

ELS LANGUAGE CENTERS INTERNATIONAL STUDENT INSURANCE PLAN

Important Dates

This policy is effective 12/31/2021 to 12/30/2022.

What's Covered (Treatment must be Medically Necessary)

First charges must be incurred within **30 days** from the date of a covered accident or sickness. Benefits are only payable for a "covered" loss while coverage is in force.

- \$100,000 maximum per covered accident or sickness
- Doctor and urgent care visits
- Emergency expenses
- Surgery, in- and outpatient
- Pre-existing conditions (up to \$10,000)
- Wellness: Routine physicals and immunizations
- Tests, procedures, and lab services, such as X-rays and blood draws
- Prescription drugs, including contraceptives

Exclusions and Limitations may apply. See the following page for a full list of these limitations. Plan is underwritten by ACE American Insurance Company.

Coinsurance is the cost sharing between what the insurance pays and what you pay. This insurance plan pays 100% of Usual and Customary (U&C) Charges, after deductible.

Benefits

	FIRST HEALTH PPO PROVIDER YOU WILL PAY:	OUT-OF-NETWORK PROVIDER YOU WILL PAY AT LEAST:*
Deductible	\$250 per Policy Term	
Physician / Doctor Visit	\$0	
Hospitalization	\$0	
Emergency Room	\$100 deductible (waived if admitted)	
Prescription Drugs	\$0	
Emergency Medical Treatment of Pregnancy	\$0, up to \$25,000	
Wellness Benefit	\$0, up to \$250	

* Using out-of-network providers will cost you more money! Coinsurance is payable for Usual and Customary (U&C) Charges, the average amount charged by most providers for treatment, service, or supplies in the geographic area where the treatment, service, or supply is provided. Some out-of-network providers charge more than U&C and you will be responsible for these excess amounts over the listed coinsurance.



Questions

Enrollment & Eligibility

Relation Insurance Services
(800) 955-1991

Benefits & Claims

Administrative Concepts, Inc. (ACI)
(888) 293-9229

Plan Materials & Information
www.4studenthealth.com/els

Insurance ID Card

Visit www.4studenthealth.com/els to download your ID card. For help, contact Relation at **(800) 955-1991**.

Carry your ID card with you at all times!

Getting Care

To locate a provider in the **First Health Network**, visit www.myfirsthealth.com or call **(800) 226-5116**.

Prescription Drugs

Always use an **Express Scripts** pharmacy. To locate a pharmacy, visit www.express-scripts.com or call **(800) 400-0136**.

Revised December 10, 2021 8:40 AM



Relation Insurance Services

Eligibility

All non-U.S. students who are enrolled as program participants of the Participating Organization and who are temporarily pursuing educational activities in the United States and outside their Home Country. Dependents of Class(es) 1 Insureds are eligible for Coverage under this Policy.

Dependent means an Insured's lawful spouse under age 70 or an Insured's unmarried child, from the moment of birth to age 19, 25 if a full-time student, who is chiefly dependent on the Insured for support. A child, for eligibility purposes, includes an Insured's natural child; adopted child, beginning with any waiting period pending finalization of the child's adoption; or a stepchild who resides with the Insured or depends on the Insured for financial support. A Dependent may also include any person related to the Insured by blood or marriage and for whom the Insured is allowed a deduction under the Internal Revenue Code.

Term of Coverage

This coverage will start on the actual start of the Trip. It does not matter whether the Trip starts at your home, place of work, or other place. It will end on the first of the following dates to occur:

1. The date you return to your Home Country;
2. the scheduled Trip return date; or
3. the date you make a Personal Deviation (unless otherwise provided by the Policy).

Personal Deviation means:

1. An activity that is not reasonably related to the Covered Activity; and
2. Not incidental to the purpose of the Trip.

Exclusions and Limitations

We will not pay benefits for any loss or Injury that is caused by or results from:

- Intentionally self-inflicted injury; suicide or attempted suicide. (applicable to Accidental Death and Dismemberment Benefit only)
- War or any act of war, whether declared or not.
- A Covered Accident that occurs while a Covered Person is on active duty service in the military, naval or air force of any country or international organization. Upon receipt of proof of service, we will refund any premium paid for this time. Reserve or National Guard active duty training is not excluded unless it extends beyond 31 days.
- Piloting or serving as a crewmember in any aircraft (unless otherwise provided in the Policy).
- Commission of, or attempt to commit, a felony.
- Sickness, disease, bodily or mental infirmity, bacterial or viral infection, or medical or surgical treatment thereof, except for any bacterial infection resulting from an accidental external cut or wound or accidental ingestion of contaminated food (Applicable to accident benefits only).
- Riding in any aircraft except as a fare-paying passenger on a regularly scheduled or charter airline.
- An accident if you are the operator of a motor vehicle and do not possess a valid motor vehicle operator's license.

