

## 2017-2018 International Student Insurance Policy Comparison

|  | ISO Compass Silver Plan  | Study USA Standard Plan  |
|--|--|--|
| <b>Cost for minimum required period, including application fee:</b>  | Under age 25, \$31/month; \$140 total  | Under age 25, \$258.89   |
|  | Age 25-29, \$48/month; \$208 total   | Age 25-29, \$374.72  |
|  | Age 30-65, \$95/month; \$396 total   | Age 30-34, \$474.17<br>Age 35-39, \$668.39                                       |
| <b>Minimum time period to purchase:</b>  | 4 months; Fall start date 8/21/17; Spring start date 1/22/18. Be sure to select the correct start date when you purchase online. | Fall 8/21 - 12/15/17; Spring 1/22-5/24/18  |
| <b>Application Fee</b>   | \$16   | \$5  |
| <b>Deductible</b>  | \$100 each occurrence  | \$50 each occurrence   |
| <b>Purchase Online</b>   | <a href="http://www.isoa.org">www.isoa.org</a>   | <a href="http://www.travelinsure.com/studyusa">www.travelinsure.com/studyusa</a> |
| <b>Purchase by Phone</b>   | 800-244-1180   | 800-937-1387   |
|  | <b>Medical benefits for in-network (preferred) providers:</b>  |  |
| <b>Maximum benefit per occurrence:</b>   | \$400,000  | \$200,000  |
| <b>Office Visit</b>  | \$50 maximum   | 80% of allowed   |
| <b>Hospital</b>  | \$1000/day   | Semi-private room rate   |
| <b>Emergency Room</b>  | \$300 deductible   | \$350 deductible per incident  |
| <b>Diagnostic (X-ray, lab)</b>   | \$500 max.; \$850 for CT, PET, or MRI  | 80% of allowed   |
| <b>Prescriptions</b>   | \$100 maximum  | \$10 generic/\$20 brand name co-pay  |
| <b>Co-insurance</b>  | 100% up to \$50,000 then 80% up to maximum benefit   | 80% up to \$25,000 then 100% up to maximum benefit                               |
| <b>Ambulance</b>   | \$400 maximum local  | \$350 each injury/illness  |
| <b>Home Country</b>  | \$500  | \$0  |
| <b>Preventative Care</b>   | \$0  | 100% of one routine exam per policy period                                       |
| <b>Disclaimer: This document is for simple comparison ONLY. Please see the individual policies for complete benefit information.</b> |  |  |

### Definitions

Co-insurance - the percentage of covered expenses which the company pays

Deductible - the amount of money you will pay toward a medical bill before the insurance company pays

Co-pay - amount you pay at time of service

In Network - use of preferred providers (doctors, hospitals)

Out of pocket - amount you are responsible to pay

Preferred Allowance - or "allowed", amount a preferred provider (in-network) will accept as payment for covered expenses