

 International
Student Insurance

New Jersey City University
Certificate# SHPAI00278745
Student Health Advantage Group



*Committed
to you!*

USING YOUR INSURANCE

If you need to seek medical treatment, please follow these basic guidelines:

1. Seek care appropriately for the condition/situation that you are experiencing.
2. Choose an in-network medical provider to make billing easier.
3. Follow up with any claims, these are your responsibility!

Further information about seeking care is below:



NON-EMERGENCY CARE

If you do not have a medical emergency, you **SHOULD** go to a walk-in clinic or local doctor who can assist you with your medical needs. You **SHOULD NOT** go to the Emergency Room (ER).

You can call the assistance team prior to receiving any treatment and they will assist in locating a medical provider, or you can visit the online provider search tool in your student zone. Examples of non-emergency care include cold, flu, minor injuries and sickness.



EMERGENCY CARE

The Emergency Room (ER) is designed for medical emergencies. If you need emergency care for any reason, please get to the nearest Emergency Room or call the emergency services (911 in the USA).

As with anything, we ask you to use your judgment with a situation. If you feel you need immediate emergency attention, please do not delay and go straight to the Emergency Room. However if you are unsure, or your condition is not severe, then either call the emergency services for assistance or visit a local doctor, urgent care center or walk-in clinic.

Please Note – an additional \$250 Deductible will apply for each Emergency Room visit for an illness which does not result in a direct Hospital admission. Injuries are not subject to the deductible



ID CARD

It is extremely important that you carry your insurance ID card with you at all times as this will identify to the provider treating you who your insurance is with. Your ID card will be given to you before you travel and should be kept with you at all times.



PROVIDERS

You can [search for providers online](#) in your student zone, or you may seek treatment from any provider you wish to visit. In-network providers will be able to submit your claims directly to the claims team for processing, however when you seek care outside of the network, you will need to pay for these services upfront and submit for reimbursement.

If you have been hospitalized, you need to contact the assistance team as soon as possible so they can monitor your medical care and arrange direct payment to the hospital.

CLAIMS

When you seek care from within the plans network and provide your ID card at the time of treatment, your claims will be sent to the claims team directly for processing.

For claims outside of the network or any prescription medications, you will need to pay the provider, and then submit your itemized bills and receipts to the claims team for processing.

We recommend submitting a claim form for each new injury/illness to speed up processing.

You can download a copy of the claim form from the student zone and submit it with your receipts to:

CustomerCare@IMGGlobal.com

or by mail or fax to:
International Medical Group
Claims Department
PO Box 9162
Farmington Hills, MI 48333-9162
Fax: +1 317 655 4505

STUDENT ZONE

The student zone is your one-stop resource for information, advice and assistance with your insurance plan.

- Video Overviews
- Healthcare Tips
- Seeking Treatment
- Provider Search
- Claim Forms
- Claims Tracking
- My Documents

[New Jersey City University Student Zone](#)

INSURANCE PLAN

BENEFITS

Benefit	Coverage
Maximum Limit	Insured Person: \$500,000
Maximum Limit per Illness or Injury	Insured Person: \$300,000
Deductible per injury or illness	\$25
Coinsurance	100% to Maximum Limit in-network, 80% out-of-network up to \$5,000 and then 100% up to the Maximum Limit
Student Health Center Copayment	\$5 per visit, not subject to deductible
Pre-existing conditions	After a 6-month waiting period
Inpatient or Outpatient Services Subject to Deductible and Coinsurance unless otherwise noted Eligible Medical Expenses are limited to Usual, Reasonable and Customary Limits per Period of Coverage unless stated as Maximum Limit	
Eligible Medical Expenses	100% in-network, 80% out-of-network
Physician Visits / Services	Maximum 1 visit per day. 100% in-network, 80% out-of-network. Surgery is not subject to the maximum visit limit
Hospital Emergency Room	Injury: Not subject to Emergency Room deductible. Illness: \$250 deductible if not hospitalized. 100% in-network, 80% out-of-network
Hospitalization / Room & Board	Average semi-private room rate. Includes nursing, miscellaneous and Ancillary Services. 100% in-network, 80% out-of-network
Intensive Care	100% in-network, 80% out-of-network
Outpatient Surgical / Hospital Facility	100% in-network, 80% out-of-network
Laboratory	100% in-network, 80% out-of-network
Radiology / X-ray	100% in-network, 80% out-of-network
Chemotherapy / Radiation Therapy	100% in-network, 80% out-of-network
Pre-admission Testing	100% in-network, 80% out-of-network
Surgery	100% in-network, 80% out-of-network
Reconstructive Surgery	100% in-network, 80% out-of-network. Surgery is incidental to or follows Surgery that was covered under the Plan
Assistant Surgeon	20% of the primary surgeon's eligible fee
Anesthesia	100% in-network, 80% out-of-network
Durable Medical Equipment	100% in-network, 80% out-of-network
Chiropractic Care - Medical order or Treatment plan required	100% in-network, 80% out-of-network
Physical Therapy - Medical order or Treatment plan required	Maximum 1 visit per day. 100% in-network, 80% out-of-network

