Student Plans Comparison

ACA-compliant coverage specifically for US-bound international students, US out-bound students and third country national students in need of worldwide coverage.

PLANS BENEFITS HIGHLIGHTS	World Elite 250	World Elite 450
Worldwide Coverage (outside the USA)	Unlimited except in country of origin	Unlimited except in country of origin
Eligibility	valid F-1 and M-1 visas in USA / ages 17 to 64 / Non-US citizen	valid F-1 and M-1 visas in USA / ages 17 to 64 / Non-US citizen
Limit & Cost Sharing		
Policy Limit	Unlimited	Unlimited
Deductible	\$250	\$450
Coinsurance	20%	20%
Out-of-Pocket Maximum	\$5,500	\$5,000
Pre-existing conditions	No limitation	No limitation
Medical		
Hospitalization	covered	covered
Emergency Room Copayment	Deductible and \$200 copay (waived if admitted)	Deductible and \$200 copay (waived if admitted)
Inpatient & Outpatient Mental Illness	covered	covered
Outpatient Ambulatory Surgery	covered	covered
Outpatient Physician	\$30 copayment	\$20 copayment
Alternative Medicine	\$30 copayment	\$15 copayment
Outpatient Therapeutic Services	\$30 copayment	\$15 copayment
Pharmacy Benefits (including contraceptives)	Preventive: 100% / Generic \$5 copay / Brand \$50 copay / Non-preferred Brand \$75 copay / Specialty \$90 copay	Preventive: 100% / Generic \$5 copay / Brand \$50 copay / Non-preferred Brand \$75 copay / Specialty \$90 copay
Wellness, Preventive Services & Immunizations	covered and coinsurance does not apply	covered and coinsurance does not apply
Dental		
Emergency Dental Treatment	covered	covered
Sports		
Amateur/Recreational Sports Coverage	covers injuries arising from leisure sports and activities	covers injuries arising from leisure sports and activities
Maternity		
Pregnancy and Newborn Care	covered	covered
Non-healthy Newborn Care	covered if enrolled within 30 days enrollment	covered if enrolled within 30 days enrollment
Transportation/Evacuation		
Emergency Ground Ambulance	covered	covered
Medical Evacuation and Repatriation	100%	100%
Repatriation of Mortal Remains	100%	100%

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