

International Educational Exchange Services (the "Policyholder") 2024 – 2025 Injury & Sickness Insurance Plan (the "Plan")

Newman University – International (the "Participating Organization")

Policy #: EXL-SA10038-24 (the "Policy")

Insurance Underwritten By: Sirius America Insurance Company, with its principal place of business in New York, New York (the "Company")

The accident and sickness policy provides medical coverage for non-resident F, and J visa holders and is not subject to the requirements of The Patient Protection and Affordable Care Act (PPACA) requirements.

Underwritten by: Administered by:



Please keep this brochure as a general summary of the insurance. This brochure is a brief description of the coverage available under the Policy. The Policy contains full details of the coverage. If the contents of this brochure conflict with the Policy, please remember that the Policy governs.

PLAN ELIGIBILITY

Eligible Persons

Eligible Person is an individual who meets all the requirements of one of the covered Classes shown below:

Class 1 - A registered full time undergraduate or a graduate student attending classes who is a minimum age of 16 years and maximum of 64 years;

1. Student must have a current passport and be travelling outside their Home Country, and
2. Student must have a valid F1 visa. F1 visa holder on OPT are not eligible.

Or - A J1 valid visa holder who is outside their Home Country and is actively engaged in an educational activity and who is a minimum age of 16 years and a maximum age of 64 years, if you are one of the following:

1. Undergraduate student registered for and attending classes on a full-time basis; or
2. Graduate student; or
3. Scholar or researcher who is invited by an educational organization; or
4. Student involved in education, educational activities, or research related activities.

Class 2 - The spouse or domestic partner of a Class 1 Insured Person.

Class 3 - The Dependent child(ren) of a Class 1 Insured Person.

Coverage under this program is mandatory for International Students.

Eligible Dependents

Eligible persons include legal spouse or Qualified Domestic Partner and dependent children who are under age 26 of Eligible Persons for whom application is made. This includes the dependent children of a Qualified Domestic Partner.

Coverage of a Newborn Child:

A child of the Insured born while Sickness coverage under the Policy is in force as to the Covered Person will automatically be insured from the moment of birth until 31 days following the date of birth or placement for adoption. Such child will be insured, including the necessary care and treatment of medically diagnosed congenital defects, birth abnormalities and prematurity, subject to the particular Coverages and amounts of insurance as specified in the Schedule of Benefits.

In order to continue coverage for the newborn child beyond the first 31 days, the Insured must, within 31 days after the date of birth, provide written notice of the birth to the Company and pay the required premium (if any). If this is not done, coverage for the newborn child will end 31 days after the date of birth.

PLAN COSTS^{1,2}

TIER	ANNUAL	FALL	SPRING	SUMMER
STUDENT	\$1,104.00	\$460.00	\$460.00	\$184.00
SPOUSE / DOMESTIC PARTNER	\$3,693.00	\$1,538.75	\$1,538.75	\$615.50
CHILD	\$2,139.00	\$891.25	\$891.25	\$356.50

- ¹ Student plan costs are charged as part of the students' tuition. Any premium due for covered dependents must be paid via a check or money order and submitted along with a completed dependent enrollment form.
- ² Plan Costs include administrative and broker fees.

COVERAGE DATES

Annual	8/1/24 – 7/31/25
Fall Semester	8/1/24 – 12/31/24
Spring Semester	1/1/25 – 5/31/25
Summer Semester	6/1/25 – 7/31/25

POLICY EFFECTIVE & TERMINATION DATES

The Policy is effective at 12:01 a.m. on August 1, 2024. Thereafter, coverage for the insurance is effective 24 hours a day. Coverage will terminate on at 12:01 a.m. on the last date of the insurance; the last date of the insurance is the earliest of the three following dates: (1) the date on which the Policy terminates; or (2) the premium due date on which the required premium has not been paid; or (3) the date on which the Covered Person ceases to meet the eligibility requirements of the Plan.

MEDICAL EXPENSES: DESCRIPTION OF COVERAGE

If a Covered Person incurs expenses while insured under the Policy due to an Injury or Sickness, the Plan will pay the Covered Expenses for Medically Necessary Covered Medical Expenses listed in the Medical Expense Benefit section. All Covered Medical Expenses incurred as a result of the same or related cause, including any complications, will be considered as resulting from one Injury or Sickness. The amount payable for any policy, for all Injuries or Sickness, will not exceed the Maximum Benefit Limit of \$300,000 per Covered Person per policy year. Benefits are subject to: the Deductible; Co-payments; Coinsurance Percentages; the specified benefits set forth under Medical Expenses: Benefits; the limitations appearing under Medical Expenses: Benefit Limitations; the General Policy Exclusions; and all other limitations and provisions of the Policy.

