

# 2022-2023

## International student Injury and Sickness Plan

### BLUE SKY CA 80



DIAN22BLUE SKY CA 80

Colleges and universities require international students to have health insurance plans while studying. Blue Plan offer international students an alternative to more expensive university plans – providing health insurance that meets the waiver requirements of 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.

**Eligibilities**

- \* You must be between the ages of 17 and the attained age of 45 at the time of application.
- \* You must be a non-US citizen, who is a full-time student enrolled in either: hold a valid passport and a valid F-1 or M-1 visa. An F-1 visa holder on OPT is not eligible for this Policy.
- \* Students must actively attend classes. Home study, correspondence, and online courses do not fulfill the eligibility requirements that the student actively attend class.

**Enrollment**

Please go to [www.dianins.com](http://www.dianins.com) and according to your school and visa type to choose the plan to purchase. After enrollment you will receive confirmation letter, policy, ID card

**Cancellation**

You will only be allowed to cancel your Policy and obtain a refund of your Premium if:

1. Your waiver is not approved by your educational institution within thirty (30) days of the Effective Date of coverage because your Policy benefits do not meet the educational institution's minimum insurance requirements.
2. You withdraw from classes within thirty (30) days from the Effective Date of coverage under a school-approved leave of absence.

**Plan Information**

If you're a member, please refer to your plan benefits and services by logging in to [My Account](#). Or call Member Services at the number on the back of your member ID card.

**Contact Us**

Choose plans, Enrollment, Cancellation and waiver assistant: +1-888-298-6981(PDT 9:00-17:00) [dian@dianins.com](mailto:dian@dianins.com)  
 Pre-Authorization, Claims, Benefits, and find a provider: +1-855-773-7810(24/7)

**Claims**

You must submit to us a completed claim form and the supporting documents within one hundred twenty (180) days from the date of Service. Claim forms can be obtained from [Claim Form](#) You may submit your claim via e-mail to [conciergecare@payerfusion.com](mailto:conciergecare@payerfusion.com), courier, or by postal service. Mail your completed claim documents to: PayerFusion Holdings, LLC 2100 Ponce de Leon Boulevard Mezzanine Level – Suite 200 Coral Gables, FL 33134

**Preferred Provider Network –United HealthCare Options PPO Network**

The Insurer maintains a Preferred Provider Network both within the United States Search in network provider by [UHC PPO Options](#)

**Pharmacy**

Prescription Drugs must be obtained from any [EHIM](#) in network pharmacy. Present your Medical Identification card to the pharmacy along with the copayment, at the time of purchase. The pharmacy will bill EHIM directly for your prescription. See the section titled, "How to File a Claim" for information on Prescription Drug Claims. A list of participating pharmacies can be viewed at <https://www.ehimrx.com/pharmacylocator.php>.

**Telemedicine service**

**Teladoc consultations:** Access to a doctor anytime; receive quality care via phone, video or mobile application. Services may be extended to you and every member of your family including prescriptions if medically necessary. A telemedicine Physician may provide consultations for the following illnesses: cold & flu symptoms, allergies, pink eye, respiratory infection, sinus problems and skin problems. **No copayment and limited to 8 consults per policy period.**

**Rates**

Age \ Insured	Student	Spouse/Child
17-24 years old	\$74.82	\$1,012.26/\$215.35
25-29 years old	\$107.97	
30-45 years old	\$196.79	

----- Understanding ID card -----

- 1.This is unique number to all DIANins students and scholars
- 2.This is unique number to each member of DIANins customers
- 3.Effective date of your policy
- 4.Terminated date of your policy (ends 23:59:59)
- 5.Your payment per year
- 6.Show this information at the pharmacy or use in telemedicine
- 7.Preferred Provider Network

- 8.Staff in hospital or office, will identify your coverage through this ID
- 9.Claim administrator-will handle your claim
- 10.You can see the claim status via MyAccount or here
- 11.Emergency or Pre-authorization.
- 12.Searching providers outside of USA
- 13 Pharmacy Benefits related
- 14.When you use the Out of Network then to file a claim

**WellAway**  
 Issuer (80840)911-87601-04  
 Group Number:76570074 **1**  
 Member ID #: 626XXXXXXXXX **2**  
 Start Date: 01 Sep2022  
 End Date: 31 Aug2023  
 Plan Name: DIANins 2022-2023 Blue+0 **3**  
 Deductible: \$0 **4**  
 Member Name(s): Amy  
 Rx BIN: 005285  
 Rx GRP: 50002696-01  
 Rx PCN: ACB  
 Pharmacy Help desk: +1-800-311-3446  
[www.ehimrx.com](http://www.ehimrx.com)  
 PROVIDERS: Preadmission certification is required. Refer all outpatient diagnostic work to in-network outpatient DX facility.  
 UnitedHealthcare Options PPO Network

