

2015



## StudyCare: USA

Insurance for international students



[studygroup.com/studycare](http://studygroup.com/studycare)

Your well-being...



... is important to us

At Study Group the welfare of our students is our top priority. We know that by studying and living in the USA, you are making a major investment in your education and your future. It will be one of the most rewarding and exciting experiences of your life. It is vital that you are secure and safe during your time abroad.

### What is StudyCare?

StudyCare is a comprehensive insurance plan administered by Nationwide Insurance Company, a leading insurance provider. It has been developed specifically for international students so that you can be assured that the coverage is complete, and the support exceptional.

### Why StudyCare is right for you

StudyCare has been designed specifically to offer you the comprehensive protection and support you need throughout your studies. From the time you set off to the moment you arrive back home, you are free to concentrate on your studies, secure in the knowledge that you have a level of insurance coverage second to none.

With StudyCare, help is always just a phone call away.

## Benefit Summary

Coverage for Embassy in the USA	
Accident and Sickness Medical Maximums Per Injury or Illness	\$250,000
Deductible per Injury or Illness	\$50
Coinsurance	100% to medical maximum
Benefit Period Covered	Expenses incurred during the Period of Coverage
Extension of Coverage	Up to a maximum of 30 days
Maternity Covered	As any other Illness
Mental Illness Inpatient	Payable at 100%, up to a maximum of 30 days
Outpatient	\$1,000 payable at 100%
Alcohol and Drug Abuse Inpatient	Payable at 80%, up to a maximum of 30 days
Outpatient	\$1,000 payable at 100%
Injuries from a Motor Vehicle Accident	Up to Policy max
Dental (Emergency)	\$100 per tooth to a maximum of \$500
Emergency Medical Evacuation	\$100,000
Return of Mortal Remains/ Cremation	\$50,000
Emergency Reunion	\$5,000
Accidental Death & Dismemberment	\$25,000 per Insured
Hazardous Sports Coverage	\$50,000
Interscholastic Sports-related Injuries	\$10,000
Home Country Coverage – Incidental trips to the Insured's Home Country	30 days of coverage up to a maximum of \$1,000
Home Country Extension of Benefits	Up to \$1,000, expenses must be incurred within 30 days of returning to your Home Country
Assistance	24 hours – Worldwide
Trip Interruption	Up to \$2,500
Loss of Baggage	Up to \$500, subject to a \$50 deductible

Coverage for Higher Education in the USA	
Accident and Sickness Medical Maximums Per Injury or Illness	\$250,000 Primary Insured
Deductible per Injury or Illness	\$50 if first treated by the Student Health Center. \$100 if not first treated by the Student Health Center
Coinsurance	100% to medical maximum
Benefit Period Covered	Expenses incurred during the Period of Coverage
Extension of Coverage	Up to a max of 30 days
Maternity Covered	As any other Illness
Mental Illness - Inpatient	Payable at 100%, up to a max of 30 days
Mental Illness - Outpatient	\$1,000 payable at 100% per Outpatient visit for the first 40 visits, then 60% per Outpatient visit thereafter
Alcohol and Drug Abuse Inpatient	Payable at 80%, up to a max of 30 days
Outpatient	\$1,000 payable at 100%
Injuries from a Motor Vehicle Accident	\$50,000
Dental (Emergency)	\$250 per tooth to a maximum of \$500
Emergency Medical Evacuation	\$100,000
Return of Mortal Remains/ Cremation	\$50,000
Emergency Reunion	\$5,000
Accidental Death & Dismemberment	\$25,000 per Insured
Hazardous Sports Coverage	\$50,000
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Home Country Coverage – Incidental trips to the Insured's Home Country	30 days of coverage up to a maximum of \$1,000
Home Country Extension of Benefits	Up to \$1,000, expenses must be incurred within 30 days of returning to your Home Country
Assistance	24 hours – Worldwide
Trip Interruption	Up to \$2,500
Loss of Baggage	Up to \$500, subject to a \$50 deductible

#### Notes

All Coverages and Benefits are in US \$ Amounts. Deductible for High School Exchange participants and Embassy is \$50. Deductible for College or University participants is \$100, or \$50 if treated by Student Health Services. Full Plan details can be found at [studygroup.com/studycare](http://studygroup.com/studycare)

# Your questions answered

## **Is it compulsory for me to have insurance?**

Yes. As a professional education provider we take your safety and security very seriously. That is why we insist that all our students are appropriately insured during their time with us.

## **How do I take advantage of the coverage?**

For your convenience, at the time of your enrollment StudyCare insurance will be automatically allocated and invoiced to you unless you can provide proof of alternative adequate coverage.

## **When will my coverage start?**

Coverage for cancellation expenses starts from the moment you have paid the insurance fee in full. Coverage for the remaining sections starts from the inclusive dates for which you require coverage. These dates will include time for your journey to your study destination and return home.

## **What will I receive as proof of my coverage?**

Your Study Group invoice will show that you have been charged for insurance. You will also receive a summary of coverage which will show your StudyCare policy number and the 24-hour Assistance emergency telephone number in the event that you need assistance.

## **What happens if I cancel or change my course?**

If you shorten, extend, or cancel your policy prior to the beginning of the coverage period, we will change or cancel the insurance period without penalty. Curtailments or cancellations after the coverage period starts will not be eligible for a refund.

## **Who do I contact to make a claim?**

You should contact your Student Service department who will advise and help you deal with the claim and the insurance company.

## **Will I have to pay excess against any claims?**

In some cases you will have to cover the excess yourself. Full details are set out in the StudyCare policy document.

# How much does it cost?

Period of cover	USD
Up to 2 weeks	\$96
Up to 4 weeks	\$139
Up to 6 weeks	\$194
Up to 8 weeks	\$244
Up to 3 months	\$337
Up to 4 months	\$417
Up to 5 months	\$503
Up to 6 months	\$581
Up to 7 months	\$660
Up to 8 months	\$739
Up to 9 months	\$818
Up to 12 months	\$962

All Coverages and Benefits are in US \$ Amounts.

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For further information please contact your local representative: