

# **International Scholar Health Insurance**

**DIANins Purple**



**Administered by**  
Global Benefit Group, Inc  
Foothill Ranch, CA 92610 USA

**Preferred Provider Organization**  
Aetna

**Marketed by**  
DIANins Global, Inc  
Houston, TX 77002 USA

# DIANins Purple

## International Scholar Health Insurance Plan

### Eligibilities

- Minimum age 1 to Maximum age of 64,
- Must be an international visiting scholar who participates in Exchange Program in U.S (J visa holders)
- Participants should reside outside the country of residence for the purpose of participate in Exchange Program for a short-term period.
- Termination of the insurance of the primary member shall also cancel all coverage for dependents.
- Your eligibility date will be determined by the Insurer.

### Insured Dependents

- The spouse or domestic partner,
- In the United States, a US citizen may not be a spouse or dependent.
- Dependent children include the Policyholder's natural children, legally adopted children, and step children. Insured Dependents are covered from the date that the Insurer accepts them and the corresponding premiums are paid.

### Preferred Provider In-Network (U.S)

Preferred Provider In-Network: This tier consists of all providers as well as other preferred providers designated by the Company and listed on the website. In-Network providers have agreed to accept a negotiated discount for services. The ID card contains the logo for the network. Present it to the physician or hospital. All benefits must be obtained through Network Providers.

### Premium Payment

All coverage under this Policy is subject to the timely payment of Premium, which must be made payable to the Insurer. Payment must be in the currency approved by the Insurer. Any other forms of currency shall not be accepted and will be considered as nonpayment of Premium unless otherwise agreed by the insurer. The policy and rates shall be guaranteed for one year and are continually subject to the terms in force at the time of each renewal date. All premiums are payable before coverage under this policy is provided.

### Other Premium Changes

Premium changes due to the following will occur automatically and will be charged from the date the change occurs:

- An increase or decrease in benefits provided under the Policy; or
- Addition of a new Plan Participant; or
- Termination of a Plan Participant;

### Rates

Ages	Monthly Rates	
	Individual	Group
01 ~ 24	\$40.54	\$36.49
25 ~ 49	\$52.78	\$47.51
50 ~ 64	\$113.00	\$101.70

### Policy and Rate Modifications

The Policy term begins on the Effective Date of the Policy as in the policy Face Page and ends at midnight 364 days later for an "annual policy period". Policies of less than 364 days will end on the last day of Policy coverage as listed in your Policy Face Page.

The Insurer has the right to modify premium, or rate basis, applying such changes to an entire class of insureds not any one individual on any Anniversary Date, unless there is a change in the number of Insureds or change in residence location of the Insureds. The Insurer must notify the Policyholder of the change at least 30 days before the Insurer makes the change.

### Claims

All claims worldwide are subject to Usual, Customary and Reasonable charges as determined by Insurer and are processed in the order in which they are received. In order for claims payment to be made, claims must be submitted in a form acceptable to Insurer. Claim forms can be obtained from our website at [www.gbg.com](http://www.gbg.com).

### How to File a Claim

Claims Forms are downloadable from [www.gbg.com](http://www.gbg.com). GBG Administrative Services (GAS) can also send Claims Forms by e-mail, upon request. International Claims Services must receive completed forms within 180 days of treatment to be eligible for reimbursement of covered expenses.

The claim form is to be used only when a provider does not bill the Company directly, and when you have out-of-pocket expenses to submit for reimbursement. All claims forms must have itemized bills and receipts attached, and should include the following information: name of patient; printed invoice number; name and entity of medical practitioner or institution; description of services rendered. Prescriptions must accompany all pharmacy bills.