Electronic eligibility/claim status verification available from **Change Healthcare at Payer ID: 27048** c/o [payerfusion](#)  
 To verify Eligibility/claims status over the phone call **1-786-453-4008**  
**UnitedHealthcare** Medical Benefits Network  
 For emergencies, please seek treatment immediately and notify us within 48 hours  
 Notice to Provider(s): Collect for co-insurance, copay, deductible, and any non-covered services only.  
 For pre-authorization and or guarantee of payment, please contact:  
 U.S.: +1-855-773-7810 **5**  
 Outside of the U.S.: +1-786-453-4008 (collect)  
 For assistance locating providers outside of the U.S., please contact WellAway ConciergeCare.  
 To locate an in-network provider in the U.S., please visit: <https://www.wellaway.com/en/providers>  
 Pharmacy Benefits Call +1-800-311-3446  
 For medical paper claims: SPNRT PO Box 981643, El Paso, TX 79998-1643  
 For claims outside of the U.S.: Please call +1-786-453-4008 (collect)  
 Possession of this card does not guarantee eligibility for benefits.  
 W

## What Your Plan Covers?

<b>U.S. Provider Network</b>	United Healthcare PPO	
<b>Area of Coverage</b>	Worldwide excluding Home country	
<b>Maximum Limit</b>	Unlimited	
<b>Pre-Existing Condition limitation</b>	No limitation	
<b>Deductible</b>	<b>In network</b>	<b>Out of network</b>
	\$500	\$750
<b>Copayments</b>		
Student health Center	\$0	
Office Visit	\$25	
Urgent Care	\$50	
Emergency Room	\$150 (waived if admitted)	
<b>Out-of-Pocket-Maximum</b>	\$7,000	Unlimited
<b>Coinsurance</b>	80% Allowable Charges	70% of URC
<b>Prescriptions</b>		
EHIM / Student Health Center	<b>Tier1 \$10 Copayment Tier2 \$20 Copayment Tier3 \$40 Copayment (per prescription)</b>	Not covered
Preventive Care and Annual Exams • Preventive screenings ( <b>1 per year</b> ) • Immunizations and vaccinations: According to <b>CDC Adult Immunization Schedule</b>  • Well childcare visits (0-12months,9visits maximum per policy period) • Deductible does not apply	100% Preferred Allowance <b>(immunizations and vaccinations must be obtained at the Student Health Center or at an EHIM In-network pharmacy)</b>	No benefits
<b>Note: All Deductibles and Copayments will be waived when treatment is rendered at the Student Health Center. Benefits will be paid at the In-Network Coinsurance percentage, subject to Usual, Customary and Reasonable charges.</b>		
<b>COVERED SERVICES AND BENEFIT LEVELS</b> Subject to Deductible, Coinsurance, Copayment, and Maximum Benefit per Period of Insurance.	<b>WHAT THE INSURANCE PLAN COVERS</b> The following Coinsurance applies for In-Network Providers in the U.S. or for expenses incurred outside the U.S. (if available). <b>Coinsurance reduces to 70% UCR when Out-of-Network Providers in the U.S. are used.</b>	
<b>EMERGENCIES</b>		
Emergency Room and Medical Services • If you use an emergency room in the hospital for a non-emergency service Coinsurance will be reduced to 50%	80% of Allowable Charges \$150 Copayment (waived if admitted)	70% of URC \$150 Copayment (waived if admitted)
Ambulance Services • Emergency ground ambulance	80% of Allowable Charges	70% of URC
Emergency Dental • Limited to accidental Injury of sound natural teeth sustained while covered • Maximum Benefit per policy period: \$1,000 and \$250 per tooth	80% of Allowable Charges	70% of URC