Extended Care Facility	100% in-network, 80% out-of-network. Upon direct transfer from acute care Hospital
Home Nursing Care	100% in-network, 80% out-of-network. Provided by a Home Health Care Agency upon direct transfer from an acute care Hospital
Immunizations	Period of Coverage Limit: \$300. For immunizations needed to attend the university
Prescriptions	Outpatient: 50% of actual charge Inpatient: 100% in-network, 80% out-of-network
Mental or Nervous / Substance Abuse	Inpatient Maximum limit: \$10,000 Outpatient Maximum Limit per Day: \$50. Maximum Limit: \$500. Not covered if incurred at the Student Health Center

Emergency Services

NOT Subject to Deductible and Coinsurance unless otherwise noted
Eligible Medical Expenses are limited to Usual, Reasonable and Customary
Limits per Period of Coverage unless stated as Maximum Limit

Emergency Local Ambulance	Period of Coverage Limit per Injury or Illness: \$750. Illness resulting in an Inpatient Hospitalization
Emergency Medical Evacuation	Maximum Limit: \$500,000. Must be approved in advance and coordinated by the Company
Emergency Reunion	Maximum Limit: \$50,000. Maximum Days: 15. Meal Maximum per Day: \$25. Reasonable and necessary travel costs and accommodations. Must be approved in advance by the Company
Interfacility Ambulance Transfer	100% up to maximum limit. Transfer must be a result of an Inpatient Hospitalization. Services rendered in the United States
Political Evacuation and Repatriation	Maximum Limit: \$10,000. Must be approved in advance by the Company
Return of Mortal Remains	Maximum Limit: \$50,000. Local Burial / Cremation at place of death Maximum Limit: \$5,000. Must be approved in advance by the Company
Terrorism	Maximum Limit: \$50,000

Other Services

Subject to Deductible and Coinsurance unless otherwise noted
Eligible Medical Expenses are limited to Usual, Reasonable and Customary
Limits per Period of Coverage unless stated as Maximum Limit

Accidental Death & Dismemberment	Principal Sum: \$25,000
Dental Treatment	Treatment due to Unexpected pain to sound, natural teeth: Period of Coverage Limit: \$350 Non-emergency Treatment by a Dental Provider due to an Accident: Period of Coverage Limit per Injury: \$500
Traumatic Dental Injury	100% in-network, 80% out-of-network. Treatment at a Hospital Facility due to an accident. Additional Treatment for the same Injury rendered by a Dental Provider will be paid at 100%
Incidental Trip	Maximum Days: 14

Intercollegiate, Interscholastic, Intramural, or Club Sports	Period of Coverage Limit per Illness or Injury: \$5,000
Personal Liability	Combined Maximum Limit: \$10,000. Injury to Third Person Per Injury Deductible: \$100 Damage to Third Person's property per damage Deductible: \$100 No coverage for Injury to a related Third Party or damage to related Third Person's property.

This is summary description of the current Student Health Advantage benefits. For the full terms and conditions please refer to the plan certificate which can be downloaded from your [Student Zone](#).

