

Health Insurance Plan for
INTERNATIONAL
Students



GLOBAL STUDENT ACCESS

Specially designed for International Students



Experience and Expertise in the International Marketplace

Global Benefits Group and TieCare International have been specializing in the international insurance market for more than 35 years, serving as leading underwriters, developers and distributors of products and services designed especially for the needs of overseas workers and international travelers.

GBG underwrites health, life, disability, travel and other specialty insurances for groups and individuals who are expatriates, third-country nationals or high net-worth local nationals.

Under our TieCare International brand, we are the leading provider of health insurance to the international educational community— with customers in over 50 countries.

As globalization of the world's economy has continued to accelerate, GBG has developed a specialized underwriting structure that is required to meet the needs of this select market niche. This structure is devoted to one business only: underwriting risks for organizations and individuals whose life and work transcend geographic boundaries.

The GBG portfolio of products provides optimum security because it is supported by a world-class panel comprising some of the largest and most financially stable underwriters in the world:

- GBG Insurance Limited (rated B++ by A.M. Best Company)
- Chubb Insurance (rated A++)
- General Reinsurance Corporation (rated A++)
- Lloyd's of London (rated A)

Additionally, GBG partners with a multitude of local insurance companies around the world when an admitted carrier is required to meet specific country regulations. TieCare also operates as a Lloyd's coverholder.

We are proud to offer this exciting and innovative structure to our clients. It provides the international marketplace with an unprecedented and unique combination:

- International expertise
- Dedicated underwriting facility
- Financial security
- Responsive customer service

GBG STUDENT HEALTH INSURANCE

Colleges and universities require international students to have health insurance plans while studying. GBG Student Health Insurance Plans offer international students an alternative to more expensive university plans; they provide health insurance which may meet health insurance waiver requirements of some U.S. 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.



Schedule of Benefits

After the Deductible has been satisfied, benefits will be paid as listed for the Provider selected based on Usual, Customary and Reasonable (UCR) charges and Preferred Provider negotiated rates.

Benefit Access and Payment Levels	
The payment levels shown in the Schedule refer to all countries, with the following exception.	
United States: The Insurer maintains a Preferred Provider Network. When an In-Network Provider is used, benefits are paid at 100% UCR. Out of Network benefits are reimbursed at 80% of UCR.	
General Features and Plan Specifications	
Area of Coverage	Worldwide
Annual Maximum per Covered Person per Policy Year	\$1,000,000
Annual Maximum per Covered Person in Home Country	\$15,000
Lifetime Maximum per Covered Person	Unlimited
Deductible (In-patient only)	\$250
Office Visit Co-pay (Out-patient only)	\$20
Emergency Room Visit Co-pay (Waived if admitted)	\$100
Emergency Hospitalization and Inpatient Benefits	
Emergency Hospital Accommodations; Semi-private room	100% UCR
Nursing fees, medical expenses, ancillary charges, fees for surgeons	100% UCR \$5,000 Maximum per injury or sickness
Intensive Care (If medically necessary)	100% of UCR
Medical Practitioner	100% of UCR \$500 Maximum per legally qualified practitioner per Injury or Illness
Emergency Medical treatment, medicine or drugs, laboratory, Diagnostic test and pre-admission tests	100% of UCR
Emergency Related MRI, PET, and CT scans, X-Rays, pathology, diagnostic tests and procedures, Oncology tests, drugs and consultants' fees, including cover for chemotherapy and radiotherapy	100% of UCR \$15,000 Maximum per Policy Period
Emergency Medical Coverage for injuries or illness sustained from mental health	100% of UCR \$25,000 Maximum per Policy Period
Injuries caused from Motor Vehicle accidents	100% of UCR \$15,000 maximum per Policy Period

