



J1 Plans Brochure

wellaway.com

WellAway

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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

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.

Cancellation 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
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

WellAway[®]

Keeping You Well, While You're Away.[®]

 UnitedHealthcare[®]

 TELADOC[®]

 payerfusion[®]

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