\* Pre-authorization required

<b>HOSPITALIZATION AND INPATIENT BENEFITS*</b>	<b>In network</b>	<b>Out of network</b>
Pre-Admission Testing	90% of Allowable Charges	70% of URC
Hospitalization*	90% of Allowable Charges and \$250 Copayment	70% of URC and \$250 Copayment
Intensive Care *	90% of Allowable Charges	70% of URC
Inpatient treatment for mental illness*	90% of Allowable Charges	70% of URC
Inpatient Physician, Osteopath and Specialist Services	90% of Allowable Charges	70% of URC
Inpatient Ancillary Hospital Services	90% of Allowable Charges	70% of URC
In-hospital Advanced Diagnostic Services	90% of Allowable Charges	70% of URC
Inpatient Surgical procedures *	90% of Allowable Charges	70% of URC
Routine X-Ray and Lab Tests	90% of Allowable Charges	70% of URC
Organ Transplant	90% of Allowable Charges	70% of URC
Inpatient Surgical fees, assistant surgeon fees and anesthesiologist	90% of Allowable Charges	70% of URC
Inpatient Reconstructive surgery*	90% of Allowable Charges	70% of URC
Inpatient Rehabilitation*	90% of Allowable Charges	70% of URC
Inpatient Oncology Treatment*	90% of Allowable Charges	70% of URC
<b>OUTPATIENT BENEFITS</b>		
Urgent Care Clinic / Facility	90% of Allowable Charges and \$50 Copayment	70% of URC and \$50 Copayment
Outpatient ambulatory surgical facility & Surgical Care*	90% of Allowable Charges	70% of URC
Diagnostic services	90% of Allowable Charges	70% of URC
Outpatient Oncology Treatment*	90% of Allowable Charges	70% of URC
Outpatient Reconstructive Surgery*	90% of Allowable Charges	70% of URC
Outpatient Therapeutic Services	90% of Allowable Charges	70% of URC
<b>MATERNITY CARE AND BIRTH BENEFITS</b>		
Maternity Care* (subject to notification within 30 days of pregnancy confirmation)	90% of Allowable Charges	70% of URC
Elective Abortion • Maximum Benefit per policy period: \$1,500	90% of Allowable Charges	70% of URC
Congenital Conditions*	90% of Allowable Charges	70% of URC
Non-Healthy Newborn Infant Care*	90% of Allowable Charges maximum benefit amount \$10,000	70% of URC maximum benefit amount \$10,000
Habilitative Services for the Treatment of Congenital or Genetic Birth Defects*	90% of Allowable Charges	70% of URC
<b>Pediatric Dental and Vision Coverage</b>		
Dental Services	50% of Allowable Charges	50% of URC
Vision Care Services		
Routine Vision Examination or Refraction (only in lieu of a complete exam)	100% after Copayment of \$20	50% of URC
Eyeglass Lenses and Frames	100% after Copayment of \$40 Maximum benefit \$150	50% of URC Maximum benefit \$150
Contact Lenses	100% after Copayment of \$40	50% of URC

WORLDWIDE COVERAGE (outside the United States)	100% of URC	
<b>OTHER BENEFITS (INPATIENT/OUTPATIENT)</b>		
Recreational Activities or Amateur Sports Benefit	80% of Allowable Charges	70% of URC
HIV/AIDS	80% of Allowable Charges	70% of URC
Voluntary HIV Screening	100%	70% of URC
Alcohol and Substance Abuse(rehabilitative only)*	80% of Allowable Charges	70% of URC
Palliative Dental Care • Sudden onset of pain • Maximum Benefit per policy period: \$600	80% of Allowable Charges	70% of URC
Transplant Services (Human Organ, Bone Marrow, Stem Cell)	80% of Allowable Charges	No benefits
Alternative medicine • Maximum Benefit per policy period: \$500 • Office visit Copayment applies \$25 per visit	80% of Allowable Charges	70% of URC
Chemotherapy, Radiotherapy	80% of Allowable Charges	70% of URC
Home Health Care	80% of Allowable Charges	70% of URC
Hospice or palliative care*	80% of Allowable Charges	70% of URC
Durable Medical Equipment	80% of Allowable Charges	70% of URC
<b>Evacuation &amp; Repatriation</b>		
Emergency Medical Evacuation*	100% of actual costs	
Medical Repatriation*	actual cost of roundtrip economy airfare	
Repatriation of Mortal Remains	100% of actual costs	
<b>ACCIDENTAL DEATH AND DISMEMBERMENT</b>		
Accidental death	\$15,000	
Dismemberment	\$15,000	

We highly recommend that you use an In-Network Physician and In-Network Facility because you can anticipate your health care costs. Contact a ConciergeCare counselor at the number on the back of your ID Card to assist you in locating an In-Network Physician and In-Network Facility. In-Network benefits will be paid at the In-Network Coinsurance percentage, subject to Usual, Reasonable and Customary Charges and Maximum Benefit amounts.

