



long-term worldwide medical insurance for international students and scholars



Secure, Reliable Medical Insurance

As an international scholar or student, the thrill of studying outside of your home country is extraordinary. Your new surroundings are amazing and you're involved in new and exciting experiences. You're seeing and visiting places for the first time, while receiving the benefits of a long-term education.

Caught up in all of the excitement, you may not think about falling ill or becoming injured during your studies. Without warning, your experience abroad can quickly become frightening and risky if you're not prepared for a medical emergency. As an international student, peace of mind is a priority when you study abroad.

Your educational adventure should be enjoyable and gratifying. Maintaining the ability to be flexible and responsive, International Medical Group® (IMG®) has developed Student Health AdvantageSM, an international medical plan designed to specifically meet the needs of international students and scholars involved in long-term educational programs. The plan offers a complete package of benefits while outside your home country available 24 hours a day, providing you with Global Peace of Mind®. After all, you are global. Your medical insurance and peace of mind should be too.

Student Health AdvantageSM

- » Designed to meet U.S. student visa requirements
- » Coverage for individuals or groups of two or more participants and their dependents
- » Maternity coverage
- » Mental & Nervous Disorders coverage
- » Intercollegiate/ Interscholastic/ Intramural or Club Sports coverage
- » International emergency care

Custom Products and Services

We know that the reasons for traveling abroad are many and varied - that's why our products are too. Our full-service approach to providing international medical insurance products includes servicing vacationers, those working or living abroad for short or extended periods, people traveling frequently between countries, and those who maintain multiple countries of residence.

But providing insurance coverage is not enough. It's the service and support that matters the most. Since 1990, we've served more than a million people around the globe with customer service that's second to none. We provide on-site medical staff who are available 24 hours a day for emergencies, multilingual customer service professionals and dedicated claims administrators who process tens of thousands of claims each year from all over the world. We maintain IMG Europe Ltd. to provide the same world-class services abroad, with the added benefits of similar time-zones and swift delivery. At IMG, we're with you, providing you Global Peace of Mind®.

MyIMGSM

Service at your fingertips anytime, anywhere - that's what MyIMG provides. MyIMG is our proprietary online service that allows you to access information and manage your IMG accounts, 24 hours a day, seven days a week, from anywhere in the world. Some features include:

- » Explanation of benefits statements
- » Obtain certificate documents
- » Locate a provider
- » Claim status
- » Access ID cards
- » Initiate Precertification
- » Live chat with IMG



Global Peace of Mind®

SHA Summary of Benefits - Standard Plan

Maximum Limit	Student- \$500,000 period of coverage Dependent- \$100,000 period of coverage
Per Illness/Injury Maximum	Student- \$300,000 Dependent- \$100,000
Deductible	\$100 per Illness/Injury Student Health Center: \$5
Coinsurance	Outside the US & Canada: No coinsurance In PPO Network or Student Health Center within U.S. or Canada: No coinsurance Out of PPO Network if within U.S. or Canada: 80% of eligible expenses up to \$5,000; then 100% thereafter
Hospital Room and Board	Average semi-private room rate, including nursing service
Intensive Care	URC
Maternity	Subject to Special Maternity Pre-certification requirements If incurred Outside of US/Canada: 100% eligible medical expenses to maximum limit If incurred In US/Canada PPO Provider: 80% eligible medical expenses to maximum limit If incurred in US/Canada NON PPO Provider: 60% eligible medical expenses to maximum limit
Routine Newborn Care	\$750 maximum per period of coverage
Emergency Room Injury	URC
Emergency Room Illness resulting in hospitalization	Up to maximum limit
Emergency Room Illness without In-patient Admission	URC; Subject to additional \$250 deductible
Mental & Nervous Disorders	Out-patient- \$50 per day; \$500 lifetime maximum In-patient- URC up to \$10,000 lifetime maximum Student Health Center Treatment - \$0
Prescription Drugs	In-patient URC Out-patient- 50% of actual charges
Physical Therapy	URC- limit 1 visit per day
Local Ambulance	Per Injury- up to \$350 \$350 per illness only if admitted as In-patient
Dental	Injury due to covered accident- \$500 maximum Sudden & Unexpected Pain to natural teeth- \$350 maximum
Eligible Medical Expenses	URC
Emergency Medical Evacuation	\$500,000 lifetime maximum
Emergency Reunion	\$50,000 lifetime maximum
Return of Mortal Remains	\$50,000 maximum
Political Evacuation	\$10,000 lifetime maximum
Intercollegiate/Interscholastic/ Intramural or Club Sports	\$5,000 maximum per Injury/Illness
Incidental Trip Coverage	Up to a cumulative 2 weeks
Pre-existing Conditions	Charges excluded until after 12 months of continuous coverage
Terrorism	\$50,000 lifetime maximum
AD&D	Student- \$25,000 principal sum
	Spouse- \$10,000 principal sum
	Dependent Child- \$5,000 principal sum
	Accident Dismemberment percentage of principal sum
Treatment Period	60 day minimum

