

# UNIVERSITY OF MIAMI

## International Student Health Insurance -BASIC BENEFITS

**The insurance policy must include the following basic benefits. Please attach a copy of the insurance policy brochure (in English) being considered for waiver to this form.**

1. Coverage period: 52 continuous weeks or the complete time insured will be attending University of Miami;
2. Aggregate cap: at least \$250,000 per illness or injury;
3. Deductible: should not exceed \$100 per illness or injury;
4. Basic benefits: Room, Board, hospital services, physician fees, ambulance, outpatient services fees paid at 80% of first \$5,000 of usual, customary, reasonable (UCR) fees after deductible is met; from \$5,000 to \$250,000 per illness/injury paid at 100% of UCR;
5. Inpatient and/or outpatient mental health care; 80% of first \$5,000 of UCR up to a total of 30 days per policy year after deductible is met; from \$5,000 to \$250,000 paid at 100% of UCR;
6. Maternity benefits; treated as any other basic benefits;
7. Inpatient/outpatient prescription medications; offers coverage;
8. Must cover HIV/AIDS and sexually transmitted diseases;
9. Must cover substance/alcohol rehabilitation treatment;
10. Repatriation: \$10,000 (coverage to return remains to home country);
11. Medical Evacuation; \$25,000 (if directed by the physician in charge to be medically necessary, the expenses of the patient to be transported back to his home country by and accompanied by an escort);
12. Exclusion for pre-existing conditions: should not exceed 6 consecutive months;
13. Claims agent in the United States;
14. Claims payable in United States dollars;
15. This insurance company is licensed to do business in the State of Florida.