



**Global Work & Study Silver  
Brochure**

[wellaway.com](http://wellaway.com)

**WellAway**

# Why choose Wellaway?

**WellAway is a truly international private medical insurance company with health plans for today's global citizen.**

You are always our priority. Our cultural diversity allows members to be serviced with the utmost consideration for their expatriate lifestyle. With coverage in over 180 Countries and a UnitedHealthcare Global network of over 1.2M+ providers in the U.S., we aim to provide stability and security for individuals, families and groups on the forefront of health insurance globalization.



- ✓ **Emergency Medical Assistance**
- ✓ **Multi-Lingual Customer Service**
- ✓ **Telemedicine Services**
- ✓ **Competitive Prices**
- ✓ **Customizable Group Plans**

## 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 1,100,000 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

### Our network strategy is built on:



#### Delivering Value

- Affordability
- Quality
- Connectivity



#### Transforming Health Care Delivery

- Affordability
- Quality
- Connectivity

\*As of Q4 2017

# Global Work and Study Silver

**For-US bound students only. Our Global Work and Study plans offer several options to accommodate different types of visa holders while meeting university and U.S. Department of State regulations requirements. Get instant proof and ACA-compliant coverage.**

We understand the importance of education and how peace and well-being directly impact learning and personal growth. You are our priority. For students, scholars, researchers, professors or temporary workers; our international students and scholar product 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.

Our benefit-centric coverage is more than just insurance. It is a source of information and valuable support to promote success while you navigate your work and study. Additionally, it accommodates visa holders. Our product is designed to keep health expenses low, while meeting university requirements and the U.S. Department of State regulations. While you study or work abroad... we have your back.

## Coverage Highlights

**Annual aggregate maximum:  
\$200,000**

**Let us care for your health while you care for your goals. Stable and secure coverage for students and scholars.**

- Meets minimum US health insurance requirements for J-1 and J-2 visas
- Provider Access within the U.S.: as an exclusive member, you are covered at 100% of Usual, Reasonable and Customary charges when receiving care by Premium Care Physicians and at In-Network Facilities with UnitedHealthcare Global.
- Multi-lingual customer service
- No medical exams, no paperwork
- Instant proof of coverage
- Usage and medication guides
- Medical evacuation and repatriation
- Coverage of generic medications as well as access to a pharmacy discount card for additional savings.

# Global Work & Study Silver Summary of Benefits

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**All benefits are subject to Usual, Reasonable and Customary Fees. Our ConciergeCare team will help you locate the most appropriate Provider for you and assist you in scheduling an appointment.**

## **Important Points You Should Know**

- The UnitedHealth Premium® program has a wide network of providers which have been evaluated based on cost and quality of health care. The program evaluates physicians in various specialties using evidence-based medicine and national standardized measures to help you locate quality and cost-efficient providers. It's easy to find a UnitedHealth Premium Care Physician when you visit <https://www.wellaway.com/provider-search/> and click on UnitedHealthcare. Click **Find a Doctor** and look for the blue hearts.
- When Premium Care Physicians and/or In-Network Facilities with UnitedHealthcare Global are not available within a 50-mile radius of your local residence, claims will be reimbursed at the applicable Premium Care Physician and/or In-Network Facility amount as specified under your Summary of Benefits.
- Benefits are shown per person, per policy year.

## Plan Details and Cost Share

### Premium Care Physician and In-Network Facility

<b>Coverage area</b>	USA
<b>Annual aggregate maximum</b>	\$200,000
<b>Maximum per injury/illness per benefit period</b>	\$100,000
<b>Deductible</b> The amount you owe for covered health care services before your health plan begins to pay.	\$100 per injury or illness
<b>Coinsurance</b>	80%
<b>Out-of-pocket maximum</b> This amount is the maximum you will pay each benefit period. Deductibles, coinsurance and co-payments are included in reaching this amount.	\$1,500

## Outpatient Care

<b>Teladoc® consultations</b> (for illnesses including cold & flu symptoms, allergies, pink eye, respiratory infection, sinus problems and skin problems)	No co-payment Limited to 6 consults per policy year
<b>Outpatient medical expenses</b>	80%
<b>Mental illness</b> Coverage available for benefit period of 6 months or more	80% up to \$500
<b>Physical therapy</b>	Not covered
<b>Acute onset of pre-existing conditions</b>	Not covered
<b>Dental Accident Coverage</b> Coverage available for benefit period of 6 months or more	80%
<b>Dental sudden pain relief</b> Coverage available for benefit period of 6 months or more	\$100 allowance (per benefit period)

## Hospitalization

### Premium Care Physician and In-Network Facility

Local emergency transportation	80%
Emergency room	\$300 deductible (waived if hospitalized)
<b>Hospitalization</b> Inpatient care	80%
<b>Intensive care</b>	80%
<b>Mental illness</b> Inpatient care	80% up to \$1,500

## Prescription Drugs

<b>Tier 1</b> Generic Drugs As part of your pharmacy program, WellAway can provide a pharmacy discount card as part of your pharmacy program for additional savings on some medications- if needed.	\$40 co-payment
<b>Tier 2</b> Insulin up to \$200	Subject to a \$50 co-payment, then 80%

## Evacuation and Repatriation

Medical evacuation and repatriation	\$50,000 allowance
Return of mortal remains	\$25,000 allowance
Emergency reunion	Not covered
<b>Accidental death and dismemberment</b> Coverage available for benefit period of 6 months or more	Not covered
<b>Trip interruption</b> Coverage available for benefit period of 6 months or more	Not covered

# 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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