

# StudentSecure<sup>®</sup> Smart



For students pursuing an international education, health insurance is a necessity. But in today's economic climate, saving money while protecting your health requires careful research and choices. InternationalStudentInsurance.com is proud to introduce StudentSecure<sup>®</sup> Smart as an affordable alternative for your student insurance needs.

StudentSecure<sup>®</sup> Smart is designed to provide you with solid protection while trimming out some of the extras, which helps to make it the economy-conscious choice. StudentSecure<sup>®</sup> Smart offers many of the benefits as the higher priced plans, including Emergency Medical Evacuation and Emergency Reunion, but with lower maximums to help reduce costs. Additionally, each StudentSecure<sup>®</sup> Smart plan comes with valuable Travel Assistance Services, available 24 hours a day.

Highlight of Benefits & Limits	
Benefit	Limit
Certificate Period Maximum	\$200,000
Maximum per Injury/Illness	\$200,000
Deductible	\$100 per Injury or Illness
Coinsurance	Underwriters will pay 80% of the next \$25,000 of Eligible Expenses after Deductible, then 100% to Certificate Period Maximum
Hospital Room & Board	Average semi-private room rate, including nursing services
Local Ambulance	Up to \$350 per Injury / Illness if Hospitalized as Inpatient
Hospital Pre-certification Penalty	50% of Eligible Expenses
Outpatient Prescription Drugs	50% of Actual Charge
Mental Health Disorders	<u>Outpatient</u> : \$50 Maximum per day, \$500 Maximum Lifetime <u>Inpatient</u> : Usual, Reasonable, and Customary charges to \$5,000 Maximum Lifetime
Physical Therapy & Chiropractic Care	Maximum \$50 per day. Must be ordered in advance by a Physician and not obtained at a Student Health Center
Dental Treatment	\$250 Maximum per tooth \$500 Maximum per Certificate Period
Emergency Medical Evacuation*	\$50,000 Lifetime
Emergency Reunion*	\$10,000 Lifetime
Repatriation of Remains*	\$10,000 Maximum

\*Not subject to Deductible or Coinsurance

## Eligibility

Participants must meet the following requirements:

1. Must be a full-time student at a college or university. Full-time student status is waived for participants in the US holding a valid F-1 visa.
2. Must be residing outside Home country to pursue international educational activities.
3. Must not have residency status in the Host Country.

## Incidental Home Country Coverage

StudentSecure<sup>®</sup> Smart offers limited Home Country coverage. Medical expenses only can be covered during incidental visits of up to 15 days cumulative per Certificate Period. The member must return abroad, either to the Host Country or another country en route to the Host Country, following any incidental visit days in order to be eligible for this benefit. Return to the Home Country must not be taken for the purpose of obtaining treatment for an Injury or Illness that began outside of the Home Country.

## Benefit Period

If you are hospitalized as Inpatient on your coverage Termination Date, StudentSecure<sup>®</sup> Smart will provide a Benefit Period of 60 days for that condition only. The Benefit Period begins on the first date that you receive diagnosis or treatment for the condition and continues for 60 days, regardless of whether you are abroad or return to your Home Country.

## Covered Medical Expenses

1. Inpatient and Outpatient charges made by a Hospital
2. Charges made by a Physician, surgeon, radiologist, anesthesiologist, and any other Medical Specialist to whom the Physician has referred the case
3. Charges made for dressing sutures, casts or other supplies prescribed by the attending Physician or Medical Specialist, but excluding nebulizers, oxygen tanks, diabetic supplies and all devices for repeat use at home
4. Charges for diagnostic testing using radiology, ultrasonographic or laboratory services
5. Charges for oxygen and other gases and anesthetics and their administration
6. Charges for prescription drugs for treatment of a covered Injury or Illness, but not for the replacement of lost, stolen, damaged, expired or otherwise compromised drugs
7. Charges made by a licensed Extended Care Facility upon direct transfer from an Acute Care Hospital
8. Emergency Local Ambulance transport incurred in connection with Injury or Illness resulting in Inpatient Hospitalization

## Exclusions

This plan does not include coverage for pre-existing conditions, maternity-related expenses, intercollegiate or intramural sports, expenses incurred outside of the Certificate Period or Benefit Period, expenses for vision, hearing, and dental (except as set forth in the Schedule of Benefits), immunizations and routine physical exams, or substance abuse.

