

J1 Plans Brochure



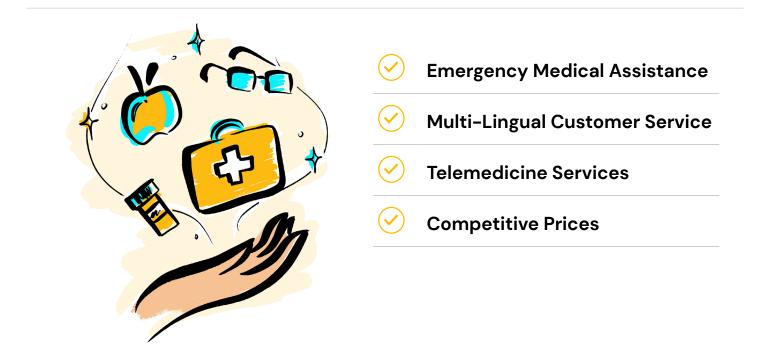
wellaway.com

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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.



### 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



S 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. ٠
- 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
- Sinus problems
- Allergies Pink Eye

- And more!
- Respiratory infection
- Skin problems



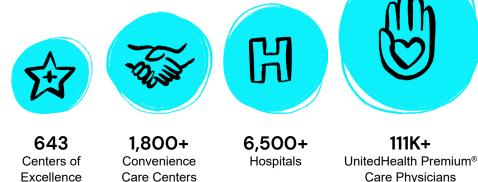
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			Available on the iPhone	ANDR
Talk to a doctor any time!	Teladoc.com	1-800-TELADOC (835-2362)	Available on the iPhone App Store	≽ G

**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.



**Care Physicians** (Those meeting UnitedHealth Premium Quality and Cost Efficiency Criteria)

1.2M+ Doctors and Health Professionals

## UnitedHealthcare

Google play



### J1 Plans (U.S. bound students only)

## Our dedicated J plans meet the requirements of the U.S. Department of State for scholars and exchange students on a J1 visa.

We understand the importance of education and how peace of mind and well-being directly impact learning and personal growth. J1 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.

J1 is designed to keep health expenses low, while meeting university requirements and the U.S. Department of State regulations.

### **Coverage Highlights**

Annual aggregate maximum: J1 Bronze: \$100,000 J1 Gold: \$250,000

## 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 J-1 visas in USA / ages 17 to 64 / 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 and certain limitations apply)
- 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 (Certain limitations apply, see benefits chart)
- 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	WellAway J1 Bronze	WellAway J1 Gold
Worldwide Coverage (outside the USA, excluding home country)	\$100,000 (per illness or injury)	\$250,000 (per illness or injury)
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

### Limit & Cost Sharing

Policy Limit	\$100,000 (per illness or injury)	\$250,000 (per illness or injury)
Deductible	\$500 (per illness or injury)	\$0
Coinsurance	20%	0%
Out-of-Pocket Maximum	Unlimited	Unlimited
Pre-existing conditions	Students: 12-months Waiting Period / Dependents: 12-month Waiting Period	Students: 12-months Waiting Period / Dependents: 12-month Waiting Period

### **Medical**

Hospitalization	covered	covered
Emergency Room	\$250 copayment (waived if admitted)	\$250 copayment (waived if admitted)
Outpatient Ambulatory Surgery	covered	covered
Outpatient Physician	covered	covered
Outpatient Physical Therapy	limited to 1 visit per day	limited to 1 visit per day
Pharmacy Benefits (including contraceptives)	\$20 Copayment Generic and \$40 Copayment Brand	\$20 Copayment Generic and \$40 Copayment Brand
Wellness, Preventive Benefits & Immunizations	N/A	covered and deductible does not apply up to a maximum of \$250

### Dental

Emergency Dental Treatment	\$500 maximum benefit	\$500 maximum benefit
Palliative Dental Treatment	\$350 maximum benefit	\$350 maximum benefit

### Maternity

Maternity Care	N/A	up to a maximum of \$5,000
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#### **Transportation/Evacuation**

Emergency Ground Ambulance	covered	covered
Medical Evacuation and Repatriation	100% combined benefit up to \$50,000	100% combined benefit up to \$50,000
Repatriation of Mortal Remains	maximum benefit \$25,000	maximum benefit \$25,000
Accidental Death & Disability		
Accidental Death & Dismemberment	\$25,000/\$12,500	\$25,000/\$12,500

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







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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.

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