In addition, We will not pay Medical Expense Benefits for any loss, treatment, or services resulting from:

- Routine physicals and care of any kind (except as provided by the Policy).
- Routine dental care and treatment.
- Routine nursery care (except as provided by the Policy).
- Cosmetic surgery, except for reconstructive surgery needed as the result of an Injury.
- Eye refractions or eye examinations for the purpose of prescribing corrective lenses or for the fitting thereof:
 - eyeglasses, contact lenses, and hearing aids.
- Services, supplies, or treatment including any period of Hospital confinement which is not recommended, approved, and certified as Medically Necessary and reasonable by a Doctor, or expenses which are non-medical in nature.
- Treatment or service provided by a private duty nurse.
- Treatment by any Immediate Family Member or member of the Insured's household. **Immediate Family Member** means a Covered Person's spouse, child, brother, sister, parent, grandparent, or in-laws.
- Expenses incurred during travel for purposes of seeking medical care or treatment, or for any other travel that is not in the course of the Policyholder's activity (unless Personal Deviations are specifically covered).

- Medical expenses for which the Covered Person would not be responsible to pay for in the absence of the Policy. Expenses incurred for services provided by any government Hospital or agency, or government sponsored-plan for which, and to the extent that, the Covered Person is eligible for reimbursement.
- Any treatment provided under any mandatory government program or facility set up for treatment without cost to any individual.
- Custodial care.
- Services or expenses incurred in the Covered Person's Home Country.
- Elective treatment, exams or surgery:
 - elective termination of pregnancy.
- Expenses for services, treatment or surgery deemed to be experimental and which are not recognized and generally accepted medical practices in the United States.
- Expenses payable by any automobile insurance policy without regard to fault.
- Organ or tissue transplants and related services.
- Injury or Sickness for which benefits are paid or payable under any Workers' Compensation or Occupational Disease Law or Act, or similar legislation, whether United States federal or foreign law.
- Injury sustained while participating in club, intramural, intercollegiate, interscholastic, professional, or semi-professional sports.
- Injury caused by or resulting from travel in or on any off-road motorized vehicle not requiring licensing as a motor vehicle, or a motor vehicle not designed primarily for use on public streets or highways.
- Injury resulting from off-road motorcycling; scuba diving; mountain climbing (where ropes or guides are used); sky diving; amateur automobile racing; automobile racing or automobile speed contests; bungee jumping; spelunking; or parasailing.

If We determine the benefits paid under the Policy are eligible benefits under any other benefit plan, We may seek to recover any expenses covered by another plan to the extent that you are eligible for reimbursement.

This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit us from providing insurance, including, but not limited to, the payment of claims.

Preexisting Condition means an illness, disease, or other condition of the Covered Person that in the six (6) months period before the Covered Person's coverage became effective under the Policy:

1. first manifested itself, worsened, became acute, or exhibited symptoms that would have caused a person to seek diagnosis, care, or treatment; or
2. required taking prescribed drugs or medicines, unless the condition for which the prescribed drug or medicine is taken remains controlled without any change in the required prescription; or
3. was treated by a Doctor or treatment had been recommended by a Doctor.

Important Notice: This information is a brief description of the important features of the insurance plan. It is not a contract of insurance. The terms and conditions of coverage are set forth in the policies issued in the state in which the policy was delivered. Complete details may be found in the policies on file at Relation's office. The policy is subject to the laws of the state in which it was issued. Coverage may not be available in all states or certain terms may be different if required by state law. Please keep this information as a reference.

This plan provides travel insurance benefits for individuals traveling outside of their home country. It does not constitute comprehensive health insurance coverage (often referred to as "major medical coverage") and does not satisfy a person's individual obligation to secure the requirement of minimum essential coverage under the Affordable Care Act (ACA). For more information about the ACA, please refer to www.HealthCare.gov.