WorldTrips®

StudentSecure®

Pursuing your education outside your home country?

Get StudentSecure insurance from WorldTrips, a member of the Tokio Marine HCC group of companies.

Why Choose StudentSecure®?

For individuals in study abroad programs, WorldTrips offers StudentSecure insurance. This international student health plan is designed specifically to meet the needs of international students and scholars.

StudentSecure meets or exceeds most government and visa requirements. It also meets the requirements of many schools. With four levels of coverage to choose from—Elite, Select, Budget, or Smart—students can find the plan that best fits their needs and budget. Each plan includes coverage for eligible medical expenses, emergency medical evacuation, and repatriation of remains.

DO I NEED STUDY ABROAD INSURANCE?

If you are a student or scholar planning to pursue your education outside your home country, you will need a plan to pay for your medical expenses. Most student visas and learning institutions have a specific list of health insurance requirements for foreign students. You may also find the coverage from your home country will not follow you while you are studying abroad. StudentSecure is a budget-friendly solution.

AFTER PURCHASING COVERAGE, HOW CAN I TRUST THE COMPANY TO BE THERE IF I NEED THEM?

WorldTrips, headquartered in the USA in Carmel, Indiana, is a full-service company offering international travel medical insurance products designed to meet needs of consumers worldwide.

WorldTrips is a member of the Tokio Marine HCC group of companies. Tokio Marine HCC is a leading specialty insurance group conducting business in approximately 180 countries and underwriting more than 100 classes of specialty insurance. Headquartered in Houston, Texas, the company is made up of highly entrepreneurial teams equipped to underwrite special situations, companies and individuals, acting independently to deliver effective solutions. Our products and capabilities set the standard for the industry, and many of our nearly 3,000 employees are industry-leading experts.

Tokio Marine HCC is part of Tokio Marine, a premier global company with a market cap of approximately $46 billion.* Tokio Marine HCC holds a financial strength rating** of AA- for Standard & Poor's and Fitch Ratings and A++ (Superior) by A.M. Best Company.

For more information about StudentSecure, please visit worldtrips.com.

*As of 04/12/2024. **At the time of printing. For more information on these ratings, please visit: www.standardandpoors.com, www.ambest.com, and www.fitchratings.com.

Benefits and Limits of StudentSecure®

BENEFIT	ELITE	SELECT	BUDGET	SMART
Overall Maximum Limit	$5,000,000	$1,000,000	$500,000	$200,000
Maximum Per Injury or Illness	$500,000	$500,000	$250,000	$100,000
Deductible	$0	$0	$0	$0
Coinsurance - Claims Incurred Inside the U.S.				
In-Network Payment	**Within the PPO:** We will pay 80% of the next $10,000 of eligible expenses after applicable copayments, then 100% to the overall maximum limit	**Within the PPO:** We will pay 80% of the next $25,000 of eligible expenses after applicable copayments, then 100% to the overall maximum limit	**Within the PPO:** We will pay 80% of the next $45,000 of eligible expenses after applicable copayments, then 100% to the overall maximum limit	**Within the PPO:** We will pay 80% of the next $100,000 of eligible expenses after applicable copayments, then 100% up to the overall maximum limit
Out-of-Network Payment	Outside the PPO: Usual, reasonable, and customary charges for eligible expenses, up to the overall maximum limit. You may be responsible for any charges exceeding the payable amount.			
Coinsurance - Claims Incurred Outside the U.S.	We will pay 100% of eligible expenses after applicable copayments, up to the overall maximum limit			

Eligible expenses are subject to applicable copayments, coinsurance, overall maximum limit, and are per certificate period unless specifically indicated otherwise.