PLAN BENEFITS EXPLAINED

Medical Expenses:

Subject to the Terms of this insurance, and the insurance plan shown in the Declaration, the Company will reimburse the Insured Person up to the amount shown in the BENEFIT SUMMARY for the following costs, Charges and expenses incurred by the Insured Person during the Period of Coverage with respect to an Illness or Injury suffered or sustained by the Insured Person during the Period of Coverage and while this Certificate is in effect, so long as the Illness or Injury is covered under this Certificate, Charges are Usual, Reasonable and Customary and are incurred for Treatment or supplies that are Medically Necessary ("Eligible Medical Expenses"):

1. Charges incurred at a Hospital for:
 - a) daily room and board, nursing services, and Ancillary Services not to exceed the average semi-private room rate. A private room will be considered when no semi-private room is available or if medical necessity warrants this type of room. The private room rate is not to exceed the average private room rate.
 - b) daily room and board, nursing services, and Ancillary Services in an Intensive Care Unit
 - c) use of operating, Treatment or recovery room
 - d) services and supplies which are routinely provided by the Hospital to persons for use while an Inpatient
 - e) Emergency Treatment of an Injury, even if Hospital confinement is not required
 - f) Emergency Treatment of an Illness; however, an additional Deductible (as shown in the BENEFIT SUMMARY) will be required unless the Insured Person is directly admitted to the Hospital as Inpatient for further Treatment of that Illness
2. Charges incurred for Surgery at an Outpatient Surgical Facility, including services and supplies
3. Charges by a Physician for professional services rendered, including Surgery; provided, however, that Charges by or for an assistant surgeon will be limited and covered at the rate of up to twenty percent (20%) of the Usual, Reasonable and Customary charge of the primary surgeon; and provided, further, that the standby availability of a Physician or surgeon will not be deemed to be a professional service and is not eligible for coverage
4. Charges incurred for:
 - a) dressings, sutures, casts or other supplies which are Medically Necessary
 - b) diagnostic testing using Radiology, ultrasonography or laboratory services. Laboratory services billed for professional component fees are covered if the pathologist has direct involvement in providing a written report or verbal consultation for specimen-specific pathology services
 - c) Implant devices that are Medically Necessary; however, any Implants provided outside the PPO network are limited to a payment of no more than one hundred fifty percent (150%) of the established invoice price and/or list price for that item
 - d) basic functional artificial limbs, eye or larynx or breast prostheses, but not the replacement or repair thereof
 - e) reconstructive Surgery when the Surgery is incidental to and follows Surgery which was covered hereunder
 - f) radiation therapy or Treatment, and chemotherapy
 - g) hemodialysis for the Treatment of acute renal failure only and the Charges by a Hospital for processing and administration of blood or blood components
 - h) oxygen and other gases and their administration
 - i) anesthetics and their administration by a Physician
 - j) drugs which require prescription by a Physician for Treatment of Illness or Injury, but not for the replacement of lost, stolen, damaged, expired or otherwise compromised drugs, and for a maximum supply of ninety (90) days of any one (1) prescription
 - k) care in a licensed Extended Care Facility upon direct transfer from an acute care Hospital
 - l) Home Nursing Care in bed by a qualified licensed professional, provided by a Home Health Care Agency upon direct transfer from an acute care Hospital
 - m) Emergency Local Ambulance Transport necessarily incurred in connection with:
 - i. an Injury
 - ii. an Illness resulting in Hospital confinement as an Inpatient.

- n) Interfacility Ambulance Transfer must be a result of an Inpatient Hospital Admission, Medically Necessary and from one licensed health care Facility to another licensed health care Facility via air or land ambulance
 - o) Treatment of Mental or Nervous Disorders and Substance Abuse provided such Treatment is not incurred at a Student Health Center
 - p) pre-natal care, delivery of a Newborn, and post-natal care of an Insured Person, including complications thereof, provided by a Physician assuming:
 - i. the Insured Person is the Newborn's mother and she became insured under this plan prior to the Pregnancy
 - ii. the Charges incurred for the Newborn's birth are covered under the Terms of this insurance
 - iii. the Pregnancy is a result of Natural Insemination.
 - q) routine and Medically Necessary care of the Insured Person-mother and her Newborn during the first thirty-one (31) days of life, if the delivery of the Newborn and the Charges incurred are eligible for coverage and are covered under the Terms of this insurance
 - r) chiropractic services prescribed by a Physician and performed by a professional chiropractor, and necessarily incurred to continue recovery from a covered Injury or covered Illness; services include manipulations, x-rays and laboratory tests ordered by the chiropractor
 - s) physical therapy prescribed by a Physician and performed by a professional physical therapist, and necessarily incurred to continue recovery from a covered Injury or covered Illness
 - t) Durable Medical Equipment, as defined herein, deemed to be Medically Necessary
5. Charges for Treatment of an Injury to the foot due to an Accident covered hereunder
 6. Charges for Treatment of an Illness for which foot Surgery is Medically Necessary and determined to be the only appropriate method of Treatment
 7. Charges for Dental Treatment as follows up to the amount shown in the BENEFIT SUMMARY:
 - a) Charges for Treatment following Traumatic Dental Injury from a covered Accident that resulted in physical Injury to the Insured Person
 - b) Charges for necessary Dental Treatment of Unexpected pain to sound natural teeth
 - c) Charges incurred for non-emergency Dental Treatment necessary due to an Accident covered hereunder
 8. Charges for value-added tax (VAT) or like tax incurred on Eligible Medical Expenses.
 9. Charges for Treatment resulting from COVID-19/SARS-CoV-2