The expenses must be incurred after the effective date of the Covered Person's insurance while coverage remains continuously in force under the Policy.

DESCRIPTION OF BENEFITS

Medical Expenses (other than Outpatient Prescription Drugs)

The Covered Person must pay the \$100 (\$200 for family) annual Deductible¹ before benefits are paid. After the Deductible¹ and Co-payments² have been satisfied, the benefit percentage the plan pays is 80% (Coinsurance³ is 20%) of covered expenses until the Covered Person reaches the per-person Out-of-Pocket⁴ Maximum of \$6,000 (\$12,000 for a family). Once the Covered Person has satisfied their Out-of-Pocket maximum, the benefit percentage will be 100%. Also, The plan will pay 100% of covered expenses for preventive services as described in the Medical Expenses Benefits section.

In addition, the following Co-payments² apply:

Physician office visit (waived at campus health center)	\$.20 per visit
Hospital Inpatient stay	\$50 per admission
Emergency room	\$300 per visit ⁵

- ¹ The deductible is the amount of Covered Expenses the Covered Person is responsible to pay before the plan will pay for Covered Expenses. The Deductible does **not** apply to the Out-of-Pocket.
- ² Co-payment is defined in the Definitions section of this brochure. Co-payments do **not** apply to the Deductible or Out-Of-Pocket.
- ³ Coinsurance means the portion of Covered Expenses that the Covered Person must pay after satisfying any applicable deductible and co-payments.
- ⁴ The Out-of-Pocket expenses are the Coinsurance amounts that the Covered Person is responsible to pay. (Expenses not covered due to Limitations and Exclusions are **not** included in calculating Out-of-Pocket.)
- ⁵ Emergency Room Co-payment is waived if Covered Person is immediately admitted to a Hospital.

Outpatient Prescription Drugs

The Plan pays a percentage of benefits equal to 100% of covered prescriptions after the Covered Person has paid the applicable Co-payments* up to the outpatient prescription drug maximum of \$3,000 per Covered Person per policy year.

The Co-payments* for prescription drugs are as follows:

Generic Drugs	\$20 per prescription
Brand Name Drugs	\$50 per prescription

* Co-payment is defined in the Definitions section of this brochure.

MEDICAL EXPENSES: BENEFITS

- Hospital room and board expense.
- Hospital miscellaneous expenses (operating room, lab tests, X-ray examinations, anesthesia, drugs, therapeutic services and supplies).
- Inpatient physiotherapy/occupational therapy and speech therapy.
- Inpatient and outpatient surgery (including oral surgery). Assistant surgeons are allowed at 25% of the surgery allowance.
- Inpatient and outpatient anesthesiologist services.
- Inpatient registered nurse's services and inpatient and outpatient physician's visits.
- Pre-admission testing.
- Inpatient and outpatient psychotherapy.
- Inpatient and outpatient consultant physician fees.
- Skilled Nursing Facility 45 days per admission.
- Outpatient surgery miscellaneous expenses (for example, operating room, anesthesia, drugs, therapeutic services and supplies).
- Outpatient physiotherapy/occupational therapy and speech therapy (limited to 20 visits during the Policy year).
- Outpatient medical emergency expenses.
- Outpatient diagnostic x-ray services and laboratory procedures.
- Outpatient radiation therapy.
- Outpatient physician tests and procedures.
- Outpatient injections and chemotherapy.
- Outpatient prescription drugs.
- Ambulance services.
- Outpatient braces, appliances, durable medical equipment, and Orthotic Devices.
- Dental treatment, subject to limitations discussed in the section of this brochure entitled, "Benefit Limitations: Medical Expenses."
- Clinical trials.
- Colorectal cancer screenings, performed in accordance with the latest screening guidelines issued by the American Cancer Society.
- Diabetes treatment.
- Emergency Services.
- One annual voluntary HIV screening test while receiving emergency medical services, whether or not the HIV screening test is necessary for the treatment of the medical emergency.
- Mammogram and Cytologic screening (Pap smear).
- Oral anti-cancer prescription drugs.
- Preventive and primary care provided to a person covered under the policy less than age 21.
- Prostate cancer screening in accordance with the latest screening guidelines issued by the American Cancer Society.
- Reconstructive breast surgery.
- Home health care limited to 60 visits in any 12 month period (must follow a hospital confinement of at least 3 days).
- Hospice Care.
- Substance abuse services for the treatment of clinically significant substance abuse disorders identified in the most recent edition of the International Classification of Diseases of the Diagnostic and Statistical Manual of the American Psychiatric Association. Benefits and benefit maximums are as follows:
 - a) the process whereby a person who is intoxicated by or dependent on drugs or alcohol or both is assisted through the period of time necessary to eliminate the intoxicating agent from the body, while keeping the physiological risk to the patient at a minimum, shall be covered for up to 12 days annually.
 - b) Inpatient or Outpatient Services or any combination of those certified as necessary by a physician, psychologist, advanced practice registered nurse, or social worker and provided by a hospital, a non-hospital residential facility, an outpatient treatment facility, or a physician, a psychologist, an advanced practice registered nurse or a social worker shall be covered as follows:
 - 1) up to 28 days per year for inpatient or residential care, in a hospital or non-hospital residential facility; and
 - 2) up to 30 outpatient visits per year.
 - c) treatment regimens which include psychiatric, psychological, and other prescribed interventions shall be a covered benefit.