Other Emergency Treatment	
Emergency Medical Evacuation Transportation to the nearest available medical facilities, relative to Inpatient & Medical Evacuation must be coordinated and approved by GBG assist	100% of UCR \$300,000 Maximum per Policy Period;
Emergency Local Ambulance Transportation to the nearest and appropriate hospital.	100% of UCR \$400 Maximum per Individual Trip \$2,500 Maximum per Policy Period
Emergency Room and Emergency Medical Services Must be rendered within 72 hours of time of injury or first onset of sickness	100% UCR
Emergency Dental Care Limited to accidental injury of sound natural teeth sustained while covered under the policy Treatment must be initiated within 48 hours from date emergency begins and be completed within 30 days of the date of the accident or injury	100% UCR \$100 Maximum per tooth \$2,000 Maximum per Policy Period
Emergency treatment for relief of dental pain, other than a blow to the face. policy period. Treatment must be initiated within 48 hours from date emergency begins and be completed within 30 days of the date of the accident or injury.	100% UCR \$600 Maximum per Policy Period
Outpatient Benefits	
Office Visits and Non-Emergency Services	100% UCR \$200 Maximum Benefit per visit
Emergency Outpatient Benefits	
Mental Health Treatment Provided by a psychologist as prescribed by a licensed and qualified physician due to trauma from a covered emergency on an outpatient basis, or at a medical facility licensed for treatment must be initiated within 90 days of a covered emergency	100% UCR \$1,000 Maximum Benefit per Policy Period 6 visit Maximum
Emergency Related Echocardiography, Ultrasound, CAT Scan, PET Scan, MRI, Endoscopy (e.g. gastroscopy, colonoscopy, cystoscopy), X-rays and Laboratory Diagnostic tests, pathology studies and hospital pre-admission testing in association with an emergency.	100% UCR
Outpatient Surgery related to an Emergency Miscellaneous: Related to scheduled surgery performed in a Hospital, including the cost of the operating room; laboratory tests and x-ray examinations, including professional fees, (outpatient surgeon and anesthesiologists); anesthesia, drugs or medicines; and supplies	100% UCR
Private Duty Nursing, Skilled Nursing, Visiting Nurse Does not cover services provided by a family member Must be for care related to an emergency	100% UCR 120 Days Maximum per Policy Period

<p>Extended Care / Inpatient Rehabilitation Pre-Authorization Required Must be confined to facility immediately following a Hospital stay caused by an emergency Acute or sub-acute care only for Extended Care Episode</p>	<p>100% UCR</p>
<p>Physiotherapy after an Emergency Includes (but not limited to):</p> <ol style="list-style-type: none"> 1. Physical therapy 2. Occupation therapy 3. Cardiac rehabilitation therapy 4. Manipulative treatment 5. Speech therapy (will be paid for only for the treatment of speech, language, voice or communication and auditory processing when the disorder result from injury, trauma, stroke, surgery, cancer or vocal nodules.) <p>Review of Medical Necessity will be performed after 12 visits per Injury There are no Physiotherapy benefits for Sickness. Coverage for both inpatient and out-patient treatment. Pre-authorization is required by GBG Assist.</p>	<p>100% UCR 12 visit combined per Injury as a result of Accident \$50 Maximum per visit</p>
<p>Emergency treatment by a chiropractor, osteopath, or podiatrist \$500 Maximum per Policy Period Pre-Authorization required by GBG Assist</p>	<p>100% UCR \$500 Maximum per Policy Period</p>
<p>Durable Medical Equipment \$5,000 Maximum per Policy Period Written prescription must accompany claim when submitted Benefits are limited to initial purchase or one replacement purchase per Policy period as a result of an Emergency</p> <p>Durable Medical Equipment includes external prosthetic devices that replace a limb or body part but does not include any device that is fully implanted in the body Pre-Authorization required by GBG Assist as a result of an Emergency</p>	<p>100% UCR \$5,000 Maximum per Policy Period</p>
<p>Acupuncture Treatment for Covered Illness as result of an Emergency</p>	<p>100% UCR \$500 Maximum per Policy Period</p>
<p>Injuries Resulting from Leisure or School Sports</p>	<p>100% UCR \$15,000 Maximum per Policy Period</p>
<p>Prescription Drug Benefit 31 day supply for maintenance medications Oral contraceptives included CVS Card allows access to discounts only – no payments</p>	<p>100% UCR \$10,000 Maximum per Policy Period</p>
<p>Repatriation of Mortal Remains Pre-Authorization required by GBG Assist</p>	<p>\$50,000</p>
Bonus Benefits	
<p>Vision Services Plan (VSP)</p>	<p>Included Discount Only Access Program</p>
<p>Passport Recovery Reimbursement for the cost of passport replacement based on loss, theft or damage to your passport</p>	<p>Up to \$750</p>