Intercollegiate, Interscholastic, Intramural, Or Club Sports

Subject to the Terms of this insurance, including without limitation the Deductible, Coinsurance, and limits and sub-limits set forth in the BENEFIT SUMMARY, and the EXCLUSIONS provision, the Company will pay up to the amount shown in the BENEFIT SUMMARY for Eligible Medical Expenses for the Treatment of Injuries due to participation in Amateur Athletics, as well as athletic activities that are non-contact, non-collision, and engaged in by the Insured Person solely for recreational, entertainment or fitness purposes or that are intercollegiate, interscholastic, or club sports participated in by high school or college students.

Dental (Accident Coverage)

This plan shall pay in excess of the chosen Deductible and Coinsurance up to the maximum stated in the Schedule of Benefits, for emergency Treatment to repair or replace Sound Natural Teeth damaged as the result of a covered Accident. Only those injuries caused by external contact with a foreign object are covered. You are not covered if you break a tooth while eating or biting into a foreign object.

Dental (Sudden Relief of Pain)

This plan shall pay in excess of the chosen Deductible and Coinsurance up to the maximum stated in the Schedule of Benefits, for emergency Treatment for the relief of pain to Sound Natural Teeth.

Incidental Trip

As an accommodation and supplemental benefit and subject to the Terms of this insurance, the Insured Person will be covered under this insurance during incidental return trips to his/her Country of Residence up to the number of days shown in the BENEFIT SUMMARY during the Period of Coverage beginning with the date the Insured Person first arrives back in his/her Country of Residence provided that:

1. The Insured Person has departed his/her Country of Residence prior to any Incidental Trip
2. The Insured Person has timely paid applicable Premium for at least thirty (30) days of continuous coverage
3. The Country of Residence is not the United States
4. The intention or purpose of the Insured Person's return trip to the Country of Residence is not to receive Treatment for an Illness or Injury incurred or sustained while traveling outside of his/her Country of Residence
5. The Insured Person's return trip to the Country of Residence does not result in receiving Treatment for an Illness or Injury incurred or sustained while traveling outside of his/her Country of Residence.

Personal Liability

Subject to the Terms of this insurance, including without limitation the various limits and sub-limits set forth in the BENEFIT SUMMARY and the conditions precedent and including the EXCLUSIONS provision, the Company will pay or reimburse an Insured Person for eligible court-entered judgments or Company approved settlements arising as a result of or in connection with the personal liability of the Insured Person incurred for acts, omissions and other occurrences covered under this insurance for losses or damages solely, directly and proximately caused by the negligent acts or omissions of the Insured Person during the Period of Coverage that result in the following:

1. Injury to a Third Person occurring during the Period of Coverage, subject to the limits and sub-limits set forth in the BENEFIT SUMMARY
2. Damage or loss to a Third Person's personal property during the Period of Coverage, subject to the limits and sub-limits set forth in the BENEFIT SUMMARY.

As a condition precedent to the provision of any coverage or benefits to any Insured Person for Personal Liability, the Insured Person must notify the Company within five (5) days of any act, omission or occurrence that may create or impose any Personal Liability upon the Insured Person, and also within five (5) days of the initiation or receipt of service of any actual or threatened lawsuit, notice of claim, or proceeding filed or threatened to be filed against the Insured Person with respect to same. In addition, such notification(s) to the Company shall include a recitation of all circumstances, facts, and known or presumed causes of any loss or damage, and a description of the nature and approximate amount of any damages suffered by any Third Person. In addition, immediately upon receipt thereof the Insured Person shall provide to the Company copies of any pleadings, complaints, lawsuits, petitions, demand letters, notices, orders, summonses, subpoenas, opinions, briefs, motions, letters from opposing counsel, and any other documents or papers with respect to any such lawsuit or proceeding that are received or issued by, addressed to or from, remitted to or by, or served by or upon the Insured Person or his/her counsel. Any failure to so notify or provide papers or documents to the Company in strict accordance with the foregoing shall be deemed to be and will result in a forfeiture and waiver of any and all benefits, claims or coverage otherwise provided by this insurance under this provision.

