

2017-2018

DIANins Blue Plan

Specially Designed For

USC

International Student Health Insurance

Available for only International Students



Colleges and universities require international students to have health insurance plans while studying. Blue Special Plan offer international students an alternative to more expensive university plans – providing health insurance that meets the waiver requirements of most worldwide higher education institutions. Coverage is available to all international students studying outside their home country who are enrolled and actively attending an accredited college or university.

Highlight

- Unlimited Annual Maximum
- Comprehensive Inpatient and Outpatient Care, Emergency care, Prescription Drugs, Mental Health and Preventative care
- Worldwide direct-bill network plan, including the Aetna Preferred Provider network in the US, available with the Advantage plan; there is no need to pay for your health services at the time of delivery
- The Aetna network includes healthcare providers and hospitals throughout the 50 states in the United States network
- Online & live multilingual customer service available 24/7
- Online claims filing at www.gbg.com
- Plans are offered by and administered (claims payment) through Global Benefits Group, Inc., a US based company
- Pharmacy benefits are reimbursed through GBG including maintenance and oral contraceptives

Yearly rates(365days)

	Student		Spouse / Child	
	Deductible \$500/year	Deductible \$1,250/year	Deductible \$500/year	Deductible \$1,250/year
Age 12 ~ 24	\$888	\$708	Spouse: \$8,796 Child: \$8,796	Spouse: \$6,804 Child: \$6,804
Age 25 ~ 29	\$1,200	\$1,080		
Age 30 ~ 40	\$2,184	\$2,040		

Monthly rates

	Student		Spouse / Child	
	Deductible \$500/year	Deductible \$1,250/year	Deductible \$500/year	Deductible \$1,250/year
Age 12 ~ 24	\$74	\$59	Spouse: \$733 Child: \$733	Spouse: \$567 Child: \$567
Age 25 ~ 29	\$100	\$90		
Age 30 ~ 40	\$182	\$170		

Eligibilities

- Minimum age 12 to Maximum age of 40,
- Must be an International student enrolled in and attending a recognized higher education institute outside of their country of residence.
- Students must actively attend classes. Home study, correspondence and online courses do not fulfill the eligibility requirements that the student actively attend classes. The Company maintains its right to investigate eligibility or student status and attendance records to verify that the policy eligibility requirements have been met. If the Company discovers that the policy eligibility requirements have not been met, its only obligation is to refund premium.
- Termination of the insurance of the primary member shall also cancel all coverage for dependents.
- Your eligibility date will be determined by the Insurer.

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.

General Features of Blue Plan for USC

U.S. Provider Network

[Aetna](#)

Coverage Area

USA

Maximum benefit payable per period of insurance

Unlimited

Deductible-Individual

Option 1: \$500
Option 2: \$1,250

Deductible at Student Health Center

\$0

Office visit copay

- Student Health Center
- Primary Care Physician
- Specialist Physician

\$0
\$30
\$50

Hospitalization Copay

\$250

Emergency Room Copay (waived if admitted)

\$250 per Occurrence

Out-Of-Pocket Maximum

\$6,350 Individual
\$12,000 Family

Pre-existing Conditions

No waiting period

Covered Services and Benefit Levels
Subject to deductible, coinsurance and maximum benefit per period of insurance

What The Insurance Plan Covers
Following coinsurance applies for In-Network in the U.S. or Outside the U.S. In case of Out-of-Network, coinsurance reduced to 60% in U.S

INPATIENT AND HOSPITALIZATION BENEFIT

Accommodations including Semi-private room

80%

Intensive Care/Cardiac Care

80%

Inpatient Consultation by Physician or Specialist

80%

Hospital Miscellaneous Expenses

80%

Pre-Admission Testing

80%

OUTPATIENT BENEFITS

Physician Visit/ Consultation by Specialist

- General Practitioner or Specialist
- Urgent Care Center

80%

Diagnostic Testing

- X-Ray and Laboratory 80%
 - Inpatient and Outpatient
-

Therapeutic Services, Physical Therapy, Chiropractic, Occupational Therapy, Vocational and Speech Therapy

- Maximum Benefit 1 visit per day 80%
-

SURGICAL BENEFITS (Outpatient / Inpatient)

Inpatient, Outpatient or Ambulatory Surgery;

- Surgeon's Fees
 - Assistant Surgeon and Anesthesiologist
 - Facility fees 80%
 - Laboratory tests
 - Medications and dressings
 - Other medical services and supplies
-

EMERGENCIES

Emergency Room and Medical Services

- \$250 Deductible waived if admitted 80% after copay
-

Ambulance Services

- Emergency Local Ground Ambulance 80%
-

Emergency Dental

- Limited to accidental injury of sound natural teeth sustained while covered 80%
-

MATERNITY CARE

Normal delivery or medically necessary C-Section, prenatal, postnatal care and complications of pregnancy

80%

Therapeutic Termination of Pregnancy

80%

OTHER BENEFITS

Inpatient Mental Health

- To treat a covered diagnosis 80%
-

Outpatient Mental Health

80%

Preventive Care and Annual Exams

- 0-12 months: 9 visits maximum
 - Child/Adult: Annual Exam, Immunizations 100%
 - In network or Student Health Center only
-

Chemotherapy, Radiotherapy

- Inpatient and Outpatient 80%
-

Durable Medical Equipment

- Reimbursement of rental up to purchase price

80%

Alcohol and Drug Abuse

- Rehabilitative treatment only

80%

Prescription Drugs

- \$30 Copayment per Prescription
- Up to 31-day supply per prescription
- No copay on prescription contraceptives

80%

Sport Activities

- Injuries arising from intramural and club sports

80%

ADDITIONAL BENEFITS

Medical Evacuation and Repatriation

\$100,000

Return of Mortal Remains\$50,000

Conformity with State Statutes: Any Provision of the evidence of coverage which, on its effective date, is in conflict with the statutes of that state in which it is issued, is hereby amended to conform to the minimum statutes of that state.

<Refer to policy for detail plan information>