



# VISIT® International Health Insurance USER GUIDE to VISIT® Health Plans 2017-2018

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**ALL VISIT® Health Plans are J-1 Exchange Visitor Program Compliant**

International Health Plan Types			
<p style="text-align: center;"><b>TRADITIONAL Health Plans</b> Starting at <b>\$25 per month</b> Daily Rates Available</p> <p style="text-align: center;">(Rates are based on Age &amp; Plan)</p>	<p style="text-align: center;"><b>ENHANCED Health Plans</b> Starting at <b>\$84.63 per month</b> 1 Month minimum purchase</p> <p style="text-align: center;">(Rates are based on Age &amp; Plan)</p>	<p style="text-align: center;"><b>AFFORDABLE CARE ACT ACA Equivalent Plans</b> Starting at <b>\$84.90 per month</b> 3 Month minimum purchase</p> <p style="text-align: center;">(Rates are based on Age &amp; Plan)</p>	<p style="text-align: center;"><b>STUDY ABROAD &amp; OUTBOUND</b> (Any Travel <u>outside</u> Home Country) Daily Rates Available</p> <p style="text-align: center;">(Rates are based on Age &amp; Plan)</p>
<p style="text-align: center;"><b>OVERVIEW</b></p> <ul style="list-style-type: none"> <li>• Meets J-visa Requirements (\$100K+)</li> <li>• Choice of Medical Coverage – \$50K up to \$1 Million Medical</li> <li>• Choice of Deductible - \$0 up to \$500</li> <li>• Repatriation and Medical Evacuation</li> <li>• <b>Some Plans may <u>not</u> include:</b> Maternity, Pre-Existing, Team Sports, Mental Health &amp; Preventive Care</li> <li>• <i>Less Expensive than School Plans!</i></li> </ul>	<p style="text-align: center;"><b>OVERVIEW</b></p> <ul style="list-style-type: none"> <li>• Exceeds J-visa Requirements</li> <li>• Higher Medical • More Coverage</li> <li>• Repatriation and Medical Evacuation</li> <li>• <b>Most Plans include:</b> Maternity, Pre-Existing Conditions (6 or 12 month waiting period), Team Sports &amp; Mental Health</li> </ul>	<p style="text-align: center;"><b>OVERVIEW</b></p> <ul style="list-style-type: none"> <li>• Exceeds J-visa Requirements</li> <li>• UNLIMITED Medical Coverage</li> <li>• Repatriation and Medical Evacuation</li> <li>• <b>Most Plans include:</b> Preventive Care, Maternity, Pre-Existing Conditions (6 month or NO waiting period), Team Sports, Mental Health &amp; Prescription Rx card</li> </ul>	<p style="text-align: center;"><b>OVERVIEW</b></p> <ul style="list-style-type: none"> <li>• ANY Worldwide Travel</li> <li>• Study Abroad</li> <li>• Students &amp; International Travelers</li> <li>• Visiting Faculty &amp; Teacher Exchange</li> <li>• Business/Leisure Travel &amp; Expats</li> <li>• Choice of Medical Coverage - \$50,000 up to \$1 Million Medical</li> <li>• Choice of Deductible - \$0 to \$2,500</li> <li>• Repatriation and Medical Evacuation</li> </ul>
<p style="text-align: center;"><b>STUDENT or TRAVELER Worldwide</b></p> <ul style="list-style-type: none"> <li>• <b>Plan E PLUS - ANY Visa Accepted!</b> Student, Family, Faculty &amp; Travelers \$100K-\$1MM Med, Annual Deductible <i>Worldwide</i>, from <b>\$25 a month</b></li> <li>• <b>VISIT® Lite - NEW Plan Low Price</b> Student Plan, Choose Medical &amp; Deductible, 100% No Co-insurance, Mental Health &amp; Acute Onset</li> <li>• <b>VITAL - NEW Plan</b> 100% Plan with No Co-insurance, Mental Health, Team Sports and Pre-existing with 12 month wait</li> <li>• <b>Patriot Exchange Plan PEP</b> - \$50K - \$500K Medical, 100% coinsurance \$100 per illness/accident deductible</li> <li>• <b>Atlas - ANY Visa Accepted!</b> Choose \$50K up to \$1MM Medical Choice of Deductibles - \$0 to \$2,500</li> </ul>	<p style="text-align: center;"><b>STUDENT, SCHOLAR &amp; FAMILY</b></p> <ul style="list-style-type: none"> <li>• <b>Student Health Advantage</b> \$300K or \$500K Medical &amp; \$25 Ded Pre-ex with 6 or 12 month wait</li> <li>• <b>Basic</b> - \$500K Medical &amp; \$100 Ded Pre-existing with 6 month wait</li> <li>• <b>Liaison Student</b> - \$250K up to \$1MM Medical &amp; \$25 Deductible</li> <li>• <b>Student Express</b> - \$100K - \$500K Medical &amp; \$50 or \$100 Deductible</li> <li>• <b>StudentSecure</b> (Students only) \$100K up to \$500K Med, \$25 Ded, Pre-existing with 6 month wait</li> <li>• <b>Economy, Standard &amp; Super</b> \$100K or \$250K Med, \$100 Ded, Pre-existing with 12 month wait</li> <li>• <b>Platinum</b> \$100K or \$250K Med, \$100 Ded, Pre-existing with 6 month wait</li> </ul>	<p style="text-align: center;"><b>ACA Equivalent Plans</b></p> <ul style="list-style-type: none"> <li>• <b>PLUS</b> – Unlimited Medical \$100 Deductible / 80% Coinsurance</li> <li>• <b>SPORTS PLUS</b> – Unlimited Medical \$100 Deductible / 80% Coinsurance \$10,000 per injury Sports coverage</li> <li>• <b>PREFERRED</b> – Unlimited Medical \$50 Deductible / 90% Coinsurance</li> <li>• <b>HIGH SCHOOL</b> High School Group-Only Plan</li> <li>• <b>GeoBlue</b> – Unlimited Medical \$0 to \$500 Ded / 80% Coinsurance Optional Maternity</li> </ul>	<p style="text-align: center;"><b>STUDY ABROAD &amp; OUTBOUND</b></p> <ul style="list-style-type: none"> <li>• <b>Traditional Plans</b> – Choose from: Plan E PLUS - <i>NEW Lower Rates</i> VITAL - <i>NEW Plan</i> Patriot International Patriot Exchange (PEP) Atlas</li> <li>• <b>Enhanced Plans</b> – Choose from: Student Health Advantage Liaison Student Student Express StudentSecure</li> <li>• <b>ACA Equivalent Plans</b> GeoBlue</li> </ul>