## What Your Plan Does Not Cover

### Exclusions and Limitations

Exclusions and Limitations The following is a partial list of examples of expenses which are not covered under the insurance plan:

- **Medical Necessity:** any charges that are not Medically Necessary or in accordance with established evidence-based medicine.
- **Dental, Vision and Hearing Care (adult and children):** any Services related to teeth, gums, or jaw (except for any injury to sound natural teeth); hearing aids; eyeglasses; and contact lenses.
- **Fertility and Infertility Treatments:** any Services related to fertility or infertility.
- **Sexual Dysfunction and Sex Change Services:** any Service or Prescription Drug for sexual dysfunction or to change the biological sexual characteristics to those of the opposite sex.
- **Skin Conditions:** acne, rosacea, skin tags, and any other Treatment to enhance the appearance of the skin.
- **Podiatric Care:** any Services related to foot care, including corns, calluses, or other lesions, or trimming of nails.

\* Pre-authorization required

- **Nasal Surgery:** deviated septum, submucous resection and/or other surgical correction thereof, nasal and sinus Surgery except for Treatment of a covered Injury.
- **Genetic Testing and Screening:** any genetic testing or screening and preventative prophylactic surgeries recommended by genetic testing or screening.
- **Coverage Under Other Plans or Sources:** provided by or payment is available from: (i) workers' compensation law, occupational disease law or similar law concerning job related conditions; (ii) an Other Insurance Plan or governmental program; or (iii) under the direction of public authorities related to epidemics and pandemics. If Services are provided by your 25 Student Health Center and you do not utilize the Student Health Center for such Services which are covered for free or provided through the payment of your student health fee, these Services will be excluded from coverage under this Policy
- **Elective and Cosmetic Surgeries, Treatments and Procedures:** any elective and/or cosmetic Services, Prescription Drugs, devices, items, products, and Supplies that are not Medically Necessary and that may only be provided for the purpose of improving, altering, enhancing, or genetically manipulating the quality of an existing condition.
- **Breast Reductions or Augmentation:** any Services related to breast reductions or augmentation, or complications related to or arising from breast implants.
- **Sleep Studies and Disorders:** any Services or investigations for insomnia, sleeping disorders, sleep studies and other Treatments relating to sleep apnea, jet lag, fatigue, or stress or any related conditions.
- **Services for Administrative Purposes:** health check-ups, inoculations, immunizations, visits, and tests necessary for administrative purposes (e.g., determining insurability, employment, school or sport related physical examinations, travel etc.), other than as provided for under the Wellness and Preventive Services benefit.
- **Illegal Activities:** any Services related to Injuries or Illnesses resulting, arising from or occurring during the commission or perpetration of a violation of law by an Insured Person.
- **Sports and Activities:** (i) participating in or providing instruction for Intercollegiate, Interscholastic, Club sports, Intramural or semi or Professional Sports or competitive sports (ii) any activity relating to flying either as a pilot in command, student pilot, sport flying or the business or trade of flying; (iii) the use of any type of firearms; (iv) racing or speed testing any motorized vehicle or conveyance; or any other powered devices whether the vehicle is in motion or not; or (v) any sport or activity that is in violation of any applicable laws, rules or regulations, away from prepared and marked in-bound territories/boundaries, and/or against the advice of the local authoritative body.
- **Experimental and/or Investigational Services:** : determined by Insurer to be Experimental and/or Investigational. The Plan Administrator's decision, whether a Prescription Drug or its use is "investigational" or "experimental" shall be binding.
- **Motor Vehicles:** any Services for Injuries or Accidents related to the operating of any type of vehicle or conveyance while under the influence of alcohol or any controlled substances including prescribed drugs for which the individual was provided a written warning against operating a vehicle or conveyance while taking it.
- **Weight Related Services:** any services related weight reduction and the cost of all Surgical Procedures, Treatments, Supplies, Services.
- **War and Terrorism:** Illnesses and Injuries, and their consequences, as well as the consequences of Accidents and deaths : (i) martial law or state of siege, ; (ii) foreseeable acts of war or any act of war, declared or undeclared; (iii) civil unrest, or involvement in civil commotion or an illegal act, mutiny, riot, strike, military or popular uprising, insurrection, rebellion, military or usurped power; (iv) any act of any person acting on behalf of or in connection with any terrorist organization; (v) criminal acts ; or (vi) Illnesses, Injuries and Accidents, directly or indirectly, as well as their consequences, which have been caused by nuclear energy and chemical or biological weapon.
- **Foreseeable Events/Restrictions on Travel:** (i) that arise from, are related to or associated with, an actual or likely contagious disease, epidemic or pandemic, the threat of a contagious disease, epidemic or pandemic or any foreseen event. (ii) that arise from, or are associated with, travel to countries or parts of a country for which: (a) an advice or warning has been released by any governmental or official body, and the advice or warning risk rating is "reconsider your need to travel" or "do not travel".

**This list of examples is not complete; refer to your terms and conditions for a complete list of exclusions. Plan benefits are subject to the terms and conditions of the insurance plan.**