

2025 - 2026

# International Student Health Insurance Plan: ISS Essential

## Who can enroll?

International students or other persons with a current passport who:

- 1) are engaged in educational activities;
- 2) are temporarily located outside his/her home country as a non-resident alien;
- 3) have not obtained permanent residency status in the U.S.; and
- 4) are enrolled in an associate, bachelor, master or Ph.D. degree program at a university or other educational institution, with no less than six credit hours (unless such school's full-time status requires less);

Visiting Scholars with an F1 or J1 visa are eligible to enroll in this insurance Plan. The six credit hour requirement is waived for Summer if the applicant was enrolled in this plan as a full-time student in the immediately preceding Spring term.

Eligible students who do enroll may also insure their Dependents. **Eligible Dependents are the student's legal spouse and dependent children under 26 years of age.**

The student (Named Insured, as defined in this Certificate) must actively attend classes for at least the first 31 days after the date for which coverage is purchased with the exception of International Visiting Scholars. 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 and whenever the Company discovers that the Policy eligibility requirements have not been met, its only obligation is refund of premium.

U.S. citizens and residents are not eligible for coverage as a student or Dependent.

## Plan costs

30-Day Rates*		
	2025-203300-91 \$150/\$500 Deductible Option	2025-203300-93 \$500/\$750 Deductible Option
Student 22 & Under	\$75.00	\$69.90
Student 23-26	\$104.40	\$96.30
Student 27-30	\$219.90	\$200.10
Student 31+	\$993.30	\$895.20
Spouse	\$1,742.70	\$1,742.70
Each Child	\$890.10	\$890.10

\*30-Day rates are for illustrative purposes only, minimum purchase period is 90 days or actual semester dates.

## Plan resources at your fingertips

Enroll [www.iss.gallagherstudent.com](http://www.iss.gallagherstudent.com)

View benefits, submit a claim and download your ID card via My Account [uhcsr.com/myaccount](http://uhcsr.com/myaccount)

Find an in- network provider [Options PPO](http://Options PPO)

Value-added benefits and services (Student Assist<sup>1</sup>, HealthiestYou<sup>2</sup>, UHC Global<sup>3</sup>) [uhcsr.com/myaccount](http://uhcsr.com/myaccount)

## Plan highlights

Student Health Center Benefits (Students Only): The Deductible and Copays will be waived and benefits will be paid at the Preferred Provider Benefit level when treatment is rendered at the Student Health Center.

Benefits	Preferred Providers	Out-of-Network Providers
Overall Plan Maximum	\$100,000 (For each Injury or Sickness)	
Plan Deductible	2025-203300-91	
	Student Only: \$150 per Insured Person, per Policy Year Dependents: \$250 per Insured Person, per Policy Year	Student Only: \$500 per Insured Person, per Policy Year Dependents: \$750 per Insured Person, per Policy Year
	2025-203300-93	
	Student Only: \$500 per Insured Person, per Policy Year Dependents: \$500 per Insured Person, per Policy Year	Student Only: \$750 per Insured Person, per Policy Year Dependents: \$750 per Insured Person, per Policy Year
Coinsurance <i>All benefits are subject to satisfaction of the Deductible, specific benefit limitations, maximums and Copays as described in the plan certificate.</i>	Student and Dependents: 80% of Allowed Amount for Covered Medical Expenses	Student and Dependents: 70% of Allowed Amount for Covered Medical Expenses
Prescription Drugs <i>This plan does not include a pharmacy network for Prescription Drugs. All Prescription Drug benefits are payable under the Out-of-Network Provider benefits.</i>	Student and Dependents: No Benefits	Student and Dependents: 70% of Billed Charge \$1,000 Maximum Per Policy Year Not subject to deductible
The following services have per service copays <i>This list is not all inclusive. Please read the plan certificate for complete listing of copays.</i>	Student Only: <b>Physician's Visits: \$35 not subject to Deductible</b> Medical Emergency: \$250 not subject to Deductible Lab: \$25 not subject to Deductible X-Rays: \$25 not subject to Deductible  Dependents: Medical Emergency: \$200 not subject to Deductible Lab: \$20 not subject to deductible Room and Board: \$500 not subject to Deductible	Student Only: <b>Physician's Visits: \$35 not subject to Deductible</b> Medical Emergency: \$250 not subject to Deductible Lab: \$25 not subject to Deductible X-Rays: \$25 not subject to Deductible  Dependents: Medical Emergency: \$200 not subject to Deductible Lab: \$20 not subject to deductible X-Rays: \$20 not subject to deductible

Questions about your plan?

Contact Customer Service at 1-888-251-6253  
or at [customerservice@uhcsrinternational.com](mailto:customerservice@uhcsrinternational.com)

<sup>1</sup>Student Assist services are provided through OptumHealth Behavioral Solutions and OptumHealth Care Solutions, UnitedHealth Group companies. The Student Assist is not a substitute for medical attention. If you have an emergency medical condition, you should call 911 or your local emergency services number. <sup>2</sup>HealthiestYou and the HealthiestYou logo are trademarks of Teladoc Health, Inc., and may not be used without written permission. HealthiestYou does not replace the primary care physician. HealthiestYou does not guarantee that a prescription will be written. HealthiestYou operates subject to state regulation and may not be available in certain states. HealthiestYou does not prescribe DEA-controlled substances, non-therapeutic drugs and certain other drugs that may be harmful because of their potential for abuse. HealthiestYou physicians reserve the right to deny care for potential misuse of services. <sup>3</sup>Non-Insurance Travel Assistance services are provided by or through United Healthcare Services, Inc., and affiliates under the UnitedHealthcare Global brand.

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