SHA Summary of Benefits - Platinum Plan

Maximum Limit	Student - \$1,000,000 period of coverage Dependent - \$100,000 period of coverage
Per Illness/Injury Maximum	Student- \$500,000 Dependent- \$100,000
Deductible	For treatment received outside the US & Canada: \$25 per illness or injury For treatment received inside the U.S./Canada: PPO Provider: \$25 per illness or injury Non-PPO Provider: \$50 per illness or injury Student Health Center: \$5
Coinsurance	Outside the US & Canada: No coinsurance In PPO Network or Student Health Center within U.S. or Canada: No coinsurance Out of PPO Network if within U.S. or Canada: 80% of eligible expenses up to \$5,000; then 100% thereafter
Hospital Room and Board	Average semi-private room rate, including nursing service
Intensive Care	URC
Maternity	Subject to Special Maternity Pre-certification requirements, same as any other Illness.
Routine Newborn Care	\$750 maximum per period of coverage
Emergency Room Injury	URC
Emergency Room Illness resulting in hospitalization	Up to Maximum Limit
Emergency Room Illness without In-patient Admission	URC; Subject to additional \$250 deductible
Mental & Nervous Disorders	Outpatient- \$50 per day; \$500 lifetime maximum Inpatient- URC up to \$10,000 lifetime maximum Student Health Center Treatment - \$0
Prescription Drugs	In-patient URC Out-patient- 50% of actual charges
Physical Therapy	URC- limit 1 visit per day
Local Ambulance	Per Injury- up to \$750 \$750 per illness only if admitted as In-patient
Dental	Injury due to covered Accident- \$500 maximum Sudden & Unexpected Pain to natural teeth- \$350 maximum
Eligible Medical Expenses	URC
Emergency Medical Evacuation	\$500,000 lifetime maximum
Emergency Reunion	\$50,000 lifetime maximum
Return of Mortal Remains	\$50,000 maximum
Political Evacuation	\$10,000 lifetime maximum
Intercollegiate/Interscholastic/Intramural or Club Sports	\$5,000 maximum per Injury/Illness
Incidental Trip Coverage	Up to a cumulative 2 weeks
Pre-existing Conditions	Charges excluded until after 6 months of continuous coverage
Terrorism	\$50,000 lifetime maximum
AD&D	Student- \$25,000 principal sum
	Spouse- \$10,000 principal sum
	Dependent Child- \$5,000 principal sum
	Accident Dismemberment percentage of principal sum
Treatment Period	60 day minimum

SHA Premium Rates

SHA Standard rates 2015

Individual Monthly Rates

U.S. Citizens			
Age	Student	Spouse	Dep Child
31 days to 18	\$55	\$352	\$65
19-23	\$61	\$352	\$65
24-30	\$80	\$386	\$65
31-40	\$121	\$514	\$65
41-50	\$197	\$528	\$65
51-64	\$262	\$514	\$65

