



J-1 Plans Comparison & Benefit Highlights

PLANS BENEFITS HIGHLIGHTS	WellAway J1 Bronze	WellAway J1 Silver	WellAway J1 Gold
Worldwide Coverage (outside the USA, excluding country of origin)	Unlimited	Unlimited	Unlimited
Eligibility	valid J-1 visa in USA / ages 17 to 64 / Non-US citizen	valid J-1 visa in USA / ages 17 to 64 / Non-US citizen	valid J-1 visa in USA / ages 17 to 64 / Non-US citizen
Limit & Cost Sharing			
Policy Limit	\$100,000	\$100,000	\$250,000
Deductible	\$500	\$250	\$0
Coinsurance	20%	20%	0%
Out-of-Pocket Maximum	Unlimited	Unlimited	Unlimited
Pre-existing conditions	Students: 12-months Waiting Period / Dependents: 12-month Waiting Period	Students: 6-months Waiting Period / Dependents: 6-month Waiting Period	Students: 12-months Waiting Period / Dependents: 12-month Waiting Period
Medical			
Hospitalization	covered	covered	covered
Emergency Room Copayment	\$250 (waived if admitted)	\$250 (waived if admitted)	\$250 (waived if admitted)
Inpatient & Outpatient Mental Illness	N/A	N/A	Outpatient only
Outpatient Ambulatory Surgery	covered	covered	covered
Outpatient Physician	covered	covered	covered
Pharmacy Benefits (including contraceptives)	\$20 Copayment Generic and \$40 Copayment Brand	\$20 Copayment Generic and \$40 Copayment Brand	\$20 Copayment Generic and \$40 Copayment Brand
Wellness, Preventive Services & Immunizations	N/A	N/A	covered and deductible does not apply up to a maximum of \$250
Dental			
Emergency Dental Treatment	\$500	\$500	\$500
Palliative Dental Treatment	\$350	\$350	\$350
Maternity			
Pregnancy and Newborn Care	N/A	N/A	up to a maximum of \$5,000
Transportation/Evacuation			
Emergency Ground Ambulance	covered	covered	covered
Medical Evacuation and Repatriation	100%	100%	100%
Repatriation of Mortal Remains	100%	100%	100%
Accidental Death & Disability			
Accidental Death & Dismemberment	\$25,000/\$12,500	\$25,000/\$12,500	\$25,000/\$12,500

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