

Collegiate Care Essential Plan Highlights

- International Medical, Evacuation and Repatriation Insurance Plan designed especially for International Students, Scholars, and their families studying or teaching in the US.
- United Health Care PPO Network
- Sports Activities Coverage
- Motor Vehicle Accident coverage
- Unlimited medical maximum
- Maternity coverage

SCHEDULE OF BENEFITS - Per Plan Participant

	IN NETWORK	OUT OF NETWORK
Medical Maximum	\$150,000 per Injury or Sickness, to an overall \$300,000 Maximum	\$150,000 per Injury or Sickness, to an overall \$300,000 Maximum
Lifetime Maximum	Unlimited	Unlimited
Deductible Per Plan Participant per Injury or Sickness	\$250	\$250
Deductible at Student Health Center	\$35	\$35
Office Visit Deductible	\$40 per Occurrence	\$40 per Occurrence
Emergency Room Deductible	\$300 per Occurrence	\$300 per Occurrence
Coinsurance	100% of the Preferred Allowance	75% of URC
Hospital Room & Board	100% of the Preferred Allowance	75% of the Semi-Private Room Rate
Intensive Care/ Cardiac Care Unit	100% of the Preferred Allowance up to \$1,525/day	75% of URC up to \$1,525/day
Hospital Misc. Expense	100% of the Preferred Allowance up to \$500 Max Benefit	75% of URC up to \$500 Max Benefit
Surgeon	100% of the Preferred Allowance	75% of URC
Pre-Admission Testing	100% of the Preferred Allowance up to \$900 Max	75% of URC up to \$900 Max
Anesthesia	100% of the Preferred Allowance	75% of URC
Day Surgery Misc.	100% of the Preferred Allowance	75% of URC
Diagnostic X-Ray and Lab	100% of the Preferred Allowance up to \$500 Max, MRI, PET, & CT Scans up to \$850 Max	75% of URC up to \$500 Max, MRI, PET, & CT Scans up to \$850 Max
Ambulance	100% of the Preferred Allowance Up to \$400 Max	75% of URC Up to \$400 Max
Physician Visit	100% of the Preferred Allowance	75% of URC
Consult Physician	100% of the Preferred Allowance Up to \$400 Max	75% of URC Up to \$400 Max
Extended Care/ Inpatient Rehabilitation (Up to 45 Days)	100% of the Preferred Allowance	75% of URC
Emergency Room	100% of the Preferred Allowance subject to a \$300 Deductible per visit, waived if admitted	75% of URC subject to a \$300 Deductible per visit, waived if admitted
Maternity & Pre-Natal Care Expense (Conception must occur while covered under the Policy)	100% of the Preferred Allowance \$5,000 Maximum Benefit for normal delivery, \$7,500 Max Benefit for C-Section	75% of URC \$5,000 Maximum Benefit for normal delivery, \$7,500 Max Benefit for C-Section

SCHEDULE OF BENEFITS CONT.

	IN NETWORK	OUT OF NETWORK
Elective/ Therapeutic Termination of Pregnancy (Conception must occur while covered under the Policy)	100% of the Preferred Allowance Up to \$500 Max	75% of URC Up to \$500 Max
Mental & Nervous Conditions Expense		
In-Patient Expense	100% of the Preferred Allowance up to \$5,000 Max	75% of URC up to \$500 Max
Out -Patient Expense	100% of the Preferred Allowance up to \$5,000 Max	75% of URC up to \$500 Max
Alcohol & Drug Abuse Expense	100% of the Preferred Allowance	75% of URC
Pre-Existing Conditions (Covered after 6 months)	100% of the Preferred Allowance up to \$20,000 Lifetime Limit	75% of URC up to \$20,000 Lifetime Limit
Sports Activities (Injuries arising from Interscholastic, Intramural, Leisure, and Club Sports)	100% of the Preferred Allowance up to \$3,000 Max	75% of URC up to \$3,000 Max
Physiotherapy Expense		
In-Patient Expense	100% of the Preferred Allowance	75% of URC
Out -Patient Expense	100% of the Preferred Allowance up to \$35 Maximum Benefit, Maximum of 12 Visits per Injury/Sickness	75% of URC up to \$35 Maximum Benefit, Maximum of 12 Visits per Injury/Sickness
Motor Vehicle Accident	100% of the Preferred Allowance up to \$10,000 Max	75% of URC up to \$10,000 Max
Emergency Dental Expense	100% of the Preferred Allowance up to \$250 per tooth to a \$500 Max	75% of URC up to \$250 per tooth to a \$500 Max
Durable Medical Equipment Expense	100% of the Preferred Allowance up to \$1,000 Max	75% of URC up to \$1,000 Max
Extension of Home Country Sickness	\$500 Max Benefit	
Emergency Medical Evacuation	100% of Actual Expense up to \$60,000	
Emergency Medical Repatriation	100% of Actual Expense up to \$60,000	
Return of Mortal Remains	100% of Actual Expense up to \$60,000	
Accidental Death & Dismemberment	\$10,000	
	Network Provider	Non-Network Provider
Prescription Drug Co-Payment (per prescription) (Oral Contraceptives are included)	100% of the Preferred Allowance based on a 30-day supply per prescription; Up to \$100 max; Up to \$40 per month for Oral Contraceptives	75% of URC based on a 30-day supply per prescription; Up to \$100 max; Up to \$40 per month for Oral Contraceptives
Travel Assistance Services	24-hour travel assistance services are provided by GBG Assist	

