



DIANins

2021-2022

International Student Injury and Sickness Plan

White

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.

Benefit Highlights

- Unlimited Annual Maximum
- Enough Inpatient and Outpatient Care, Emergency care, Prescription Drugs, Mental Health.
- Worldwide direct-billing network plan, including the United HealthCare Options PPO Network in the US. There is no need to pay for your health services at the time of delivery
- The United HealthCare Options PPO Network includes healthcare providers and hospitals throughout the 50 states in the United States network
- Online claims filing at: www.dianins.com/login
- Plans are offered by WellAway Limited and claims are administered through PayerFusion Holdings LLC.
- Pharmacy benefits are directly billed via EHIM including maintenance.

Monthly Rates

	Monthly rates	
Age band	Student	Spouse/Child
Ages 17 - 24	\$27	Spouse: \$201.79 Child: \$201.79
Ages 25 - 29	\$45	
Ages 30 - 45	\$79	

Eligibilities

* Minimum age 17 to Maximum age of 45, * 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.

Area of Coverage

This plan is written for the USA including Worldwide and excluding Home country.

Preferred Provider Network – United HealthCare Options PPO Network

The Insurer maintains a Preferred Provider Network both within the United States

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>.

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GENERAL FEATURES AND PLAN SPECIFICATIONS

The Deductible for In-Network does not accrue towards the Out-of-Network Deductible.
Copayments do not apply to the Deductible or the Out-of-Pocket Maximum.
The Deductible does not apply to the Out-of-Pocket Maximum.

U.S. Provider Network	United Healthcare
Area of Coverage	Worldwide excluding Home Country
Maximum Benefit Payable per covered Illness or Injury Overall Annual Maximum: Unlimited	\$100,000
Lifetime Maximum	\$250,000
Individual Deductible per covered Illness or Injury	\$100 per Plan Participant
Office Visit Copayment • Including Student Health Center	None
Emergency Room Copayment (waived if admitted)	\$250 per Occurrence
Out-of-Pocket-Maximum	Unlimited
Pre-Existing Condition Limitation (12-months Lookback Period)	Student: Pre-Existing conditions are covered after a 6-months Waiting Period Dependents: Pre-Existing conditions are covered after a 24-months Waiting Period
COVERED SERVICES AND BENEFIT LEVELS Subject to Deductible, Coinsurance, Copayment, and Maximum Benefit per Period of Insurance.	WHAT THE INSURANCE PLAN COVERS The following Coinsurance applies for In-Network Providers in the U.S. or for expenses incurred outside the U.S. (if available). Coinsurance reduces to 80% UCR when Out-of-Network Providers in the U.S. are used.

HOSPITALIZATION AND INPATIENT BENEFITS

Accommodations including semi-private room • Maximum Benefit: 30 days	100% Preferred Allowance up to \$1,250 per day
Intensive Care/Cardiac Care • Maximum Benefit: 8 days	100% Preferred Allowance up to \$1,750 per day
Inpatient Consultation by a Physician or Specialist	100% Preferred Allowance up to \$400 per Confinement
Hospital Miscellaneous Expenses • Maximum Benefit: 30 days	100% Preferred Allowance up to \$500 per day
Pre-Admission Testing	100% Preferred Allowance up to \$900 per Confinement

OUTPATIENT BENEFITS

Physician Visit/Consultation by Specialist • General Practitioner or Specialist • Urgent Care Center • Maximum Benefit per Period of Insurance: 30 visits	100% Preferred Allowance up to \$50 per visit
Diagnostic Testing • X-Ray and Laboratory • MRI, PET, and CT Scans (additional \$350 Maximum Benefit per Period of Insurance for these scans)	100% Preferred Allowance up to \$500
Therapeutic Services, Physical Therapy, Chiropractic, Occupational Therapy, Vocational and Speech Therapy • Maximum Benefit per Period of Insurance: 12 visits per Injury or Illness	100% Preferred Allowance up to \$35 per visit

SURGICAL BENEFITS (INPATIENT/OUTPATIENT)	
Inpatient, Outpatient or Ambulatory Surgery Includes: • Out-of-Network Assistant Surgeon or Anesthesiologist (up to 25% of Usual, Reasonable, & Customary for surgery) • Facility fees • Laboratory tests • Medications and dressings • Other medical services and supplies • Maximum Benefit per Period of Insurance: \$3,000	100% Preferred Allowance
EMERGENCIES	
Emergency Room and Medical Services • \$250 Copayment (waived if admitted) • Non-emergency use of the emergency room is Not Covered	80% Preferred Allowance
Ambulance Services • Emergency local ground ambulance • Maximum Benefit per Period of Insurance: \$400	100% Preferred Allowance
Emergency Dental • Limited to accidental Injury of sound natural teeth sustained while covered	100% Preferred Allowance up to \$500 per tooth
MATERNITY CARE	
Normal delivery or Medically Necessary C-Section, prenatal, post-natal care, and complications of pregnancy	\$5,000 Maximum Benefit for normal delivery; \$7,500 for Medically Necessary C-Section delivery
OTHER BENEFITS (INPATIENT/OUTPATIENT)	
Mental Health • To treat a covered diagnosis • Inpatient: Maximum Benefit: 30 days • Outpatient: Maximum Benefit: 30 Visits, up to \$3,000	80% Preferred Allowance
Alcohol and Substance Abuse • Rehabilitative treatment only • Hospital Copayment/office visit Copayment applies	80% Preferred Allowance
Chemotherapy, Radiotherapy • Maximum Benefit per Period of Insurance: \$1,000	80% Preferred Allowance
Diabetic Medical Supplies • Includes Insulin Pumps and associated supplies	100% UCR
Durable Medical Equipment • Reimbursement of rental up to the purchase price • Maximum Benefit per Period of Insurance: \$1,000	100% UCR
Prescription Medications • Up to 31-day supply per prescription • Includes contraceptives through the EHIM program Up to 31-day supply per prescription • Maximum Benefit per covered Illness or Injury: \$100	\$20 Copayment per prescription for Tier 1 \$40 Copayment per prescription for Tier 2

NON-MEDICAL EXPENSE BENEFITS Non-Medical Expense Benefits do not accumulate towards the Medical Expense Maximum Benefit payable per Period of Insurance or toward the Lifetime Maximum.	
ADDITIONAL BENEFITS	
Medical Evacuation and Repatriation	100%
Return of Mortal Remains	100%
ACCIDENTAL DEATH AND DISMEMBERMENT	
Principal Sum for Primary Plan Participant	\$10,000
Time Period for Loss	90 days from the date of the covered Accident
Loss of:	Benefit: Percentage of Principal Sum
Accidental Death	100%
Loss of Both Hands or Feet, or Loss of Entire Sight of Both Eyes	100%
Loss of One Hand and One Foot	100%
Loss of One Hand or Foot and Entire Sight of One Eye	100%
Loss of One Hand or Foot	50%
Loss of Sight of One Eye	50%

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:** 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.
- **Pre-Existing Conditions:** Services related to a Pre-Existing Condition or a complication thereof during an applicable Waiting Period.
- **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.

- **Podiatric Care:** any Services related to foot care, including corns, calluses, or other lesions, or trimming of nails.
- **Genetic Testing and Screening:** any genetic testing or screening and preventative prophylactic surgeries recommended by genetic testing or screening.
- **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/Augmentation:** any Services related to breast reductions or augmentation, or complications related to or arising from breast implants.
- **Skin Conditions:** any Services related to acne or other treatments to enhance the appearance of the skin.
- **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.
- **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.
- **Self-Inflicted Illness or Injury:** any Services related to Illnesses or Injuries, as well as their consequences, with respect to any conditions as a result of self-inflicted Illnesses or Injuries, suicide or attempted suicide, while sane or insane.
- **Experimental and/or Investigational Services:** Services, Supplies or Prescription Medications, as determined by Insurer to be Experimental and/or Investigational.
- **Sports and Activities:** any Services for Injuries or Illnesses arising from hazardous or extreme sports and activities, professional sports and activities, intercollegiate, and interscholastic sports.
- **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.
- **Alcohol and Substance Abuse:** any Services related to any Injuries or Illnesses caused by, contributed to or resulting from the use of alcohol, illegal drugs, or any drugs or medicines that are not taken in the dosage or for the purpose prescribed by a Physician.
- **Usual, Reasonable and Customary:** Any charges in excess of Usual, Reasonable and Customary Charges for Out-of-Network Services.

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.