[Mail the Claim form and documentation to]

GBG Administrative Services, Inc. 27422 Portola Parkway, Suite 110 Foothill Ranch, CA 92610

[By Scan or Online]

Scan claims to: [eclaims@gbg.com](mailto:eclaims@gbg.com) / Log-on to [www.gbg.com](http://www.gbg.com)

## GENERAL FEATURES of PURPLE

<b>PPO</b> (Preferred Provider Organization)	Aetna in U.S.
<b>Maximum benefit</b> Per Injury or Sickness	<b>\$100,000 per Injury or Sickness</b>
<b>Deductible</b> (Student health center)	<b>\$500 per injury or sickness</b> (\$5 copay but no deductible)
<b>Coinsurance</b>	80% of UCR
Emergency Room Deductible (waived if admitted)	\$250 per Occurrence
<b>Coverage Area</b>	Worldwide
<b>Pre-existing Conditions</b>	Covered after 12 months \$500 maximum per policy period and \$50,000 lifetime maximum
<b>Prescription Drugs</b>	80% of UCR
<b>Physician Visit</b>	80% - 1 visit per day
<b>Physical Therapy</b>	80% - 1 visit per day
<b>Intensive Care</b> (if medically necessary)	80% of UCR
<b>Room and Board</b>	80% of UCR-up to the average semi-private room rate
<b>Eligible Medical Expense</b>	80% of UCR
<b>Emergency Medical Evacuation</b>	<b>\$50,000</b> lifetime maximum
<b>Return of Mortal Remains</b>	<b>\$25,000</b> lifetime maximum
<b>Emergency Reunion</b>	\$15,000 lifetime maximum
<b>Political Evacuation and Repatriation</b>	\$10,000 lifetime maximum
<b>Dental</b>	\$500 Per injury and \$350 Sudden Pain to natural teeth
<b>Accidental Death and Dismemberment</b>	\$25,000 Principal Sum (\$12,500 one limb)
<b>Lost Personal Property</b>	\$250 maximum
<b>Legal Assistance</b>	\$500 maximum
<b>Personal Liability</b> Injury to third party	\$2,000 maximum Deductible applied

## KEY PROVISIONS

This is only a brief summary of key Plan provisions. Please refer to the Policy for complete details.

- Benefits are per person per policy coverage period and are based upon medical necessity and emergency. Benefits are payable after deductible at Usual, Customary and Reasonable (UCR) rates.
- Where pre-authorization is required, the insured must obtain it in writing from the Provider and forward to the Insurance Company.
- When in doubt as to coverage specifics or whether pre-authorization is required, consult with GBG Assist.
- Minimum entry age is 1 Maximum entry age is 64.
- This policy will cover any emergency conditions except one which has not been stable in the 90 day prior to policy effective date.
- A benefit policy period is 364 days.

## MAIN EXCLUSIONS

The following is only a brief summary of exclusions. Please refer to the Policy for complete details or request a complete list.

- War, riot, strike, civil commotion and Military Action
- Terrorism
- Pre-existing Conditions – Pre-existing condition are excluded from coverage under this insurance until the Insured Person has maintain coverage continuously for at least 12 months.
- Maternity and Newborn Care
- Mental or Nervous disorders
- Preventative care
- Eyeglasses, contact lenses or hearing aids, etc.
- Immunizations and/or routine physical exam

- *Refer to policy wording for detail exclusions*

## Global Benefit Group

Global Benefits Group is the largest independent, fully integrated provider of international benefits in the world. In 2016, GBG celebrates its 36th year of serving the needs of expatriates, third-country nationals and local nationals. Because of our unique underwriting platform, GBG can offer a multitude of insurance products – including health, life, travel, income replacement and special risks – to individuals and groups of any size anywhere in the world. As globalization of the world's economy has continued to accelerate, GBG has developed customized products that are desperately needed by international and multinational companies.

**DIAN INS GLOBAL**

DIANins Global is committed to providing affordable, high-quality health insurance plan and services to International students and scholars. With own academic health insurance experience has been progressing our top-quality services, allowing us to provide international students and scholars a wide range of health plans. We are pride in our customer service so you will always get the right answers you need, what you are finding them. We believe we are delivering selected plans with competitive price with well-designed benefits. When you are coming to U.S as an international students or scholars, trust us and you will find out the Peace of mind from realization. [ [www.dianins.com](http://www.dianins.com) / 1-888-298-6981 / 700 Milam St, 1300 Houston TX 77002]