ELIGIBILITY

You are eligible for this coverage, if you have a current passport or visa and are temporarily residing outside your home country/country of permanent residence while actively engaged in education or research activities. You are "actively engaged" in education, teaching or research activities if you are one of the following: Undergraduate - registered for and attending classes on full time basis; Graduate Student; Scholar or researcher – who is invited by an educational organization; Students involved in education, educational activities or research related activities. Students must actively attend classes for at least the first 31 calendar days after the date for which coverage is purchased. Your spouse and dependent children are also eligible for coverage if accompanying you and enrolled on your policy. If an International full-time student who would otherwise be actively attending class is enrolled in classes on-line or through a hybrid program (part on-line with limited face-to-face class time) solely because his college or secondary institution determined that because of COVID-19 it would only conduct classes in this manner, he or she will be considered to be actively attending classes for Fall 2020. Please contact the company for Spring 2021 online class eligibility at 888-301-9289.

WHEN COVERAGE BEGINS AND ENDS

Effective Date – The Effective Date of this Policy is the later of the following: 1. the date the Company receives a completed application and correct premium for the Period of Insurance, or 2. the date requested on the Application, or 3. the day after applying online. The Effective Date for your eligible spouse or dependents enrolled with you is your Effective Date, provided the Company receives the required premium for the spouse or dependent. If a spouse or dependent becomes eligible after your Effective Date, you have 30 days from the date such spouse or dependent first becomes eligible to enroll them and pay the applicable premium.

Coverage Ends - Your coverage ends on the earliest of the following: 1. the date you cease to be eligible for coverage; or 2. the end of your term of coverage; or 3. the date requested on your application; or 4. the last day for which premium has been paid; 5. The date you no longer are affiliated with a school; 6. The date you return home; 7. After 364 consecutive covered days. Your spouse or dependent coverage will end at the earliest of: 1. the end of your term of coverage; or 2. the date requested on your application; or 3. the last day for which premium has been paid; 4. The date you no longer are affiliated with a school; 5. The date you return home; 6. After 364 consecutive covered days; or 7. the date a spouse or dependent is no longer eligible for coverage.

Rates are per person and based on age at the time of enrollment. Rates are subject to change prior to enrollment.

RATES	MONTHLY	ANNUAL
Student/Scholar 12-24	\$36.41	\$436.90
Student/Scholar 25-29	\$58.73	\$704.72
Student/Scholar 30-64	\$111.59	\$1,339.08
Dependent - Spouse or Child	\$249.00	\$2,987.97

The effective date is based on the date requested and once payment has been received. Coverage can be purchased annually or monthly from 1 to 12 months. Apply Online - accepting Visa, Mastercard, Discover and American Express.

This brochure is for information only and includes a brief summary of features provided under this short term limited benefit policy number TCC-001 and is subject to the terms, conditions, limitations and exclusions of the policy which are available online prior to purchase. Please see the policy and certificate for details. Coverage may vary or may not be available in all states.

This Plan is underwritten by GBG Insurance Limited and is subject to the laws of England and Wales, and the laws governing the terms, conditions, benefits and limitations in insurance policies issued and delivered in other countries including the United States are not applicable to this Policy. If any dispute arises as to the interpretation of this document, the English version shall be deemed to be conclusive and taking precedence over any other language version of this document. GBG Insurance Limited is an insurance company incorporated in Guernsey with registration number 42729 and licensed by the Guernsey Financial Services Commission to conduct insurance business under the Insurance Business (Bailiwick of Guernsey) Law, 2002 as amended.

The Company agrees to provide the benefits, in exchange for the payment of the required premium. Coverage is subject to the terms and conditions described in the Master Policy and the Plan.

When purchased, the Plan and the coverage provided by it, become effective at 12:01 A.M. on the Plan Effective Date. It continues in effect in accordance with the provisions set forth in the Plan.

By purchasing this insurance provided by GBG Insurance Limited, you become a member of the International Benefit Trust.