BENEFIT	ELITE Limit	SELECT Limit	BUDGET Limit	SMART Limit
Hospital Room & Board	Average semi-private room rate, including nursing services			
Local Ambulance (Not subject to coinsurance)	Up to $750 per injury / illness only when covered illness/ injury results in hospitalization as inpatient		Up to $500 per injury / illness only when covered illness/ injury results in hospitalization as inpatient	Up to $300 per injury / illness only when covered illness/ injury results in hospitalization as inpatient
Intensive Care Unit	Up to the overall maximum limit			
Outpatient Treatment	Up to the overall maximum limit			
Outpatient Prescription Drugs	Generic Drugs: 100% coinsurance. Brand Name Drugs: 50% coinsurance. Specialty Drugs: No coverage. Oral Contraceptives: 50% coinsurance	50% of actual charge (not subject to coinsurance)		
Vaccinations (not subject to coinsurance)	Up to $150. Covered vaccinations and testing are: Measles, Mumps, Rubella (MMR); Tetanus/Diphtheria/ Pertussis (TDAP); Chicken Pox (Varicella); Hepatitis B; Meningitis (Meningococcal MCV4 and B); and COVID-19/SARS-CoV-2, or any vaccine required by your school program with documentation	No coverage		
Preventative Care	Up to $200 after 6 months of continuous coverage	No coverage		
Mental Health Disorders (Treatment must not be provided at a student health center)	Physician Office Visit: Maximum of 40 visits Inpatient: Maximum of 40 days	Physician Office Visit: Maximum of 30 visits Inpatient: Maximum of 30 days		Physician Office Visit: $500 maximum Inpatient: Up to $5,000 (excludes drug abuse and alcohol abuse)
Emergency Dental Treatment (Not subject to coinsurance)	Up to $500			
Pre-Existing Condition	6-month waiting period		12-month waiting period	No coverage
Acute Onset of Pre-existing Condition See benefit description	Up to $25,000 lifetime maximum for eligible expenses			
Maternity Care for a Covered Pregnancy	Up to $15,000 lifetime maximum	Up to $10,000 lifetime maximum	Up to $5,000 lifetime maximum	No coverage
Nursery Care of Newborn (Not subject to coinsurance)	Up to $750		Up to $250	No coverage
Therapeutic Termination of Pregnancy	Up to $500. (Not subject to coinsurance)			
Outpatient Physical Therapy & Chiropractic Care (Not subject to coinsurance) (Must be ordered in advance by a physician and not obtained at a student health center)	Up to $75 per visit per day	Up to $50 per visit per day		Up to $25 per visit per day
Sports & Activities - Leisure, Recreational, Entertainment, or Fitness	Up to the overall maximum limit			
Intercollegiate, Interscholastic, Intramural, or Club Sports	Up to $5,000 maximum per injury or illness; medical expenses only		No coverage	
Terrorism	Up to $50,000 lifetime maximum; eligible medical expenses only			No coverage
EMERGENCY TRAVEL BENEFIT	**ELITE Limit**	**SELECT Limit**	**BUDGET Limit**	**SMART Limit**
Emergency Medical Evacuation (Not subject to coinsurance or overall maximum limit)	Up to $300,000 lifetime maximum	Up to $300,000 lifetime maximum	Up to $250,000 lifetime maximum	Up to $50,000 lifetime maximum
Emergency Reunion (Not subject to coinsurance or overall maximum limit)	Up to $5,000, subject to a maximum of 15 days		Up to $1,000, subject to a maximum of 15 days	
Accidental Death & Dismemberment (Not subject to coinsurance or overall maximum limit)	Lifetime Maximum - $25,000 Death - $25,000 Loss of 2 Limbs - $25,000 Loss of 1 Limb - $12,500		No coverage	
Repatriation of Remains (Not subject to coinsurance or overall maximum limit)	Up to $50,000 lifetime maximum		Up to $25,000 lifetime maximum	
Personal Liability (Not subject to coinsurance or overall maximum limit)	Lifetime Maximum - $250,000 Third Person Injury - Up to $250,000 Third Person Property - Up to $250,000 Related Third Person Property - Up to $2,500	No coverage		

What's Covered by StudentSecure®?

PRE-EXISTING CONDITIONS

After 6 months of continuous coverage, StudentSecure Elite and StudentSecure Select will provide benefits for pre-existing conditions (12 months for StudentSecure Budget).

Pre-existing condition means any injury, illness, sickness, disease, or other physical, medical, mental, or nervous disorder, condition, or ailment that, with reasonable medical certainty, existed at the time of application or at any time during the 12 months prior to the effective date of this insurance, whether or not previously manifested, symptomatic or known, diagnosed, treated, or disclosed to us prior to the effective date, and including any and all subsequent, chronic or recurring complications or consequences related thereto or resulting or arising therefrom.

Note: StudentSecure Smart does not provide coverage for expenses related to pre-existing conditions except as provided for under the Acute Onset of a Pre-Existing Condition benefit described below.

ACUTE ONSET OF A PRE-EXISTING CONDITION

Individuals who purchase a StudentSecure plan have coverage for the acute onset of a pre-existing condition (up to the $25,000 lifetime maximum). An acute onset of a pre-existing condition is a sudden and unexpected outbreak or recurrence that is of short duration, is rapidly progressive, and requires urgent care. A pre-existing condition that is a chronic or congenital, or that gradually becomes worse over time, is not acute onset of a pre-existing condition.

