



**K-12
Brochure**

wellaway.com

WellAway

January 2022

Why choose Wellaway?

WellAway is a truly international private medical insurance company with health plans for today's international student.

You are always our priority. Our cultural diversity allows members to be serviced with the utmost consideration for their expatriate lifestyle. With access to the UnitedHealthcare Global network of over 1.2M+ providers in the U.S., we aim to provide stability and security for international students.



- ✓ **Emergency Medical Assistance**
- ✓ **Multi-Lingual Customer Service**
- ✓ **Telemedicine Services**
- ✓ **Competitive Prices**

24/7 ConciergeCare

Professional customer support

WellAway provides white glove customer service and expertise in international medical insurance with innovative benefits and resources. Our 24/7 multi-lingual ConciergeCare services are designed with you in mind. Let us help with setting up appointments, go in-depth with explanation of benefits or find a provider that's right for you.

- Provider search assistance
- Disease management
- 24/7 emergency medical assistance & evacuation
- Appointment setting with best-in-class providers
- White glove customer service
- Multi-lingual



💰 **ConciergeCare services are at no extra cost to you.**

Our Health Partner: Teladoc

Access to your doctor 24/7 (USA only)



Teladoc Health transforms how people access healthcare globally. Providing a new kind of healthcare experience, one with better convenience, outcomes and value.

- Talk to a doctor anytime, when you are in the USA.
- Receive quality care via phone, video or mobile app.
- Prompt treatment. Talk to your doctor in minutes.
- A network of doctors that can treat every member of the family.
- Prescriptions sent to pharmacy of choice if medically necessary.
- Teladoc is less expensive than the ER or urgent care.



Get The Care You Need

Teladoc doctors can treat many medical conditions, including:

- Cold & flu symptoms
- Allergies
- Pink Eye
- Respiratory infection
- Sinus problems
- Skin problems
- And more!

Talk to a doctor any time! [Teladoc.com](https://www.teladoc.com) 1-800-TELADOC (835-2362)



Our Health Partner: UnitedHealthcare Global

Networks that deliver greater accountability and value.



With nearly 1.2M+ providers across the country, we have networks designed to help you better control costs and meet the unique health care needs of our members.



643
Centers of
Excellence



1,800+
Convenience
Care Centers



6,500+
Hospitals



111K+
UnitedHealth Premium®
Care Physicians
(Those meeting UnitedHealth Premium
Quality and Cost Efficiency Criteria)



1.2M+
Doctors and Health
Professionals

K-12 Plans

(U.S. bound students only)

Our K-12 plans are specifically designed to offer comprehensive and affordable health insurance to students from 5 to 19 years old with F-1 or M-1 visas.

We understand the importance of education and how peace of mind and well-being directly impact learning and personal growth. K-12 provides the vital benefits and more, to seamlessly navigate your world with wellness and security. We have knowledge and experience with reliable solutions you can trust.

K-12 is designed to keep health expenses low, while meeting university requirements and the U.S. Department of State regulations.

Coverage Highlights

Annual aggregate maximum:

K-12: \$250,000

K-12 Premier: Unlimited

Let us care for your health while you care for your goals. Stable and secure coverage for students and scholars.

- Meets minimum U.S. health insurance requirements for valid F-1 and M-1 visas in USA / ages 5 to 19 / Non-US citizens
- Provider Access within the U.S.: as an exclusive member, you are covered when receiving care by Premium Care Physicians and at In-Network Facilities with UnitedHealthcare Global
- Worldwide Coverage (excluding Home Country)
- Provider Access outside of the U.S.: An open-access network allows our members the flexibility to see a variety of doctors. Contact us and we will help you find the best doctor at the fairest price.
- Multi-lingual customer service
- No medical exams, no paperwork
- Instant proof of coverage
- Coverage of immunizations and vaccines including COVID-19
- Coverage of pre-existing conditions (K-12: Students, 6 month Waiting Period / K-12 Premier: No Limitation)
- Medical evacuation and repatriation
- Prescription medication and contraceptives included
- Benefits are shown per person, per policy period
- Maximum amounts apply to certain benefits
- Pre-authorization is required for certain benefits. Refer to the terms and conditions of the policy.

Cancelation and Refund

You will only be allowed to cancel your Policy and obtain a refund of your Premium if:

- Your waiver is not approved by your educational institution within thirty (30) days of the Effective Date of coverage because your Policy benefits do not meet the educational institution's minimum insurance requirements.
- You withdraw from classes within thirty (30) days from the Effective Date of coverage under a school-approved leave of absence.

You must provide written proof of the approved leave of absence and return date to your Home Country.

WellAway will be entitled to retain an administrative fee in the amount of \$50 for any approved refund.

Benefits Highlights

WellAway K-12

WellAway K-12 Premier

Worldwide Coverage (excluding home country)	\$250,000	Unlimited
Eligibility	valid F-1 and M-1 visas in USA / ages 5 to 19 / Non-US citizen	valid F-1 and M-1 visas in USA / ages 5 to 19 / Non-US citizen

Limit & Cost Sharing

Policy Limit	\$250,000	Unlimited
Deductible	\$500	\$100
Coinsurance	20%	10%
Out-of-Pocket Maximum	\$5,000	\$2,500
Pre-existing conditions	Students: 6-month Waiting Period	Students: No limitation

Medical

Hospitalization	covered with \$200 copayment per admission	covered with \$200 copayment per admission
Emergency Room	\$300 copayment (waived if admitted)	\$300 copayment (waived if admitted)
Inpatient Mental Illness	maximum benefit 30 days	maximum benefit 30 days
Outpatient Mental Illness	\$20 copayment and limited to 40 visits	\$20 copayment and limited to 40 visits
Outpatient Ambulatory Surgery	covered	covered
Outpatient Physician	\$20 copayment	\$20 copayment
Alternative Medicine	\$500 combined benefit and \$20 copayment	\$500 combined benefit and \$20 copayment
Outpatient Therapeutic Benefits	maximum 12 visits per injury or illness	maximum 12 visits per injury or illness
Pharmacy Benefits (including contraceptives)	\$20 Copayment Generic and \$40 Copayment Brand maximum benefit \$2,000 per injury or illness	\$20 Copayment Generic and \$40 Copayment Brand maximum benefit \$2,000 per injury or illness
Wellness, Preventive Benefits & Immunizations	covered at 80% and deductible does not apply	covered at 90% and deductible does not apply

Dental

Emergency Dental Treatment	\$1,000 per policy period and \$250 per tooth	\$1,000 per policy period and \$250 per tooth
Palliative Dental Treatment	maximum benefit \$600	maximum benefit \$600

Sports

Amateur/Recreational Sports Benefits	covers injuries arising from Interscholastic, Intramural, and Club sports maximum benefit \$10,000	covers injuries arising from Interscholastic, Intramural, and Club sports maximum benefit \$10,000
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Transportation/Evacuation

Emergency Ground Ambulance	covered	covered
Medical Evacuation and Repatriation	combined maximum benefit \$50,000	combined maximum benefit \$50,000
Repatriation of Mortal Remains	maximum benefit \$25,000	maximum benefit \$25,000

Accidental Death & Disability

Accidental Death & Dismemberment	\$30,000/\$15,000	\$30,000/\$15,000
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Certain benefits require pre-authorization. Please refer to the Policy Terms and Conditions

WellAway[®]

Keeping You Well, While You're Away.[®]

 UnitedHealthcare[®]

 TELADOC[®]

 payerfusion[®]

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