Non U.S. Citizens			
Age	Student	Spouse	Dep Child
31 days to 18	\$69	\$405	\$86
19-23	\$92	\$405	\$86
24-30	\$106	\$448	\$86
31-40	\$190	\$596	\$86
41-50	\$311	\$616	\$86
51-64	\$415	\$596	\$86

Group Monthly Rates

U.S. Citizens			
Age	Student	Spouse	Dep Child
31 days to 18	\$47	\$301	\$57
19-23	\$52	\$301	\$57
24-30	\$68	\$328	\$57
31-40	\$103	\$438	\$57
41-50	\$167	\$450	\$57
51-64	\$223	\$438	\$57

Non U.S. Citizens			
Age	Student	Spouse	Dep Child
31 days to 18	\$59	\$346	\$73
19-23	\$78	\$346	\$73
24-30	\$90	\$382	\$73
31-40	\$162	\$508	\$73
41-50	\$265	\$524	\$73
51-64	\$353	\$508	\$73

SHA Platinum rates 2015

Individual Monthly Rates

U.S. Citizens			
Age	Student	Spouse	Dep Child
31 days to 18	\$88	\$516	\$95
19-23	\$97	\$516	\$95
24-30	\$128	\$565	\$95
31-40	\$193	\$753	\$95
41-50	\$314	\$773	\$95
51-64	\$417	\$753	\$95

Non U.S. Citizens			
Age	Student	Spouse	Dep Child
31 days to 18	\$111	\$594	\$126
19-23	\$146	\$594	\$126
24-30	\$169	\$656	\$126
31-40	\$303	\$873	\$126
41-50	\$496	\$902	\$126
51-64	\$662	\$873	\$126

Group Monthly Rates

U.S. Citizens			
Age	Student	Spouse	Dep Child
31 days to 18	\$72	\$423	\$78
19-23	\$80	\$423	\$78
24-30	\$105	\$463	\$78
31-40	\$158	\$618	\$78
41-50	\$258	\$634	\$78
51-64	\$342	\$618	\$78

Non U.S. Citizens			
Age	Student	Spouse	Dep Child
31 days to 18	\$91	\$487	\$104
19-23	\$120	\$487	\$104
24-30	\$139	\$538	\$104
31-40	\$249	\$716	\$104
41-50	\$407	\$740	\$104
51-64	\$543	\$716	\$104

New premium rates per Insured Person effective January 1, 2015 for eligible individuals whose applications are approved by IMG. IMG reserves the right to assess the most current rates at the time of the effective date in the event these rates expire, are modified, or are replaced. Rates include premium tax where applicable.

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SHA Optional Riders

Adventure Sports Rider:

The Adventure Sports Rider is available for eligible participants. Certain activities designated as adventure sports can be covered up to the maximums listed below. Certain activities are never covered regardless of whether or not the Adventure Sports Rider is issued. For a list of activities which can be considered to be adventure sports, a sample rider can be provided upon request.

Age	Lifetime Maximum
31 days - 49	\$50,000
50 - 59	\$30,000
60 - 64	\$15,000

Maternity & Pre-Existing Condition Rider (Standard Plan Only):

The Maternity & Pre-Existing Condition Rider is available for eligible participants. Under this rider, eligible medical expenses for pre-natal care, delivery, post-natal care, and care of newborns can be covered after the insured has maintained coverage continuously for 10 months and the pregnancy is a result of natural insemination. Eligible medical expenses relating to a pre-existing condition can be covered after the insured has maintained coverage continuously for 6 months.

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SHA Plan Information

Conditions of Coverage:

1) Coverage and benefits are subject to the deductible limits, and coinsurance, and all terms of the Certificate of Insurance and Master Policy. **2)** Coverage under a Student Health Advantage plan is secondary to any other coverage. **3)** Coverage and benefits are for eligible medical expenses which are medically necessary and usual, reasonable and customary. **4)** Charges must be administered or ordered by a licensed physician. **5)** Charges must be incurred during the Period of Coverage. **6)** Claims must be presented to IMG for payment within ninety (90) days from the date the claim was incurred.

