



Aurora Plans Comparison & Benefit Highlights

PLANS BENEFITS HIGHLIGHTS	Aurora USA	Aurora Europe
Area of Coverage	USA	Europe
Eligibility	valid F-1 , M-1 and Q1 visas in USA / ages 12 to 30 / Non-US citizen	age 12 to 30 outside their Home Country in Full-Time Education
Limit & Cost Sharing		
Policy Limit	\$500,000	€500,000
Deductible	\$100 per injury	€100 per injury
Coinsurance	20%	20%
Out-of-Pocket Maximum	Unlimited	Unlimited
Pre-existing conditions	Students: 6-month Waiting Period	Students: 6-month Waiting Period
Medical		
Hospitalization	covered	covered
Emergency Room Copayment	\$250 (waived if admitted)	€250 (waived if admitted)
Inpatient & Outpatient Mental Illness	covered	covered
Outpatient Ambulatory Surgery	covered	covered
Outpatient Physician	covered	covered
Alternative medicine	N/A	N/A
Outpatient therapeutic services	N/A	N/A
Pharmacy Benefits (including contraceptives)	\$20 Copayment Generic and \$30 Copayment Brand	€20 Copayment Generic and €30 Copayment Brand
Wellness, Preventive Services & Immunizations	covered up to \$250 and deductible does not apply	covered up to €250 and deductible does not apply
Dental		
Emergency Dental Coverage	covered	covered
Sports		
Amateur/Recreational Sports Coverage	\$30,000	€30,000
Maternity		
Pregnancy and newborn care	Not covered	Not covered
Transportation/Evacuation		
Emergency Ground Ambulance	covered	covered
Medical Evacuation and Repatriation	100% of actual costs	100% of actual costs
Repatriation of Mortal Remains	100% of actual costs	100% of actual costs
Accidental Death & Disability		
Accidental Death & Dismemberment	\$20,000	€20,000

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