



**Aurora USA
Brochure**

wellaway.com

WellAway

2022-2023

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://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

Aurora USA Plans

(U.S. bound students only)

Our Aurora USA Plan covers the specific needs of students with F-1 and M-1 visas who go abroad for a few months to a language school and up to a year in a high school program.

We understand the importance of education and how peace of mind and well-being directly impact learning and personal growth. Aurora USA 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.

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

Coverage Highlights

**Annual aggregate maximum:
\$500,000**

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 17 to 45 / Non-US citizen
- 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 (Students: 6-month Waiting Period)
- 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

Area of Coverage	Worldwide excluding Home Country
Lifetime Maximum	Unlimited
Maximum Limit per Illness or Injury	\$500,000
Pre-Existing Condition limitation	Students: Yes (6-month Waiting Period if applicable) Dependents: Yes (24-month Waiting Period if applicable)
Pre-Authorization	Services and Procedures that require Pre-Authorization are indicated by an asterisk

Deductible	In-Network In-Network Physician and In-Network Facility	Out-of-Network (subject to Usual, Reasonable and Customary charges (URC))
In-Network and Out-of-Network Deductibles accrue separately	\$500	\$750
Copayments do not apply towards Deductible		

Copayments		
Student Health Center	\$15	\$15
Office Visit	\$30	\$30
Urgent Care	\$30	\$30
Hospital Emergency Room	\$250 (waived if admitted)	\$250 (waived if admitted)
Hospital	\$250 per admission	\$250 per admission

Deductible will be waived when Treatment is rendered at the Student Health Center.

Coinsurance	
In-Network Physician and Facility	80% of Allowable Charges
Out-of-Network Providers	60% of URC

Out-of-Pocket Maximum		
Deductible and Copayments (including Prescription Medication) do not apply towards Out-of-Pocket Maximum	\$5,000 per Insured Person \$10,000 per Family	Unlimited

Outpatient Medication Program	
EHIM In-Network Pharmacy / Student Health Center	Tier 1 \$20 Copayment per prescription Tier 2 \$30 Copayment per prescription Tier 3 \$60 Copayment per prescription
Out-of-Network	Not covered

Aurora USA

In-Network In-Network Physician and In-Network Facility

Out-of-Network (subject to Usual, Reasonable and Customary charges (URC))

Wellness and Preventive Services

(Deductible does not apply)

Adult Wellness Visit and Preventive Services	100% maximum benefit \$500	Not covered
Well Childcare Visits (children 0-12 months, 9 visits maximum per policy period)		

Services That Require Hospitalization

Pre-admission Testing	80% of Allowable Charges	60% of URC
Hospitalization*	80% of Allowable Charges \$250 Copayment per admission	60% of URC \$250 Copayment per admission
Intensive Care Unit/Telemetry/Surgical Intensive Care/Medical Intensive Care/Trauma/Pediatric Intensive Care*	80% of Allowable Charges	60% of URC
Inpatient Treatment For Mental Illness*	80% of Allowable Charges	60% of URC
Emergency Medical Services in an Emergency Room If you use an emergency room in the Hospital for a non-emergency service, it will not be covered.	80% of Allowable Charges \$250 Copayment (waived if admitted)	60% of URC \$250 Copayment (waived if admitted)
Inpatient Physician, Osteopath and Specialist Services	80% of Allowable Charges	60% of URC
Inpatient Ancillary Hospital Services	80% of Allowable Charges	60% of URC
In-hospital Advanced Diagnostic Services	80% of Allowable Charges	60% of URC
Routine X-Ray and Lab Tests	80% of Allowable Charges	60% of URC
Inpatient Oncology Treatment*	80% of Allowable Charges	60% of URC
Inpatient Reconstructive Surgery*	80% of Allowable Charges	60% of URC
Inpatient Surgical Procedures*	80% of Allowable Charges	60% of URC
Inpatient Surgeon Fees, Assistant Surgeon Fees and Anesthesiologist	80% of Allowable Charges	60% of URC
Emergency Ground Ambulance	80% of Allowable Charges	60% of URC

Outpatient Care

It is recommended that these services be performed in an In-Network Physician's office or in an In-Network free standing diagnostic center to maximize your benefit and reduce your costs.

Urgent Care Clinic / Facility	80% of Allowable Charges and \$30 Copayment	60% of URC and \$30 Copayment
Outpatient Ambulatory Surgical Facility & Surgical Care*	80% of Allowable Charges	60% of URC
Basic Diagnostic Services	80% of Allowable Charges	60% of URC
Advanced Diagnostic and Imaging Services	80% of Allowable Charges	60% of URC
Outpatient Physical Therapy	80% of Allowable Charges and \$30 Copayment	60% of URC and \$30 Copayment
Outpatient Oncology Treatment*	80% of Allowable Charges	60% of URC
Outpatient Reconstructive Surgery*	80% of Allowable Charges	60% of URC
Emergency Dental Treatment	80% of Allowable Charges	60% of URC

* Pre-authorization required

Aurora USA

In-Network
In-Network Physician
and In-Network Facility

Out-of-Network
(subject to Usual, Reasonable and
Customary charges (URC))

Physician Services

(Copayment waived at Student Health Center)

Teladoc® Consultations	No Copayment Limited to 8 consults per policy period	
Primary Care Visit	80% of Allowable Charges and \$30 Copayment per visit	60% of URC and \$30 Copayment per visit
Specialist Visit	80% of Allowable Charges and \$30 Copayment per visit	60% of URC and \$30 Copayment per visit
Outpatient Mental Illness	80% of Allowable Charges and \$30 Copayment per visit	60% of URC and \$30 Copayment per visit

Other Services

HIV/AIDS	80% of Allowable Charges	60% of URC
Alcohol and Substance Abuse* (rehabilitative only)	80% of Allowable Charges	60% of URC
Durable Medical Equipment	80% of URC	60% of URC

Maternity Care and Birth Benefits

Maternity Care* (subject to notification within 30 days of pregnancy confirmation)	80% of Allowable Charges	60% of URC
Therapeutic Termination of Pregnancy*	80% of Allowable Charges	60% of URC

Worldwide Coverage

(outside the United States)

80% of URC

Evacuation & Repatriation

Emergency Medical Evacuation*	100% of actual costs
Medical Repatriation*	actual cost of roundtrip economy airfare
Repatriation of Mortal Remains*	100% of actual costs

Certain benefits require pre-authorization. Please refer to the Policy Terms and Conditions.

* Pre-authorization required

WellAway[®]

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

 UnitedHealthcare[®]

 TELADOC[®]

 payerfusion[®]

WellAway Limited

Victoria Place
31 Victoria Street
5th Floor
PO Box HM 1624
Hamilton HM 10
Bermuda

Phone: +1 441-296-0651

info@wellaway.com
wellaway.com



This material is for informational purposes only and is subject to change. If you decide to purchase a WellAway product, you will be provided with a member package that contains a complete description of the benefits, conditions, limitations and exclusions of coverage. Products and services may not be available in all jurisdictions and are expressly excluded where prohibited by applicable law.

The contents of this material are the exclusive intellectual property of WellAway Limited. No reproduction, changes or copying is possible without the consent of WellAway Limited. The WellAway name, brand and logos are the registered marks of WellAway Limited and WellAway SA, Hamilton, Bermuda.