



Cromo
Brochure

wellaway.com

WellAway^o

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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

Cromo Plans

(U.S. bound students only)

Our Cromo plans are dedicated to students with F-1 or M-1 visas and offer comprehensive and very affordable health insurance to students going to the USA for an undergraduate or graduate program.

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

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

Coverage Highlights

Annual aggregate maximum:

Cromo: \$250,000 (\$100,000 per illness or injury)
Cromo Plus: \$500,000 (\$250,000 per illness or injury)

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 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 (Students: 6-month Waiting Period / Dependents: 24-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 Highlights		Cromo	Cromo Premier
Worldwide Coverage (excluding home country)	\$250,000 (\$100,000 per illness or injury)	\$500,000 (\$250,000 per illness or injury)	
Eligibility	valid F-1 and M-1 visas in USA / ages 17 to 45 / Non-US citizen	valid F-1 and M-1 visas in USA / ages 17 to 45 / Non-US citizen	
Limit & Cost Sharing			
Policy Limit	\$250,000 (\$100,000 per illness or injury)	\$500,000 (\$250,000 per illness or injury)	
Deductible	\$100 per illness or injury	\$100 per illness or injury	
Coinsurance	0%	0%	
Out-of-Pocket Maximum	Unlimited	Unlimited	
Pre-existing conditions	Students: 6-month Waiting / Dependents: 24-month Waiting Period	Students: 6-month Waiting / Dependents: 24-month Waiting Period	
Medical			
Hospitalization	Limited to \$1,250 per day and 30 days per policy period	Limited to \$1,250 per day and 30 days per policy period	
Emergency Room	\$250 copayment 80% of allowable charges (waived if admitted)	\$250 copayment 80% of allowable charges (waived if admitted)	
Inpatient Mental Illness	80% of allowable charges and maximum 30 days per policy period	80% of allowable charges and maximum 30 days per policy period	
Outpatient Mental Illness	80% of allowable charges, maximum benefit \$3,000 and maximum 30 visits per policy period	80% of allowable charges, maximum benefit \$3,000 and maximum 30 visits per policy period	
Outpatient Ambulatory Surgery	maximum benefit \$3,000	maximum benefit \$3,000	
Outpatient Physician	maximum benefit \$50 per visit and limited to 30 visits per year combined with Urgent Care and Specialist	maximum benefit \$50 per visit and limited to 30 visits per year combined with Urgent Care and Specialist	
Outpatient Therapeutic Benefits	Limited to \$35 per visit and maximum 12 visits	Limited to \$35 per visit and maximum 12 visits	
Pharmacy Benefits (including contraceptives)	\$20 Copayment Generic and \$40 Copayment Brand \$100 per injury or illness	\$20 Copayment Generic and \$40 Copayment Brand \$100 per injury or illness	
Wellness, Preventive Benefits & Immunizations	N/A	up to \$250 maximum	
Dental			
Emergency Dental Coverage	\$500 per tooth	\$500 per tooth	
Maternity			
Pregnancy and Newborn Care	\$5,000 for normal delivery and \$7,500 for medically necessary c-section	\$5,000 for normal delivery and \$7,500 for medically necessary c-section	
Transportation/Evacuation			
Emergency Ground Ambulance	maximum benefit \$400	maximum benefit \$400	
Medical Evacuation and Repatriation	100%	100%	
Repatriation of Mortal Remains	100%	100%	
Accidental Death & Disability			
Accidental Death & Dismemberment	\$10,000 / \$5,000	\$10,000 / \$5,000	

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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