**This is a summary the exclusions. The complete list of exclusions is available for review prior to purchase. Please contact HCC Medical Insurance Services for more information.**

## 24/7 Worldwide Travel and Medical Assistance

**Lost Luggage Assistance:** Tracking service to assist in locating luggage or other items lost in transit

**Medical Monitoring:** Consultations with attending medical professionals during your hospitalization and establishment of a single point-of-contact for family members to receive ongoing updates regarding your medical status

**Travel Document Replacement:** Handling emergency travel and itinerary changes for you including rebooking flights, hotel reservations and ground transportation arrangements

**Provider Referrals:** Contact information for Western-style medical facilities and medical and dental practices and pharmacies in your destination country where English is spoken

**Other Assistance Services:** Credit Card replacement, assistance with bail bonds and finding legal services, aid in the replacement of lost prescriptions, providing translation and interpretation assistance for many languages, and much more.

## Lloyd's, London

StudentSecure<sup>®</sup> is insured by Syndicate 4141 at Lloyd's, London. Lloyd's is the largest and oldest insurance market in the world and is rated "A (Excellent)" by A.M. Best Company and "A+ (Strong)" by Standard & Poor's. Lloyd's provides financial strength and security that is unparalleled in the worldwide insurance market. Lloyd's is recognized as a market leader in the accident and health insurance arena and is well-known for its innovative products and services. Presently, Lloyd's provides accident and health insurance to millions of individuals in almost every country of the world.

## HCC Medical Insurance Services

HCC Medical Insurance Services (HCCMIS), headquartered in Indianapolis, Indiana, is a full service organization offering a comprehensive portfolio of insurance products designed specifically to address the insurance needs of consumers worldwide. HCCMIS is a subsidiary of HCC Insurance Holdings, Inc. (NYSE: HCC), which is a leading international specialty insurance group headquartered in Houston, Texas. HCC has assets of \$8.8 billion, shareholders' equity of \$3.0 billion and is rated "AA (Very Strong)" by Standard & Poor's, "AA (Very Strong)" by Fitch Ratings, and "A+ (Superior)" by A.M. Best Company.

## Payment Options

Coverage may be paid in full at time of purchase, or you may elect to make monthly payments. If you elect the single payment option, you may submit your application online or by fax and pay by credit card, or you may submit your application by mail with payment by check, money order, or credit card. If you elect monthly payments, payment by credit card is required and a small fee will be added to each payment after the first.

## Application Procedures

You may apply directly online and receive immediate insurance documents electronically at:

To apply by fax or mail, complete a paper application form and submit it to us along with payment or credit card information. Applications submitted by e-mail, fax, or postal mail will be processed within two business days of receipt.

## Extending or Renewing Coverage

After your initial purchase, you may extend your coverage up to a maximum of 12 months from the initial effective date. Provided there is no break in coverage, you will not be required to re-satisfy the Deductible and Coinsurance nor will benefit limits be reset.

You may renew your coverage for up to 4 years as long as you continue to meet the eligibility requirements. Renewal may be completed within the last 6 months of a 12-month Certificate Period. Deductible and Coinsurance must be re-satisfied as of each renewal date.

After 4 years of continuous coverage or any break in coverage, a new plan must be purchased. A new Application is required and you must re-satisfy your Deductible, Coinsurance, and all other benefit limits.

Extensions and renewals must be made online with payment by credit card. For additional information on extending or renewing your plan, please visit HCCMIS's Student Zone at:

<https://zone.hccmis.com/studentzone/>.

StudentSecure <sup>®</sup> Smart		
MONTHLY RATES		
Age	Excluding the US	Including the US
Under 19	\$ 28	\$ 33
19-23	\$ 28	\$ 38
24-30	\$ 28	\$ 56
31-40	\$ 66	\$ 87
41-50	\$ 106	\$ 220
51-64	\$ 154	\$ 298

## Plan Administrator:

HCC Medical Insurance Services  
251 N. Illinois Street, Suite 600  
Indianapolis, Indiana 46204  
Phone: 800-605-2282 / 317-262-2132  
Fax: 317-262-2140  
[insurance@hccmis.com](mailto:insurance@hccmis.com)



For more information, contact: