

# **2022-2023**

**International student Injury and Sickness Plan**

## **BLUE SKY 90**

**DIAN22BLUE SKY 90**

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	\$108	\$1,357/ 288
25-29 years old	\$134	\$1,357/ 288
30-45 years old	\$363	\$1,357/ 288

### 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 #: 626XXXXXXX **2**

Start Date: 01 Sep 2022

End Date: 31 Aug 2023

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.

Pharmacy Benefits Managed

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**

**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.

What Your Plan Covers?		
U.S. Provider Network	United Healthcare PPO	
Area of Coverage	Worldwide excluding Home country	
Maximum Limit	Unlimited	
Pre-Existing Condition limitation	No limitation	
Deductible	In network	Out of network
	\$100	\$200
Copayments		
Student health Center	\$0	
Office Visit	\$25	
Urgent Care	\$50	
Emergency Room	\$150 (waived if admitted)	
Out-of-Pocket-Maximum	\$3,000	\$10,000
Coinsurance	90% Preferred Allowance	70% of URC
Prescriptions		
EHIM / Student Health Center	Tier1 \$10 Copayment Tier2 \$20 Copayment Tier3 \$40 Copayment	Not covered
Preventive Care and Annual Exams • Preventive screenings (1 per year) • Immunizations and vaccinations: According to CDC <a href="#">Adult Immunization Schedule</a>  • Well childcare visits (0-12months,9visits maximum per policy period) • Deductible does not apply	100% Preferred Allowance (immunizations and vaccinations must be obtained at the Student Health Center or at an EHIM In-network pharmacy)	No benefits
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.		
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). <u>Coinurance reduces to 70% UCR when Out-of-Network Providers in the U.S. are used.</u>	
EMERGENCIES		
Emergency Room and Medical Services • If you use an emergency room in the hospital for a non-emergency service Coinsurance will be reduced to 70%	90% Preferred Allowance	70% of URC
Ambulance Services • Emergency ground ambulance	90% Preferred Allowance	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	90% Preferred Allowance	70% of URC



<b>HOSPITALIZATION AND INPATIENT BENEFITS</b>	<b>In network</b>	<b>Out of network</b>
Pre-Admission Testing	90% Preferred Allowance	70% of URC
Hospitalization	90% Preferred Allowance	70% of URC
Intensive Care Unit/Telemetry/Surgical Intensive Care/Medical Intensive Care/ Trauma/Pediatric Intensive Care	90% Preferred Allowance	70% of URC
Inpatient treatment for mental illness	90% Preferred Allowance	70% of URC
Inpatient Physician, Osteopath and Specialist Services	90% Preferred Allowance	70% of URC
Inpatient Ancillary Hospital Services	90% Preferred Allowance	70% of URC
Routine X-Ray and Lab Tests	90% Preferred Allowance	70% of URC
Inpatient Oncology Treatment	90% Preferred Allowance	70% of URC
Inpatient Reconstructive Surgery	90% Preferred Allowance	70% of URC
Inpatient Surgical procedures	90% Preferred Allowance	70% of URC
Inpatient Surgeon Fees, Assistant Surgeon Fees and Anesthesiologist	90% Preferred Allowance	70% of URC
Inpatient Rehabilitation(45day limit per Policy period)	90% Preferred Allowance	70% of URC
<b>OUTPATIENT BENEFITS</b>		
Urgent Care Clinic / Facility	90% Preferred Allowance and \$50 Copayment	70% of URC and \$50 Copayment
Outpatient Ambulatory Surgical Facility & Surgical Care	90% Preferred Allowance	70% of URC
Diagnostic services	90% Preferred Allowance	70% of URC
Advanced Diagnostic and Imaging Services	90% Preferred Allowance	70% of URC
Outpatient Therapeutic Services	90% Preferred Allowance and \$25 Copayment limited to 12 visits per Injury or Illness	70% of URC and \$25 Copayment limited to 12 visits per Injury or
Outpatient Oncology Treatment	90% Preferred Allowance	70% of URC
Outpatient Reconstructive Surgery	90% Preferred Allowance	70% of URC
Outpatient Mental Illness	90% Preferred Allowance and \$25 Copayment per visit	70% of URC
<b>MATERNITY CARE AND BIRTH BENEFITS</b>		
Maternity Care (subject to notification within 30 days of pregnancy confirmation)	90% Preferred Allowance	70% of URC
Elective Abortion • Maximum Benefit per policy period: \$1,500	90% Preferred Allowance	70% of URC
<b>WORLDWIDE COVERAGE (outside the United States)</b>	<b>90% of URC</b>	

OTHER BENEFITS (INPATIENT/OUTPATIENT)		
Recreational Activities or Amateur Sports Benefit	90% Preferred Allowance	70% of URC
HIV/AIDS	90% Preferred Allowance	70% of URC
Alcohol and Substance Abuse (rehabilitative only)	90% Preferred Allowance	70% of URC
Palliative Dental Care • Sudden onset of pain • Maximum Benefit per policy period: \$600	90% Preferred Allowance	70% of URC
Alternative medicine • Maximum Benefit per policy period: \$500 • Office visit Copayment applies \$25 per visit	90% Preferred Allowance	70% of URC
Home Health Care	90% Preferred Allowance immediately following hospital discharge of at least 3 days	70% of URC immediately following hospital discharge
Hospice or palliative care	90% Preferred Allowance maximum benefit 45 days inpatient maximum benefit \$5,000 outpatient	70% of URC maximum benefit 45 days inpatient maximum benefit \$5,000 outpatient
Durable Medical Equipment	90% Preferred Allowance	70% of URC
NON-MEDICAL EXPENSE BENEFITS		
Medical Evacuation and Repatriation		100%
Return of Mortal Remains		100%
ACCIDENTAL DEATH AND DISMEMBERMENT		
Accidental death		\$30,000
Dismemberment		\$30,000

***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.
- **Podiatric Care:** any Services related to foot care, including corns, calluses, or other lesions, or trimming of nails.
- **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.
- **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.
- **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 Hazardous Activities:** (i) participating in or providing instruction for Intercollegiate, Interscholastic, Club sports, Intramural or semi or Professional Sports or competitive sports, (ii) hazardous or extreme sports or activities or any deliberate exposure to exceptional danger; (iii) the use of any type of firearms (any device that discharges a projectile of any type); (iv) motorcycles; mopeds; scooters; any one, two or three wheeled motorized vehicle (except ATVs); sport watercraft such as wave runners, jet skis; racing or speed testing any motorized vehicle or conveyance.
- **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.**