Public Health Emergency

Subject to all other Terms of this insurance, in the event of a Public Health Emergency of International Concern, Epidemic, Pandemic, other disease outbreak, or Natural Disaster, that may affect an Insured Person's health, the Company will cover an Illness or Injury incurred during the Period of Coverage and caused by the Public Health Emergency of International Concern, Epidemic, Pandemic, other disease outbreak, or Natural Disaster when, prior to the issuance of a Travel Warning for the Host Country/Destination Country or a Global Travel Warning:

1. The Effective Date of Coverage has occurred; and
2. The Insured Person has arrived in the Host Country/Destination Country or Affected Area.

In the event that the applicable Travel Warning is removed for the Host Country/Destination Country or Affected Area, coverage for an Illness or Injury incurred during the Period of Coverage after the Travel Warning is removed, which was caused by the Public Health Emergency of International Concern, Epidemic, Pandemic, other disease outbreak, or Natural Disaster will be considered by the Company the same as any other Illness or Injury, subject to all other Terms and conditions of this insurance.

COVID-19/SARS-CoV-2 is not applicable to this provision.

INSURANCE

PLAN EXCLUSIONS

Except as expressly provided for in the BENEFIT SUMMARY, all Charges, costs, expenses and/or claims incurred by the Insured Person, and any claim for death or dismemberment benefits, and directly or indirectly relating to or arising or resulting from or in connection with any of the following acts, omissions, events, conditions, Charges, consequences, claims, Treatment (including diagnoses, consultations, tests, examinations and evaluations related thereto), services and/or supplies are expressly excluded from coverage under this insurance, and the Company shall provide no benefits or reimbursements and shall have no liability or obligation for any coverage thereof or therefor:

1. **ECONOMIC SANCTIONS:** Notwithstanding any other Terms under this insurance, the Company shall not provide coverage or make any payments or provide any service or benefit to any Insured Person, beneficiary, or third party who may have any rights under this insurance to the extent that such coverage, payment, service, or benefit would violate any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws, or regulations of the European Union, United Kingdom or the United States of America.
2. **WAR; MILITARY ACTION:** The Company shall not be liable for and will not provide coverage or benefits for any claim or Charges incurred with respect to any Illness, Injury, death and dismemberment, or other consequence, whether directly or indirectly, proximately or remotely occasioned by, contributed to by, or traceable to or arising or incurred in connection with or as a result of any of the following acts or occurrences:
 - a) war, invasion, act of foreign enemy hostilities, warlike operations (whether war be declared or not), or civil war
 - b) mutiny, riot, strike, military or popular uprising, insurrection, rebellion, revolution, military or usurped power
 - c) any act of any person acting on behalf of or in connection with any organization with activities directed towards the overthrow by force of the Government de jure or de facto or to the influencing of it by violence of any type
 - d) martial law or state of siege or any events or causes which determine the proclamation or maintenance of martial law or state of siege
 - e) any use of radiological, chemical, nuclear or biological weapons or any other radiological, chemical, nuclear or biological events of any type (including in connection with an act of Terrorism).Any claim, Charges, Illness, Injury or other consequence happening or arising during the existence of abnormal conditions (whether physical or otherwise), whether or not directly or indirectly, proximately or remotely occasioned by, or contributed to by, traceable to, or arising in connection with, any of the said occurrences shall be deemed and considered to be consequences for which the Company shall not be liable under the Master Policy or this Certificate, except to the extent that the Insured Person shall prove that such claim, Charges, Illness, Injury or other consequence happened independently of the existence of such abnormal conditions and/or occurrences.
3. **TERRORISM:** The Company shall not be liable for and will not provide coverage or benefits in excess of the amount shown in the BENEFIT SUMMARY for any claim or Charges, Illness, Injury or other consequence, whether directly or indirectly, proximately or remotely occasioned by, contributed to by, or traceable to or arising in connection with any act of Terrorism. Further, the Company shall not be liable for and will not provide any coverage or benefits for any claim, Charges, Illness, Injury or other consequence, whether directly or indirectly, proximately or remotely occasioned by, contributed to by, or traceable to or arising in connection with the following:
 - a) the Insured Person's active and voluntary planning or coordination of or participation in any act of Terrorism
 - b) any act of Terrorism that takes place in a location, post, area, territory or country for which a Travel Warning or Emergency Travel Advisory was issued or in effect on or within six (6) months prior to the Insured Person's date of arrival in said location, post, area, territory or country
 - c) any act of Terrorism that takes place in a location, post, area, territory or country for which a Travel Warning or Emergency Travel Advisory becomes effective or is in effect on or after the Insured Person's date of arrival in said location, post, area, territory or country, and the Insured Person unreasonably fails or refuses to heed such warning and thereafter remains in said location, post, area, territory or country.
4. **PRE-EXISTING CONDITIONS:** Charges resulting directly or indirectly from or relating to any Pre-existing Condition, (whether physical or mental, regardless of the cause of the condition) are excluded from coverage under this insurance until the Insured Person has maintained coverage under this insurance plan continuously for at least six (6) months
5. **MATERNITY AND NEWBORN CARE:** Charges for pre-natal care, delivery, post-natal care, and care of Newborns, are excluded from this insurance.
6. **PREVENTATIVE CARE:** Charges for Routine Physical Examinations and immunizations are excluded from coverage under this insurance
7. Charges for any Treatment or supplies that are:
 - a) Not incurred, obtained or received by an Insured Person during the Period of Coverage