The Acute Onset of Pre-existing Condition benefit will apply only if, at the time of the acute onset of a pre-existing condition, all of the following conditions are met:

a) The acute onset of a pre-existing condition does not directly or indirectly relate to a chronic condition or congenital condition; and

b) Treatment must be obtained within twenty-four (24) hours of the sudden and unexpected outbreak or reoccurrence; and

c) You must not be traveling against or in disregard of the recommendations, established treatment programs, or medical advice of a physician or other healthcare provider; and

d) You must not be traveling with the intent or purpose to seek or obtain treatment for the pre-existing condition; and

e) You must be traveling outside your home country

SPORTS AND ACTIVITIES

Medical expenses for injuries or illnesses sustained while participating in leisure, recreational, entertainment, or fitness activities are covered up to the overall maximum limit. Please review the StudentSecure Description of Coverage for a list of excluded sports and activities.

StudentSecure Elite and Select also include coverage for medical expenses resulting from injuries or illnesses sustained while participating in intercollegiate, interscholastic, intramural, or club sports (up to $5,000 per injury or illness). StudentSecure Budget and Smart do not offer coverage for intercollegiate, interscholastic, intramural, or club sports.

MENTAL HEALTH DISORDERS

StudentSecure provides benefits for mental health disorders. Drug and alcohol abuse are covered under this benefit on the Elite, Select and Budget plan levels. Treatment for mental health disorders is covered only if not obtained from a student health center.

EMERGENCY DENTAL

The following emergency dental expenses are covered: emergency dental treatment necessary to resolve pain or to restore or replace natural teeth lost or damaged in an accident which is covered under this insurance subject to a $500 certificate period maximum.

EMERGENCY MEDICAL EVACUATION

Would you know what to do if you found yourself in a life-threatening situation far from home? WorldTrips is experienced in arranging emergency medical evacuations. StudentSecure will cover eligible expenses necessary to transport you from an initial treating facility to the nearest hospital qualified to treat your life-threatening condition. We also understand the importance of family support in these difficult situations. StudentSecure will also cover the transportation, lodging, and meal costs for a relative to join you after a covered emergency medical evacuation, up to the lifetime limit.

TERRORISM

In these turbulent times, the risk of a terrorist attack could be a reality. If you are in the wrong place at the wrong time, StudentSecure Elite, Select, and Budget offer coverage for eligible medical expenses resulting from these acts. Coverage excludes countries or regions for which the U.S. Department

The description of coverage in these pages is for informational purposes only. Actual coverage will vary based the terms and conditions of the policy issued. The information described herein does not amend or otherwise affect the terms and conditions of any insurance policy issued by WorldTrips or its affiliates. In the event that a policy is inconsistent with the information described herein, the language of the policy will take precedence.

StudentSecure is underwritten by Lloyd's. WorldTrips is a service company and a member of the Tokio Marine HCC group of companies. WorldTrips has authority to enter into contracts of insurance on behalf of the Lloyd's underwriting members of Lloyd's Syndicate 4141, which is managed by HCC Underwriting Agency, Ltd.

Patient Protection and Affordable Care Act ("PPACA"): This insurance is not subject to and does not provide certain insurance benefits required by the United States' Patient Protection and Affordable Care Act ("PPACA"). PPACA requires certain US citizens or US residents to obtain PPACA compliant health insurance, or "minimum essential coverage." PPACA also requires certain employers to offer PPACA compliant insurance coverage to their employees. Tax penalties may be imposed on U.S. residents or citizens who do not maintain minimum essential coverage, and on certain employers who do not offer PPACA compliant insurance coverage to their employees. In some cases, certain individuals may be deemed to have minimum essential coverage under PPACA even if their insurance coverage does not provide all of the benefits required by PPACA. You should consult your attorney or tax professional to determine whether this policy meets any obligations you may have under PPACA.

of State has issued a level 3 "reconsider travel" or higher travel advisory in the 60 days prior to your arrival date.

REPATRIATION OF REMAINS

What would your family do if disaster strikes while you are away from home? The death of a loved one is never easy, no matter the circumstances. In the unfortunate event of your death while traveling abroad, StudentSecure will arrange for and cover eligible costs associated with the repatriation of your remains.

Enrollment

To be eligible for StudentSecure, participants must meet all of the following requirements:

1. You must be under age 65; and
   a. A full-time student at a college or university (excluding online colleges and universities); or
   b. Within 31 days of being a full-time student at a college or university; or
   c. A student under age 19 enrolled in a secondary school; or
   d. A full-time scholar affiliated with an educational institution and performing work or research for at least 30 hours per week; and
2. You must be residing outside your home country for the purpose of pursuing international educational activities; and
3. You must not have obtained residency status in your host country; and
4. If in the U.S., you must hold a valid education-related visa. A copy of the I-20 or DS2019 may be requested.