- Mental illness services for the treatment of clinically significant mental illness identified in the most recent edition of the International Classification of Diseases or of the Diagnostic and Statistical Manual of the American Psychiatric Association. Benefits and benefit maximums are as follows:
 - a) treatment for inpatient or residential or residential care in a hospital or non-hospital residential facility, for up to 45 days per year;
 - b) outpatient benefits shall be 75% of covered expenses for the first 40 visits per year, and 60% of covered expenses for any outpatient visits thereafter for that year.
- Preventive Care without copayments or deductible as described under Federal law and regulation regarding preventive services. This includes:
 - a) evidence-based items or services that have in effect a rating of "A" or "B" in the current recommendations of the United States Preventive Services Task Force;
 - b) immunizations that have in effect a recommendation from the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention with respect to the Covered Person involved;
 - c) with respect to Covered Persons who are infants, children and adolescents, evidence-informed preventive care and screenings provided for in the comprehensive guidelines supported by the Health Resources and Services Administration;
 - d) with respect to Covered Persons who are women, such additional preventive care and screenings not described in paragraph (1) as provided for in comprehensive guidelines supported by the Health Resources and Services Administration.

MEDICAL EXPENSES: BENEFIT LIMITATIONS

- Payment for Hospital room and board, which includes all general nursing charges, will be limited to the Hospital's normal charge for semi-private accommodation. Intensive Care Unit charges will be limited to three times the semi-private room and board rate per day.
- Dental Treatment is limited to the following: (a) when performed by a Physician; (b) made necessary by Injury to sound, natural teeth; and (c) subject to a maximum per person benefit of \$2,500. Routine dental care and treatment to the gums are not covered
- During the first six months a person is covered, Pre-existing conditions are covered up to a benefit maximum of \$1,000 per policy year.
- Benefits for services rendered in a Covered Person's home country (if other than the United States) are subject to a maximum per person benefit of \$1,500.
- Benefits for injury related to intercollegiate, interscholastic, intramural, or club sports are limited to \$10,000 per injury.

PRE-EXISTING CONDITIONS LIMITATION

The Company will not pay benefits for a Pre-Existing Condition except as shown in the Medical Expenses: Benefit Limitations section. This does not apply if the Covered Person has been insured under the Policy for 6 months.

Credit for Prior Coverage - A Covered Person, whose coverage under prior Creditable Coverage ended no more than 63 days before coverage under the Policy became effective, will have any applicable pre-existing condition limitation reduced by the total number of days the Covered Person was covered by such coverage. If there was a break in Creditable Coverage of more than 63 days, we will credit only the days of such coverage after the break.

EXPRESS SCRIPTS

The Policy utilizes the Express Scripts Pharmacy network. The medical ID Card includes information the pharmacist needs in order to submit a claim. Although many pharmacies participate in the Express Scripts, Inc. network, check with the pharmacy before you make your purchase. To find participating pharmacies in your area, call Express Scripts, Inc. at 1-866-282-1491 or visit their website at www.express-scripts.com. You will not have to file a claim on purchases made at participating pharmacies. The pharmacist will tell you exactly what to pay.

