

STUDENT MEDICAL PLANS & U.S. UNIVERSITY REQUIREMENTS

The Liaison Student plans meet all U.S. University requirements for insurance for visiting students.

UNIVERSITY REQUIREMENTS	LIAISON® STUDENT ECONOMY	LIAISON® STUDENT CHOICE	LIAISON® STUDENT ELITE
Provide continuous coverage for the entire period the insured is enrolled as an eligible student. Policy is prepaid and/or non-cancelable for the entire coverage period. Payment of benefits cannot be limited to a specific period of time.	YES Minimum of 5 days to 364 days	YES Minimum of 5 days to 364 days	YES Minimum of 5 days to 364 days
Policy must be renewable.	5 days to 364 days <i>Renew as long as primary is eligible.</i>	5 days to 364 days <i>Renew as long as primary is eligible</i>	5 days to 364 days <i>Renew as long as primary is eligible</i>
Minimum coverage: \$100,000 for covered injuries/illnesses per accident/illness, per policy year, with no internal limits.	\$100,000; \$250,000; \$500,000; \$1,000,000	\$100,000; \$250,000; \$500,000; \$1,000,000	\$100,000; \$250,000; \$500,000; \$1,000,000
Deductible: Max of \$50/occurrence if treatment or services rendered at the Student Health Center	YES \$5 copay per visit (not subject to Deductible)	YES \$5 copay per visit (not subject to Deductible)	YES \$5 copay per visit (not subject to Deductible)
Deductible: Maximum of \$100/occurrence if treatment is rendered at an off-campus ambulatory care or hospital emergency department.	YES Options: \$0, \$50 or \$100	YES Options: \$0, \$50 or \$100	YES Options: \$0, \$50 or \$100
Basic Benefits: Room, board, hospital, physician, surgeon fees, ambulance, outpatient services & outpatient fees must be paid at 80% or more of URC per accident/illness, after deductible is met for in-network, and 70% more of URC for out-of-network providers per accident/illness	YES <i>URC up to Medical Maximum</i>	YES <i>URC up to Medical Maximum</i>	YES <i>URC up to Medical Maximum</i>
Inpatient Mental Health Care: Pay 80% in-network or 60% out-of-network of URC fees with a minimum 30-day cap.	YES Inpatient: URC Up to \$5,000 Max 45 days	YES Inpatient: URC Up to \$10,000 Max 45 days	YES Inpatient: URC Up to \$20,000 Max 45 days
Outpatient Mental Health Care: Pay 80% in-network or 60% out-of-network of URC fees for a minimum of 30 (preferably 40) sessions per year.	YES 80% of URC up to \$500	YES 80% of URC up to \$1,000	YES 80% of URC up to \$2,000
Maternity: Treated as any other temporary medical condition & paid at no less than 80% of URC fees in-network or 60% out-of-network.	YES URC Up to \$500 (180 days waiting period)	YES In PPO Network: 80% up to \$10,000 Out of PPO Network: 60% up to \$10,000 (180 days waiting period)	YES In PPO Network: 80% up to \$25,000 Out of PPO Network: 60% up to \$25,000 (180 days waiting period)
Inpatient/Outpatient Prescription Medication: Offers coverage of \$1,000 or more.	YES \$10 copay; \$20 copay brand name, (not subject to deductible)	YES <i>\$5 copay generic; \$10 copay brand name, (not subject to deductible)</i>	YES <i>\$0 copay generic or brand name, (not subject to deductible)</i>
Medical Evacuation: \$25,000 (patient can be transported to his/her home country & accompanied by a provider/escort if ordered by physician).	YES \$100,000 (separate from the medical maximum)	YES \$500,000 (separate from the medical maximum)	YES \$750,000 (separate from the medical maximum)
Repatriation: \$10,000 (to return the student's remains to his/her native country).	YES \$50,000	YES \$50,000	YES \$50,000
Policy may not unreasonably exclude coverage for perils inherent to the student's program of study.	YES	YES	YES

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Exclusion for Pre-existing Conditions: first 12 months of policy period at most.	YES Also provides for Acute Onset of Pre-Existing condition during the waiting period	YES Also provides for Acute Onset of Pre-Existing condition during the waiting periods	YES Also provides for Acute Onset of Pre-Existing condition during the waiting period
Claims are paid in U.S. dollars payable on a U.S. financial institution.	YES	YES	YES
Claims: The alternate policy has a claims agent located in the United States.	YES	YES	YES
Will student be eligible to purchase the insurance for the full year?	YES	YES	YES
Policy provisions available from insurer in English.	YES	YES	YES
Insurance Carrier must have an "A" rating or above per Part 62.14(c)(1) of Section 22 of the Code of Federal Regulations.	YES	YES	YES