

# Union College International

## Student Health Insurance 2018-19

- **\$250,000** per Injury or Sickness
- **\$250,000** Period of Coverage (length of program) Maximum Benefits
- Period of Coverage Deductible (what you pay first): **\$0 per injury or sickness**
- Maximum Out-of-Pocket Expense (what you pay for medical services): **\$2,500**
- Doctor's visits: **100% of the Negotiated Rate after \$20 Copay**
- Treatment at an Urgent Care Facility: **100% of the Negotiated Rate after a \$35 Copay**
- Inpatient Hospital Services, Hospital and Physician Outpatient Services: **100% of the Negotiated Rate after \$50 Copay**
- Emergency Hospital Services (ER): **100% of the Negotiated Rate after \$100 Copay**
- Accidental Death and Dismemberment: **\$10,000**
- Repatriation of Remains: **\$25,000**
- Medical Evacuation: **\$100,000**
- Bedside Visit (immediate family travels if insured is confined in a hospital): **\$1,500** for one round-trip air fare ticket and hotel accommodations
- Maternity Care for a Covered Pregnancy: **100%** of Reasonable Expenses
- Inpatient Treatment Mental and Nervous Disorders, Drug and Alcohol Abuse: Reasonable Expenses for a period of **30 days**
- Outpatient Treatment Mental and Nervous Disorders, Drug and Alcohol Abuse: Reasonable Expenses up to **\$1,500**
- Repairs to sound, natural teeth due to Injury Only: **100%** of Reasonable Expenses up to **\$500**
- Outpatient Prescription Drugs: **\$10 copay for generic drugs - \$20 for brand name drugs**
- Pre-Existing Condition Limitation: **Pre-Existing Conditions are covered with no waiting period**

### How To Use Your Insurance:

**Keep your ID card on you at all times.** Go to [www.geobluestudents.com](http://www.geobluestudents.com) to register and receive access to additional information and services.

**In the event of a medical emergency:** As an GeoBlue customer, you are eligible for Global Health and Safety Services, 24 hours a day, 365 days a year.

#### For immediate assistance:

Inside the US, call **1.800.257.4823** Outside the US, call **+1.610.254.8771** (collect)

**Services Include:** Medical evacuation planning and coordination. Medical monitoring and referral. Worldwide 24-hour assistance in locating medical care. Coordination of hospital payment guarantees. For more information send an e-mail to [assist@geoblue.com](mailto:assist@geoblue.com).

### Contact Information:

#### GeoBlue

(Insurance Company)

888.243.2358

Email: [customerservice@geoblue.com](mailto:customerservice@geoblue.com)

Web: [www.geobluestudents.com](http://www.geobluestudents.com)

Call for specific coverage questions

#### Palmer Student Programs

(Servicing Broker)

844.545.4251

Email: [tim@palmerstudent.com](mailto:tim@palmerstudent.com)

Web: [www.palmerstudent.com](http://www.palmerstudent.com)

Call for general information

### Additional Benefits Available on [www.geobluestudents.com](http://www.geobluestudents.com):

Download the **GeoBlue** app to have access to all additional benefits on your mobile device.

View "My Benefits" to view plan details and print additional ID Cards

Search Doctors, Hospitals and Pharmacies in International Locations

Medical Phrases and Drug Translations Guides

Articles, News and Health & Safety Information for International Destinations

\*This is a brief summary of coverage and does not include full policy details. Please see the Certificate of Coverage (on file with Union College) for full policy benefits, exclusions and limitations. Should there be a difference in wording, the certificate controls.