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Ask how VISIT® can Assist You with Your International STUDENT ORIENTATION



## VISIT® International Health Insurance

International Health Plans & Rates 2017-2018 *Effective July 1, 2017*

Visit [www.visitinsurance.com](http://www.visitinsurance.com) to **ORDER ONLINE** & for Plan details

**ALL VISIT® Health Plans are J-1 Exchange Visitor Program Compliant**

### Plan E PLUS Monthly Rates (standard 30-day month. *New Lower Rates for Study Abroad/Outbound*)

Choose from \$50,000, \$100,000, \$250,000, \$500,000 OR \$1,000,000 Medical Maximum (Per Accident or Illness)

Age	\$50,000 Medical				\$100,000 Medical				\$250,000 Medical			
	\$500 Deductible	\$250 Deductible	\$100 Deductible	\$0 Deductible	\$500 Deductible	\$250 Deductible	\$100 Deductible	\$0 Deductible	\$500 Deductible	\$250 Deductible	\$100 Deductible	\$0 Deductible
0-29	\$33.90	\$38.10	\$41.70	\$48.90	\$42.30	\$47.40	\$52.20	\$61.50	\$48.00	\$53.40	\$59.10	\$69.60
30-39	\$45.30	\$50.40	\$55.20	\$65.10	\$56.70	\$62.70	\$69.00	\$81.30	\$63.90	\$70.80	\$78.00	\$92.10
40-49	\$71.10	\$78.90	\$87.30	\$102.90	\$89.10	\$99.00	\$108.90	\$128.70	\$100.50	\$111.30	\$122.40	\$144.90
50-59	\$107.10	\$119.10	\$130.80	\$154.50	\$133.50	\$148.80	\$163.50	\$193.50	\$151.20	\$167.70	\$184.20	\$218.10
60-64	\$133.80	\$148.80	\$163.50	\$193.50	\$167.40	\$186.00	\$204.60	\$241.80	\$188.70	\$209.70	\$230.70	\$272.70
65-69	\$166.50	\$184.80	\$203.70	\$240.60	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
70-79	\$210.00	\$233.10	\$256.80	\$303.30	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a

Age	\$500,000 Medical				\$1,000,000 Medical			
	\$500 Deductible	\$250 Deductible	\$100 Deductible	\$0 Deductible	\$500 Deductible	\$250 Deductible	\$100 Deductible	\$0 Deductible
0-29	\$52.80	\$59.10	\$64.80	\$76.50	\$57.60	\$63.90	\$69.90	\$83.10
30-39	\$70.50	\$78.00	\$85.50	\$101.40	\$76.20	\$84.90	\$93.60	\$110.40
40-49	\$110.40	\$122.40	\$135.00	\$159.30	\$120.90	\$133.80	\$147.30	\$174.30
50-59	\$165.90	\$184.20	\$202.50	\$239.70	\$180.90	\$201.00	\$221.40	\$261.60
60-64	\$207.30	\$230.70	\$253.80	\$299.70	\$226.20	\$251.40	\$276.30	\$326.70
65-79	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
70-79	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a

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#### TRADITIONAL Health Plans

All Traditional Plans meet the J-1 Exchange Visitor Requirements of \$100,000 Medical

Choose **Plan E PLUS, VISIT® Lite, VITAL, Essential, Patriot Exchange Plan (PEP) or ATLAS**

Please visit our website at [www.visitinsurance.com/studentinsurance.html](http://www.visitinsurance.com/studentinsurance.html) for more information and current rates

#### ENHANCED Health Plans

Includes Maternity, Pre-existing Condition, Mental Health and Team Sports coverage

Choose **VISIT® Economy, Standard, Super & Platinum, Basic, StudentSecure®, Student Health Advantage<sup>SM</sup>, Liaison® Student & Student Express**

Please visit our website at [www.visitinsurance.com/studentinsurance.html](http://www.visitinsurance.com/studentinsurance.html) for more information and current rates

#### AFFORDABLE CARE ACT (ACA) Equivalent Plans

Choose **VISIT® PLUS, SPORTS PLUS, PREFERRED or GeoBlue** to meet your University's ACA requirements, and for Students desiring more coverage

Please visit our website at [www.visitinsurance.com/aca.html](http://www.visitinsurance.com/aca.html) for more information and current rates

#### STUDY ABROAD/OUTBOUND Health Plans

Choose **VISIT® Plan E PLUS, VITAL, PEP, GeoBlue, Atlas, & Patriot International**

Please visit our website at [www.visitinsurance.com/internationalhealthinsurance.html](http://www.visitinsurance.com/internationalhealthinsurance.html) for more information and current rates

Additional coverage is available for persons over 79 years of age. Please call 1-800-247-5575 for Assistance with Plans & Rates.