

Hannibal-LaGrange University Primary Insurance

Sickness & Accident International Plan "Global Advantage"

SUMMARY OF BENEFITS	
Product Name	Global Student Advantage Plus
Carrier/Network	GBG - Global Benefit Group / Aetna
Intercollegiate Sports Benefit	80% Coinsurance up to \$10,000 - Subject to Copays and Deductible
Maximum Benefit	\$2,000,000 Per Accident/Injury
Deductible	\$250 In-Network
Coinsurance	80% INN - 60 % of Usual and Customary Charges if Out-of-Network
Pre-Existing Waiting Period	Covered as long as Policy Period purchased longer than 120 Days
Medical Emergency	\$250 Per Occurrence (Waived if Admitted)
Preventive Care	Yes: Adult Female and Male Examinations, Mammograms and Immunizations <i>Covered on an annual exam basis.</i>
Physiotherapy (outpatient)	80% UCR up to \$70 Per Visit - 30 visit Max Per Policy Period
MRI/CAT Scan	80% UCR Coinsurance - Subject to Copays and Deductible
Pregnancy	80% UCR - 10 Month Waiting Period <i>Conception Must Occur While Coverage is in Effect.</i>
Mental Illness	80% UCR up to \$70 Per Visit - 30 Visit Max Per Policy Period
Affordable Care Act Compliant	No
Prescription Drugs	RX - Reimbursement Benefit. 80% Coinsurance INN - 60% Coinsurance OON
Repatriation/Medical Evacuation	\$300,0000 Max Benefit
Visa Requirements	Meets F-1 Visa Requirements *does not meet J-1 requirements because it is not on "A-Rated" Paper
NOTES	
<p>Covered Intercollegiate Sports: This plan covers only specific intercollegiate sports listed in the policy such as baseball, basketball, cross country, soccer, field hockey, ice hockey (school only), horse riding, tennis, volleyball, wrestling, gymnastics, etc. Excluded Intercollegiate Sports: Some of the collegiate sports excluded from this insurance include American football, Cheerleading, Rugby, Horse Racing, Horse Jumping, Martial Arts, etc.</p>	

PREMIUM

2020-21 Rates	Daily Rate	Fall and Spring Semester	Plan Cost (304 days)
Ages 17-34 - \$250 Deductible	\$4.72	8/1/2020 to 12/31/2020	\$722.16
		1/1/2021 to 5/31/2021	\$712.72

ID CARDS & CLAIMS

ID Cards available via mail or sent electronically.

Students receive individual online accounts sent via student's email to manage EOB's.

Who is eligible to enroll.

All international students are automatically enrolled in this plan and premium will be charged to their student account.