- b) Not presented to the Company for payment by way of a completed Proof of Claim within one hundred eighty (180) days from the date such Charges are incurred
 - c) Not administered or ordered by a Physician
 - d) Not Medically Necessary for the diagnosis, care or Treatment of the physical or mental condition involved. This also applies when and if they are prescribed, recommended or approved by the attending Physician
 - e) Provided at no cost to the Insured Person or for which the Insured Person is not otherwise liable
 - f) In excess of Usual, Reasonable, and Customary
 - g) Related to Hospice care
 - h) Incurred by an Insured Person who was HIV + on or before the Initial Effective Date of this insurance, whether or not the Insured Person had knowledge of his/her HIV status prior to the Effective Date, and whether or not the Charges are incurred in relation to or as a result of said status. This exclusion includes Charges for any Treatment or supplies relating to or arising or resulting directly or indirectly from HIV, AIDS virus, AIDS related Illness, ARC Syndrome, AIDS and/or any other Illness arising or resulting from any complications or consequences of any of the foregoing conditions
 - i) Provided by or at the direction or recommendation of a chiropractor, unless ordered in advance by a Physician
 - j) Performed or provided by a Relative of the Insured Person
 - k) Not expressly included in the ELIGIBLE MEDICAL EXPENSES provision
 - l) Provided by a person who resides or has resided with the Insured Person or in the Insured Person's home
 - m) Required or recommended as a result of complications or consequences arising from or related to any Treatment, Illness, Injury, or supply excluded from coverage or which is otherwise not covered under this insurance
 - n) For Congenital Disorders and conditions arising out of or resulting therefrom
8. Charges incurred for failure to keep a scheduled appointment
 9. Telemedicine consultations through an established Telemedicine protocol system will be considered individually based on medical necessity and appropriateness as determined by the Company under the plan
 10. Charges incurred for Surgeries, Treatment or supplies which are Investigational, Experimental, and for research purposes
 11. Charges incurred related to genetic medicine, genetic testing, surveillance testing and/or wellness screening procedures for genetically predisposed conditions indicated by genetic medicine or genetic testing, including, but not limited to amniocentesis, genetic screening, risk assessment, preventive and prophylactic surgeries recommended by genetic testing, and/or any procedures used to determine genetic pre-disposition, provide genetic counseling, or administration of gene therapy
 12. Charges incurred for testing that attempts to measure aspects of an Insured Person's mental ability, intelligence, aptitude, personality and stress management. Such testing may include but is not limited to psychometric, behavioral and educational testing
 13. Charges incurred for Custodial Care
 14. Charges incurred for Educational or Rehabilitative Care that specifically relates to training or retraining an Insured Person to function in a normal or near-normal manner. Such care may include but is not limited to job or vocational training, counseling, occupational therapy and speech therapy
 15. Charges for weight modification or any Inpatient, Outpatient, Surgical or other Treatment of obesity (including without limitation morbid obesity), including without limitation wiring of the teeth and all forms or procedures of bariatric Surgery by whatever name called, or reversal thereof, including without limitation intestinal bypass, gastric bypass, gastric banding, vertical banded gastroplasty, biliopancreatic diversion, duodenal switch, or stomach reduction or stapling
 16. Charges for modification of the physical body in order to change or improve or attempt to change or improve the physical appearance or psychological, mental or emotional well-being of the Insured Person (such as but not limited to sex-change Surgery or Surgery relating to sexual performance or enhancement thereof)
 17. Charges or Treatment for cosmetic or aesthetic reasons, except for reconstructive Surgery when such Surgery is Medically Necessary and is directly related to and/or follows a Surgery which was covered under this insurance
 18. Elective Surgery or Treatment of any kind
 19. Charges incurred for any Treatment or supply that either promotes or prevents or attempts to promote or prevent conception, insemination (natural or otherwise) or birth, including but not limited to: artificial insemination; oral contraceptives; Treatment for infertility or impotency; vasectomy, or reversal of vasectomy; sterilization; reversal of sterilization; surrogacy or abortion
 20. Charges incurred for any Treatment or supply that either promotes, enhances or corrects or attempts to promote, enhance or correct impotency or sexual dysfunction
 21. Any Illness or Injury sustained while taking part in, practicing or training for: Amateur Athletics (except as otherwise expressly provided for in this insurance); Professional Athletics; or athletic activities that are sponsored by any Governing Body or Authority including the National Collegiate Athletic Association, any other collegiate sanctioning or Governing Body or the International Olympic Committee