PREFERRED PROVIDER NETWORK
(Within the United States only)

The Policy utilizes the First Health hospital and physician network for delivering health care at a preferred fee. You are **not** required to use the Preferred Provider network. Call 1-800-226-5116 or visit www.firsthealthinternational.com to find a First Health provider.

RIGHT OF SUBROGATION

(NOT applicable to California or Arizona residents)

If the Covered Person is injured or becomes ill through the act or commission of another person, and if benefits are paid under the Policy due to that Injury or Sickness, then to the extent the Covered Person recovers for the same Injury or Sickness from a third party, the Covered Person's insurer, or the Covered Person's uninsured motorist insurance, Sirius America Insurance Company will be entitled to a refund of all benefits it has paid up to the amount of such recovery. Further, Sirius America Insurance Company has the right to offset subsequent benefits payable to the Covered Person under the Policy against such recovery.

EXCLUSIONS FOR MEDICAL EXPENSES

Benefits are not payable under the Medical Coverage in the following circumstances:

1. Routine physical examinations and routine testing; preventive testing or Treatment; screening examinations or testing in the absence of Injury or Sickness, except as otherwise provided by the Policy.
2. Eye examinations; prescriptions or fitting of eyeglasses and contact lenses; eyeglasses, contact lenses or other Treatment for visual defects and problems, except as required as a result of a covered Injury. "Visual defects" means any physical defect of the eye that does or can impair normal vision.
3. Hearing examinations or hearing aids; or other Treatment for hearing defects and problems, except as required as a result of a covered Injury. "Hearing defects" means any physical defect of the ear that does or can impair normal hearing.
4. Dental care or Treatment other than care of sound, natural teeth and gums required due to an Injury resulting from an Accident while the Covered Person is insured under the Policy, and rendered within 12 months of the Accident.
5. War or any act of war, declared or undeclared; or while serving in the armed forces of any country (a pro-rata premium will be refunded for such period of service).
6. Participation in a riot or civil disorder; fighting or brawling, except in self-defense; commission of or attempt to commit a felony.
7. Suicide, attempted suicide or intentionally self-inflicted Injury while sane or insane.
8. Operating any vehicle under the influence of alcohol or drugs, or without being properly licensed and insured to do so.
9. Participation in, practice for, or orthopedic equipment and appliances used for; semi-professional sports; or professional sports.
10. Expenses greater than \$10,000 for treatment of Injuries sustained by reason of participation in or, practice for; intercollegiate, interscholastic, intramural, or club sports.
11. Skydiving, parachuting, hang gliding, glider flying, parasailing, sail planning, bungee jumping, or flight in any type of aircraft, except while riding as a fare-paying passenger on a regularly-scheduled airline.
12. Treatment, services or supplies provided by a Hospital or facility owned or run by the United States Government, unless a charge is made for such services in the absence of insurance; or in a Hospital which does not unconditionally require payment.
13. Cosmetic surgery, except cosmetic surgery which the Covered Person needs as the result of an Accident which happens while they are insured under the Policy or reconstructive surgery needed as a result of a congenital disease or abnormality of a covered newborn dependent child which has resulted in a functional defect.
14. Elective Treatments and voluntary testing except as otherwise provided under the Policy.
15. Injury or Sickness covered by Worker's Compensation or Employer's Liability Laws, or by any coverage provided or required by law (including, but not limited to group, group type, and individual automobile "No-Fault" coverage).

16. Charges used to meet any deductible, or in excess of the coinsurance level, or in excess of those considered Usual, Customary, and Reasonable Charges.
17. Treatment or services provided by any member of the Covered Person's immediate family; or for which no charge is normally made.
18. Rest cures or custodial care (whether or not prescribed by a Physician), or transportation.
19. Treatment, services or supplies provided or paid for by any governmental program or law, except Medicaid.
20. Nasal or Sinus Surgery (unless required due to an Injury resulting from an Accident while the Covered Person is insured under this Policy).
21. Organ Transplants.
22. The diagnosis and treatment of acne.
23. The diagnosis and treatment of Infertility.
24. The diagnosis and treatment of TMJ dysfunction, or skeletal irregularities of one or both jaws, including orthognathia and mandibular retrognathia.
25. Expenses greater than \$1,500 incurred within the Covered Person's home country or country of regular domicile.
26. Treatment that is not incurred by a Covered Person while insured hereunder.
27. The diagnosis and treatment of venereal disease.
28. Injury sustained as a result of riding in or on a two or three-wheeled motor vehicle, or riding in or on a snowmobile.
29. Elective abortions.
30. Routine foot care, including the treatment of corns, calluses and bunions.
31. Nonmalignant warts, moles or lesions.
32. Impotence, whether organic or otherwise.
33. Sleeping disorders, including testing thereof.