J-1 and F-1 visa holders: The full-time student/scholar status requirement is waived within the U.S. if you have a valid F-1 visa (including OPT) or a J-1 visa. Full-time status requirements remain in force for individuals holding M-1, or other category visas.

Participants visiting the U.S. must hold a valid education-related visa. A copy of the I-20 or DS-2019 may be requested.

HOME COUNTRY COVERAGE

You must have purchased three months of coverage for the Incidental Home Country Coverage to be in effect.

For individuals with U.S. as home country, for every three-month period during which the member is covered hereunder, medical expenses incurred in the U.S. are covered up to a maximum of 15 days.

For individuals with a home country other than the U.S., for every three-month period during which the member is covered hereunder, medical expenses incurred in the member's home country are covered up to a maximum of 15 days.

Any benefit accrued under a single three-month period does not accumulate to another period. Failure of the member to continue his or her international trip or the member returning to their home country for the sole purpose of obtaining treatment for an illness or injury that began while traveling shall void any incidental home country coverage.

BENEFIT PERIOD MEDICAL COVERAGE

While the certificate is in effect, the benefit period does not apply. Upon termination of the certificate, including when you return to your home country, the benefit period applies for up to 60 days only to eligible medical expenses directly related to an injury or illness that was diagnosed or treated while the certificate was in effect. The benefit period begins on the first day of diagnosis or treatment of a covered injury or illness made while you are outside your home country. The benefit period applies whether or not you return to your home country.

EXTENDING OR RENEWING COVERAGE

You may renew your coverage as long as you continue to meet the eligibility requirements. Renewal may be

completed within the last six months of a certificate period. Coinsurance must be re-satisfied as of each renewal date. After four years of continuous coverage or any break in coverage, a new plan must be purchased. A new application is required, and you must re-satisfy your coinsurance, pre-existing condition provisions, and all other benefit limits. Extensions and renewals must be made online with payment by credit card.

CANCELLATIONS AND REFUNDS

To be eligible for a full refund, the request for cancellation must be received prior to the effective date. Cancellation requests received after the effective date will be subject to the following conditions:

- A $25 cancellation fee will apply
- Only premium for unused whole-months of the plan will be refunded
- Only members who have no claims are eligible for premium refund
- When payment is made in full at the time of purchase, no refunds are granted after 60 days

WorldTrips®

OUTSTANDING CUSTOMER SERVICE

Member Portal and World Service Center

Member Portal is an online account management and resource tool available to:

- Renew coverage and reprint ID cards
- Obtain details about claim filing and downloading forms
- Locate providers within the PPO Network

LOG IN TO MEMBER PORTAL AT:

https://worldtrips.my.site.com/MemberPortal

If you prefer to speak to a professional service representative, contact WorldTrips' World Service Center by calling toll-free from various countries or by calling collect. The World Service Center can provide service in many different languages.

WORLDWIDE TRAVEL AND MEDICAL ASSISTANCE

StudentSecure® includes valuable travel and medical assistance services, which are available 7 days a week, 365 days a year. Contact us to access any of these services.

Medical Monitoring

Consultations with attending medical professionals during hospitalization and establishment of a single point-of-contact for family members to receive ongoing updates regarding medical status.

Provider Referrals

Contact information for Western-style medical facilities, medical and dental practices, and pharmacies in the destination country.

Travel Document Replacement

Assistance obtaining replacement passports, birth certificates, visas, airline tickets, and other travel-related documents.

Lost Luggage Assistance

Tracking service to assist in locating luggage or other items lost in transit.

OTHER TRAVEL ASSISTANCE SERVICES*

- Prescription drug replacement
- Emergency travel arrangements
- Dispatch of physician
- Translation assistance
- Credit card / Traveler's check replacement

*See a complete list of available assistance services at www.worldtrips.com/travel/insurance/travel-assistance-services. Travel and medical assistance services are not insurance benefits. Any travel or medical assistance service provided is not a guarantee of any insurance benefit.

Anil Chinniah
Crossborder Services, LLC
Five Greentree Centre, Suite 104, Route 73
Marlton, NJ 08053
Phone: 1-877-340-7910
Fax: 888-640-9807
E-mail: info@americanvisitorinsurance.com

A member of the Tokio Marine HCC group of companies

*To Be a **Good Company***

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