Eligibility

To be eligible to apply to the Student Health Advantage plan, you must:

- » Be a full-time student or scholar, the spouse of the full-time student or scholar, or a dependent traveling with the full-time student or scholar
- » Reside outside the country of residence for the purpose of pursuing international educational activities including college course work, research, or teaching for a temporary period of time.
- » Be physically and legally residing in host country with the intent to reside there for at least 30 days on the effective date and at renewal
- » Not be hospitalized, disabled, or HIV+ on the initial effective date.

Renewal of Coverage:

Eligible insureds whose initial coverage is at least 3 months can request coverage under the plan be renewed monthly for up to 12 month periods, for a maximum of 60 continuous months, as long as the premium is paid when due and the insured continues to meet the eligibility requirements of the plan.

Quality Guarantee:

Your satisfaction is very important to IMG. If you are not pleased with this product for any reason, you may submit a written request, within 5 days from the initial effective date, for cancellation and refund of your premium. If you do not have any claims filed with IMG, you may cancel your plan after the review period; however, the following conditions will apply:

1. You will be required to pay a \$50 cancellation fee.
2. Only full month premiums will be considered for refunds.

For example, if you choose to cancel your coverage two months and two weeks prior to the date your coverage ends, IMG will only consider the two full months for a refund. If you have filed claims, your premium is non-refundable.

Enrollment Process:

Before you begin your travel, simply apply online or fill out the Application and calculate the estimated premium for the time period you, your group, and/or your spouse will be traveling. Once you have completed the Application, return it to your insurance agent and/or IMG.

Eligible individuals listed on the Application and for whom premiums have been paid will be covered from the latest of the following dates:

1. The date IMG approves your completed Application and receives the appropriate premium
2. The date you depart from your home country
3. The date requested on your Application

Fulfillment Kits:

IMG processes applications in a quick, timely manner. Once processing is complete, IMG will mail and/or email the fulfillment kit(s) to the address/email listed in the Application. The fulfillment kit(s) will include an IMG Identification Card(s), IMG contact numbers, Claim Forms and the insurance certificate providing a complete description of the rights and benefits under the contract. For your convenience, you will get emailed this information and may also access it from the IMG website.

If you do not choose Online Fulfillment, IMG will mail your fulfillment materials. This may cause delays. We recommend online fulfillment for immediate access to your coverage information.

IMPORTANT NOTICE REGARDING PATIENT PROTECTION AND AFFORDABLE CARE ACT (PPACA): This insurance is not subject to, and does not provide benefits required by, PPACA. On January 1, 2014, PPACA requires U.S. citizens, U.S. nationals and resident-alien to obtain PPACA compliant insurance coverage unless they are exempt from PPACA. Penalties may be imposed on persons who are required to maintain PPACA compliant coverage but do not do so. Please note that it is solely your responsibility to determine if PPACA is applicable to you, and the Company and IMG have no liability whatsoever, including for any penalties that you may incur, for your failure to obtain required PPACA compliant coverage.

SHA Claims Procedure

Precertification:

Certain treatment and supplies including hospital admission, in-patient or out-patient surgery, and other procedures as noted in the Certificate Wording must be Precertified for medical necessity, which means the insured person or their attending physician must communicate with an IMG representative at the number listed on the IMG Identification Card prior to admittance to a hospital, before receiving certain treatments and supplies, or performance of a surgery. In case of an Emergency Admission, the Precertification must be made within 48 hours of the admission, or as soon as reasonably possible. If a hospital admission or a surgery is not Precertified, eligible claims and expenses will be reduced by 50%. It is important to note that Precertification is only a determination of medical necessity, not an assurance of coverage, verification of benefits or a guarantee of payment. All medical expenses eligible for reimbursement must be medically necessary and will be paid or reimbursed at usual, reasonable, customary rates. Please refer to the Certificate Wording for full details of the Precertification requirements.

For Precertification, emergency evacuation and repatriation, please call: IMG in the U.S.: 1.800.628.4664 (toll free) or 1.317.655.4500. Call IMG outside the U.S.: 001.317.655.4500 (collect if necessary). This information will also be provided on your ID card.