22. Any Illness or Injury sustained while taking part in activities designated as Adventure Sports, which are limited to the following: abseiling; BMX; bobsledding; bungee jumping; canyoning; caving; hot air ballooning; jungle zip lining; parachuting; paragliding; parascending; rappelling; skydiving; spelunking; whitewater kayaking or whitewater rafting in water less than Class V difficulty; wildlife safaris; and windsurfing
23. Any Illness or Injury sustained while taking part in activities designated as Extreme Sports, which include but are in no way limited to the following (and include any combination or derivative of the following): BASE jumping; cave diving; cliff diving; downhill mountain biking and racing; extreme skiing; freediving; free flying; free running; free skiing; freestyle scootering; gliding; heli-skiing; ice canoeing; ice climbing; kitesurfing; mixed martial arts; motocross; motorcycle racing; motor rally; mountaineering above elevation of 4500 meters from ground level; parkour; piloting a commercial or non-commercial aircraft; powerbocking; scuba diving or sub aqua pursuits below a depth of 30 meters; snowmobile racing; truck racing; whitewater kayaking or whitewater rafting Class V and higher difficulty; and wingsuit flying
24. Any Illness or Injury sustained while taking part in snow skiing, snowboarding or snowmobiling where the Insured Person is in violation of applicable laws, rules or regulations of a ski resort, out of bounds or in unmarked or unpatrolled areas
25. Any Illness or Injury sustained while taking part in backcountry skiing
26. Any Illness or Injury sustained while taking part in skiing off-piste
27. Any Illness or Injury sustained while taking part in athletic or recreational activities where the Insured Person is not physically or medically fit or does not hold the necessary qualifications to engage in said activities
28. Any Illness or Injury sustained while taking part in Collision Sports
29. Any Illness or Injury sustained while participating in any sporting, recreational or adventure activity where such activity is undertaken against the advice or direction of any local authority or any qualified instructor or contrary to the rules, recommendations and procedures of a recognized governing body for the sport or activity
30. Any Illness or Injury sustained while participating in any activity where such activity is undertaken in disregard of or against the recommendations, Treatment programs, or medical advice of a Physician or other healthcare provider
31. Any Injury or Illness sustained as a result of being under the influence of or due wholly or partly to the effects of alcohol, liquor, intoxicating substance, narcotics or drugs other than drugs taken in accordance with Treatment prescribed and directed by a Physician but not for the Treatment of Substance Abuse
32. Any Injury or Illness sustained while operating a moving vehicle after consumption of intoxicating liquor or drugs in excess of the applicable blood/alcohol legal limit, other than drugs taken in accordance with Treatment prescribed and directed by a Physician. For purposes of this exclusion, "vehicle" shall include motorized devices regardless of whether or not a driver or operator license is required (including watercraft and aircraft) and non-motorized bicycles and scooters for which no permit or license is required
33. Any willfully Self-inflicted Injury or Illness
34. Any sexually transmitted or venereal disease
35. Any testing for the following when not Medically Necessary: HIV, seropositivity to the AIDS virus, AIDS related illnesses, ARC Syndrome, AIDS
36. Any Illness or Injury resulting from or occurring during the commission of a violation of law by the Insured Person, including, without limitation, the engaging in an illegal occupation or act, but excluding minor traffic violations
37. Biofeedback, acupuncture, music, occupational, recreational, sleep, speech, or vocational therapy
38. Orthoptics, visual therapy or visual eye training
39. Any non-surgical Illness or Treatment of the feet, including without limitation: orthopedic shoes; orthopedic prescription devices to be attached to or placed in shoes; Treatment of weak, strained, flat, unstable or unbalanced feet; metatarsalgia, bone spurs, hammer toes or bunions; and any Treatment or supplies for corns, calluses or toenails
40. Hair loss, including without limitation wigs, hair transplants or any drug that promises to promote hair growth, whether or not prescribed by a Physician
41. Any sleep disorder, including without limitation sleep apnea
42. Any exercise and/or fitness program or equipment, whether or not prescribed or recommended by a Physician
43. Any exposure to any non-medical nuclear or atomic radiation, and/or radioactive material(s)
44. Any organ or tissue or other transplant or related services, Treatment or supplies
45. Any artificial or mechanical devices designed to replace human organs temporarily or permanently after termination of Inpatient status
46. Any efforts to keep a donor alive for a transplant procedure
47. Any Illness or Injury incurred in the Host Country/Destination Country, Affected Area or Home Country/Country of Residence as a result of a Public Health Emergency of International Concern, Epidemic, Pandemic, other disease outbreak, or Natural Disaster, that may affect an Insured Person's health, unless coverage is expressly provided under the PUBLIC HEALTH EMERGENCY provision of this insurance.
This exclusion DOES NOT apply to Charges resulting from COVID-19/SARS-CoV-2.
48. Charges incurred for eyeglasses, contact lenses, hearing aids or hearing implants and Charges for any Treatment, supply, examination or fitting related to these devices, or for eye refraction for any reason

