

2022-2023 International Student Insurance Plan Summary

F-1 International Student Plan

Carry your **Insurance ID Card** with you at all times!

2022-2023 Benefits	Medical Insurance Benefits Per Policy Year for Walla Walla Community College
Maximum Limit Per Injury or Illness	\$300,000
Policy Year Maximum Benefit	\$500,000
Deductible	\$100 per injury or illness
Coinsurance (In-Network/Out-of-Network)	100%/80% of reasonable and customary expenses
Student Health Center	\$5 copay not subject to deductible
Teladoc Medical Help Line	\$0 copay not subject to deductible
Out-of-Pocket Maximum	\$1,000
Pre-Existing Condition Benefit	12-month waiting period
Preventative Care	Up to \$100
COVID-19 Coverage	Treatment for COVID-19 (coronavirus) is covered as any other illness
Hospital Emergency Room	Injury: Not subject to Emergency Room Deductible Illness: Subject to \$250 Deductible that does not result in an admission
Dental Treatment	Up to \$350 for treatment due to unexpected pain, Up to \$500 for non-emergency treatment due to an accident
Emergency Local Ambulance	Up to \$350
Prescription Drugs (\$250,000 max)	100% covered if dispensed as inpatient in the hospital or 50% covered if dispensed as outpatient
Intercollegiate, Intramural & Club	Up to \$5,000 per injury
Inpatient Mental or Nervous	Up to \$10,000
Outpatient Mental or Nervous	Daily limit \$50, Maximum Limit \$1,000
Lifeworks 24/7 Mental Health Help Line	\$0 copay not subject to deductible
Physical Therapy	Limit 1 visit per day
Medical Evacuation	Up to \$500,000
Return or Mortal Remains	Up to \$50,000
Emergency Reunion	Up to \$50,000

What network does Lewerglobal use? Walla Walla Community College uses UnitedHealthCare (UHC), a nationwide provider network. If you choose to go to a provider outside of the UnitedHealthCare network, you may have to pay extra money out-of-pocket.

How do I find a doctor? Go to this website, <https://www.whyuhc.com/us1>. Click on the ‘Search the network for your healthcare provider’ then click on ‘Search the network: Options PPO’. Type the zip code of the area in which you would like to search and then use the category icons to help limit your search.

What is an EOB? Explanation of Benefits (EOB) is a form you will receive online if you visit a provider. It shows the charges, discounts, and any amount owed. You will also receive an email that your EOB is available online to review. An EOB is not a bill.

When should I use the Emergency Room? Hospital Emergency Rooms (ER) are designed to focus on medical emergencies, not routine health care. Many health problems are not emergencies. If you are unsure whether the problem is an emergency:

- Call or chat **Teladoc** 24/7 at 1-800-835-2362 or www.teladoc.com — no additional charge
- Go to your Student Health Center or walk-in clinic, if open
- Go to the **ER** if you feel the problem is so serious that it cannot wait until your Student Health Center or walk-in clinic is open

What is a copay? The amount of out-of-pocket expenses you must pay the healthcare provider for each visit.

What is a deductible? A deductible is the amount paid out-of-pocket before the insurance provider will pay any expenses. After paying the deductible amount, or ‘meeting the deductible,’ you will only be responsible for a portion of the healthcare bill, or may be covered at 100%, depending on the plan and benefits.

Other Insurance terms to know: <https://lewerglobal.com/insurance-terms/>

What are the Pre-Certification Requirements? Pre-Certification is a general determination of Medical Necessity only which is made by the company based on the information that is provided from the insured. Common pre-certification treatments include Inpatient Hospitalization and Surgical Procedures. This can be done by calling the phone number on your member ID card.

How do I log into my account? Visit this link <https://www.imglobal.com/member/login> to create an account. Here you can view policy documents and see your claims activity. Any claims questions can be directed to International Medical Group’s customer service team at 317-655-4500.

What is the ‘Make Your Mark’ Scholarship Program? It’s a scholarship contest available for international students. Please visit <https://www.lewermark.com/lewermark-scholarship/> for more information.

Exclusions & Limitations: The following is a partial list of examples of expenses not covered:

- Medical Treatment received in connection with teeth, gums, or jaw unless for an injury to sound natural teeth
- Hearing aids, eyeglasses, and contact lenses
- Medical Treatment for Alopecia (loss of hair)
- Medical Treatment for Maternity and Newborn Care
- Medical Treatment for injuries sustained while participating in hazardous or adventure sports
- Medical Treatment for injury or sickness arising from an intentionally self-inflicted action, suicide, or attempted suicide
- Medical Treatment for injury or sickness sustained while the Covered Person was intoxicated or under the influence of illegal narcotics or a non-prescribed controlled substance
- Medical Treatment received due to a Pre-Existing Condition or complication thereof. However, Pre-Existing Conditions will be payable under the Policy after the Covered Person’s coverage has been in force for 12-consecutive months
- Medical treatment for cosmetic or aesthetic reasons except for reconstructive surgery when medical necessary

Note: This list of examples is not complete; see your policy for a complete list of exclusions. Plan benefits are subject to the terms and conditions of the insurance policy.

This is a SUMMARY ONLY—POLICY WILL DETERMINE BENEFITS

Underwritten By: Sirius Group

Plan Administered By: International Medical Group

Lewerglobal Contact Information:

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