



**Aurora USA  
Brochure**

[wellaway.com](http://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

# Aurora USA Plans

(U.S. bound students only)

**Our Aurora USA Plan covers the specific needs of students with F-1, M-1 and Q1 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, M-1 and Q1 visas in USA / ages 12 to 30 / 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 Highlights

## Aurora USA

Area of Coverage	USA
Eligibility	valid F-1, M-1 and Q1 visas in USA / ages 12 to 30 / Non-US citizen
<b>Limit &amp; Cost Sharing</b>	
Policy Limit	\$500,000 per injury or illness
Deductible	\$100
Coinsurance	20%
Out-of-Pocket Maximum	\$2,500 / dependents: 24-month Waiting Period
Pre-existing conditions	Students: 6-month Waiting Period / \$5,000 per family
<b>Medical</b>	
Hospitalization	covered \$250 per admission
Emergency Room	\$250 copayment (waived if admitted)
Inpatient Mental Illness	covered
Outpatient Mental Illness	\$30 copayment
Outpatient Ambulatory Surgery	covered
Outpatient Physician	\$30 copayment (\$15 at Student Health Center)
Outpatient Physical Therapy	\$30 copayment
Pharmacy Benefits (including contraceptives)	\$20 Copayment Generic and \$30 Copayment Brand
Wellness, Preventive Benefits & Immunizations	covered up to \$250 and deductible does not apply
<b>Dental</b>	
Emergency Dental Coverage	covered
<b>Sports</b>	
Amateur/Recreational Sports Coverage	\$30,000
<b>Transportation/Evacuation</b>	
Emergency Ground Ambulance	covered
Medical Evacuation and Repatriation	100% of actual costs
Repatriation of Mortal Remains	100% of actual costs
<b>Accidental Death &amp; Disability</b>	
Accidental Death & Dismemberment	\$50,000

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

# WellAway<sup>®</sup>

Keeping You Well, While You're Away.<sup>®</sup>

 UnitedHealthcare<sup>®</sup>

 TELADOC<sup>®</sup>

 payerfusion<sup>®</sup>

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