Note: You may begin the Precertification process through MyIMG or the Client Resources section of www.imglobal.com. Simply look for the Precertification option. You will be asked to provide the required information, which can then be submitted electronically. Once we have received all required information and medical records, our utilization management and review team will review the information provided and normally responds to the insured person or the provider within 2 business days. Please note that this online service will only initiate the process for treatment and supplies outlined in the contract, and it should not be used to request pre-certification for emergency admissions, procedures, or evacuations.

Claims Payment:

All benefits payable under Student Health Advantage are subject to the terms and conditions in the Certificate of Insurance. To make claim processing efficient, claims for eligible medical expenses may be paid in two ways:

1. Eligible expenses that have been paid by or on behalf of the insured person may be reimbursed by check directly to the insured person.
2. Eligible expenses that have not yet been paid by the insured person may, at the option of IMG, be paid either to the insured person or directly to the provider.

Claim forms can be accessed at www.imglobal.com, and emailed to insurance@imglobal.com or mailed to International Medical Group, P.O. Box 88500, Indianapolis, IN 46208-0500 USA. All IMG contact numbers, claim forms and Certificate of Insurance are included in the fulfillment kit. IMG may also be contacted by fax at 1.317.655.4505.

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SHA Services

Akeso Care Management® (ACM®)

The ability to access quality health care is of paramount importance when a medical emergency arises abroad. To coordinate care and provide U.S. and internationally based medical management services, IMG formed ACM, an on-site specialized division devoted entirely to medical management.

The clinical staff consists of qualified physicians and registered nurses who are experts at assessing the need for medical services and ensuring those services are delivered in a timely, cost-effective manner. ACM has international medical experience, providing services in more than 170 countries worldwide.

ACM is accredited by URAC, an independent, nonprofit organization that is internationally recognized for promoting continuous improvement in the quality and efficiency of health care management. Through a rigorous and comprehensive review that ensures ongoing compliance, ACM earned its URAC accreditation in Health Utilization Management.



From routine medical care to complex case management, from check-ups to emergency medical evacuations, ACM is there for you. They are committed to patient protection and empowerment, quality operations and provider compliance. This translates into better care for you - around the world, around the clock.

Locating a Provider

With the Student Health Advantage Plan you may seek treatment while outside your home country with the hospital or doctor of your choice. When seeking treatment in the U.S., you have access to Preferred Provider Organizations (PPO), which are separately organized networks of hundreds of thousands of established, highly qualified health care physicians and many well recognized hospitals in the U.S. You can quickly search the network through MyIMG. Additionally, to help you locate health care providers outside the U.S., IMG provides its online International Provider AccessSM (IPA), a database of over 17,000 providers.

Our goal is to provide quality medical coverage wherever you may be while outside your home country. The PPO and our IPA enable us to do just that, and our online directories put the information at your fingertips - anytime, anywhere. Simply visit: **www.imglobal.com**.

Universal Rx Pharmacy Discount Savings

This is a discount savings program available to every insured in Student Health Advantage. This program allows card holders to purchase prescriptions at one of over 35,000 participating pharmacies in the U.S. and receive the lower of 1) Universal Rx contract price or 2) the pharmacy regular retail price.

This discount program is not insurance. It is purely a discount program available to insureds in Student Health Advantage. Use of the discount card does not guarantee that medication is covered or will be reimbursed under the insurance plan.

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www.imglobal.com
IMG acts as the authorized representative and plan administrator for
and on behalf of Sirius International.



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This invitation to inquire allows eligible applicants an opportunity to inquire further about the insurance offered and is limited to a brief description of any loss for which benefits may be payable. Benefits are offered as described in the insurance contract. Benefits are subject to all deductibles, coinsurance, provisions, terms, conditions, limitations, and exclusions in the insurance contract. The contract does contain a pre-existing condition exclusion and does not cover losses or expenses related to a pre-existing condition.

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