49. Charges incurred for eye Surgery, such as but not limited to radial keratotomy, when the primary purpose is to correct or attempt to correct nearsightedness, farsightedness, or astigmatism
50. Charges incurred for Treatment or supplies for temporomandibular joint (TMJ) including but not limited to TMJ syndrome, craniomandibular syndrome, chronic TMJ pain, orthognathic Surgery, Le-Fort Surgery or splints
51. Charges incurred in the Insured Person's Country of Residence, except as otherwise expressly provided for in this insurance
52. Charges incurred for any travel, meals, transportation and/or accommodations, except as otherwise expressly provided for in this insurance
53. Charges or expenses incurred for nonprescription drugs, medicines, vitamins, food extracts, or nutritional supplements; IV vitamin or herbal therapy; drugs or medicines not approved by the United States Food and Drug Administration or which are considered "off-label" drug use; and for drugs or medicines not prescribed by a Physician
54. Charges and all costs related to or arising from or in connection with all trips to the Destination Country undertaken for the purpose of securing medical Treatment or supplies
55. Charges incurred for Dental Treatment, except as specifically provided for hereunder
56. Wear and tear of teeth due to cavities and chewing or biting down on hard objects, such as but not limited to pencils, ice cubes, nuts, popcorn, and hard candies
57. Dental Injury without associated face, skull, neck and/or jaws Injury or that can be evaluated and treated in a dental office
58. Dental Treatment for services which provide oral care maintenance including tooth repair by fillings, root canals, tooth removal and x-rays
59. Charges for Treatment of an Illness or Injury for which payment is made or available through a workers' compensation law or a similar law
60. Charges incurred for massage therapy
61. Charges incurred for Personal Liability legal fees or out-of-pocket costs associated and/or related to the determination and/or settlement of a legal liability
62. Accidental Death or Dismemberment when the Insured Person's death or dismemberment is caused directly or indirectly by, results from, or where there is a contribution from, any of the following:
 - a) Bodily or mental infirmity, Illness or disease
 - a) Infection, other than infection occurring simultaneously with, and as a direct result of, the accidental Injury.

Please note: this brochure is a consolidated summary of the plan benefits, the official policy certificate is available in your student zone and will be the overriding document for claims adjudication. Any discrepancies between this brochure and the policy certificate, the policy certificate will override this brochure.