ATM Safe Provides lost cash replacement for losses occurring during robbery at an ATM	Up to \$400
Accidental Death and Dismemberment, Including common carrier.	\$25,000 AD&D \$100,000 Common Carrier
Travel Benefits Lost Baggage Expense Reimbursement due to flight delays	Maximum \$250
24/7 Emergency Assistance Call Center	Unlimited Available through GBG Assist
Preventive Care (available only for 364 day plans)	
Adult and Child Routine Physicals and Tests – one exam annually	100% UCR \$100 Maximum per Policy Period
Infant Examinations (Up to age 6 months) Immunizations & routine medical exams provided the child was born under a pregnancy covered by the maternity benefit	100% UCR Maximum 5 visits per Policy Period

Maternity (available only for 364 day plans)	
<p>Maternity Benefits including prenatal care, delivery, postnatal care and coverage for complications of pregnancy. Pregnancy must commence during the insurance term. No benefits paid outside the United States or out-of-network. Fertility treatments drugs and/or procedures are NOT covered. Elective abortion not covered.</p> <p>Complications from Pregnancy. 1) caused by pregnancy; 2) requiring medical treatment prior to, or subsequent to termination of pregnancy; 3) the diagnosis of which is distinct from pregnancy; 4) which constitutes a classifiably distinct complication of pregnancy. A condition simply associated with the management of a difficult pregnancy is not considered a complication of pregnancy.</p> <p>Does not cover premature birth or congenital conditions. Birth anomalies are covered if the child was born while effective under this plan and the pregnancy was a covered service.</p>	<p>100% UCR \$2,500 Maximum per Policy Period 10 month waiting period from effective date</p>



TieCare provides world-class services.



The essence of outstanding health insurance comes in the form of customer service, and a cornerstone of GBG is the worldwide expertise of **GBG Assist**. GBG Assist offers 24/7 assistance to answer any customer need around the world – including emergency evacuation, if necessary – no matter the day or time. GBG Assist is a member's one-stop shop for any questions concerning benefits, deductibles & co-insurance, network providers, pre-authorization and coordination of benefits. In the case of hospitalization, Case Managers and the GBG Assist Medical Director work as a team to manage all aspects of a case from the initial referral until the patient returns home. GBG Assist provides empathetic patient advocacy while monitoring costs; whenever in doubt, make your first call to GBG Assist.



International Claims Services (ICS) supports group and individual clients around the world by providing claims processing and reimbursement to both providers and individuals. All ICS services are available to members online at gbg.com. Of special importance, ICS has developed proprietary claims software to handle the complexities of international reimbursements whenever a member files a pay-and-claim form. ICS is staffed with experienced claims processing professionals who are fully conversant with the needs of international clients.



In the United States, GBG utilizes **Aetna®** as its Preferred Provider Network. Aetna is one of the premier PPO Network that includes more than 5,300 hospitals and 561,000 professional providers in the United States. The network has coverage in all 50 states plus the District of Columbia for Global Student Access members. Networks are important to health insurance members because the overwhelming majority of these facilities will invoice the insurance company directly for services rendered, avoiding the need for a member to pay and claim.



Outside of North America, GBG has built a proprietary Preferred Provider Organization called **World Medical Network (WMN)**. Facilities that participate in World Medical Network will not only provide the finest care available in the local environment, but they have been chosen for their expertise in dealing with expatriates. They maintain an English speaking staff, have many Western trained staff members, and provide high quality and professional medical care. In addition, for Global Student Access members, WMN providers will bill GBG directly.



For pharmacy coverage in the United States, GBG utilizes **CVS Caremark**, giving members ACCESS to one of the leading pharmaceutical service companies. CVS Caremark fills or manages more than 1 billion prescriptions per year, more than any other pharmacy services provider in the United States. Outside of the United States, pharmacy expenses are reimbursed on a pay-and-claim basis.

Aetna is a trademark of Aetna Inc. and is protected throughout the world by trademark registrations and treaties. Used by permission.



The information contained herein is for illustrative purposes only.
Please contact us for policy details and/or to request a customized proposal.
Underwritten by GBG Insurance LTD.



Hawkins Wealth Advisory

U.S.A. General Agency

2415 E. Esplanade Ln|7th Floor|Phoenix|AZ|
85016

Phone: +1.480.685.4585

Email: info@hawkinswealthadvisory.com

www.hawkinswealthadvisory.com

www.tiecare.com



HAWKINS
WEALTH ADVISORY



the educational division of