DEFINITIONS

Wherever used in the Policy:

Accident means a sudden, unexpected and unintended incident. "Covered Accident" means an Accident that results in Injury or loss covered by the Policy.

Coinsurance means the portion of Covered Expenses that the Insured has to pay.

Co-payment means a specified charge that the Covered Person is required to pay when a medical service is rendered.

Covered Person means any Eligible Person and, where applicable, Eligible Dependents who makes application for, or for whom application is made and who is approved to participate in the benefit plans issued under this Policy, provided the required premium for such Person's and Dependents' insurance is paid when due.

Deductible means the amount of Covered Expenses the Insured owes before we begin to pay for Covered Expenses.

Hospice Care Services means a coordinated, interdisciplinary program of services for meeting the special physical, psychological, spiritual, and social needs of terminally ill individuals by providing Palliative Care and supportive medical, nursing and other health services through home or Inpatient care during the illness to the terminally ill Covered Person.

Hospital means a legally constituted institution having organized facilities for the care and Treatment of sick or injured persons on a registered Inpatient basis, including facilities for diagnosis and surgery under the supervision of a staff or one or more licensed Physicians and provides 24-hour nursing service by Registered Nurses on duty or call.

Injury means accidental bodily harm sustained by the Covered Person that resulted directly and independently of all other causes from an Accident and occurs while coverage under this Policy is in force.

Inpatient means confinement for which the Covered Person is charged at least one full day's room and board.

Insured means the student/program participant who is a Covered Person under the Policy.

Intensive Care Unit means a section, ward, or wing within a Hospital which is separated from other Hospital facilities and (1) is operated exclusively for the purpose of providing professional Treatment for critically ill patients; (2) has special supplies and equipment necessary for such Treatment which are available on a standby basis for immediate use; (3) provides room and board, and constant observation by registered graduate nurses or other specially trained Hospital personnel; and (4) is not maintained for the purpose of providing normal post-operative recovery Treatment or service.

Medical Emergency means bona fide emergency services provided after the sudden onset of a medical condition manifesting itself by symptoms of sufficient severity, including severe pain, such that the absence of immediate medical attention could be reasonably expected by a prudent layperson, who possesses an average knowledge of health and medicine to result in: (a) placing the patient's health in serious jeopardy; or (b) serious impairment to bodily functions; or (c) serious dysfunction of any bodily organ or part.

Medically Necessary or Medical Necessity means the services or supplies provided by a Hospital, Physician, or other provider that are required to identify or treat an Injury or Sickness and which, as determined by the Company, are: (1) consistent with the symptom or diagnosis and Treatment of the Injury or Sickness; (2) appropriate with regard to standards of good medical practice; (3) not solely for the convenience of the Covered Person; (4) the most appropriate supply or level of service which can be safely provided. When applied to the care of an Inpatient, it further means that the Covered Person's medical symptoms or condition requires that the services cannot be safely provided as an Outpatient. The fact that a Physician may prescribe, authorize, or direct a service does not of itself make it Medically Necessary or covered by the Policy.

Nurse means a person who has been registered or licensed to practice by the State Board of Nurse Examiners or other state authority in the state where they work, and who is practicing within the scope and limitation of that license. The term Nurse will not include the Covered Person or their spouse, children, brothers, sisters, or parents, or any person residing in their household.

Orthotic Devices means rigid or semi-rigid devices supporting a weak or deformed leg, foot, arm, hand, back or neck or restricting or eliminating motion in a diseased or injured leg, foot, arm, hand, back or neck. Benefits for Orthotic Devices include orthopedic appliances or apparatus used to support, align, prevent, or correct deformities or to improve the function of movable parts of the body. An Orthotic Device differs from a prosthetic in that, rather than replacing a body part, it supports and/or rehabilitates existing body parts. Orthotic Devices are usually customized for a Covered Person's use and are not appropriate for anyone else. Examples of Orthotic Devices include but are not limited to Ankle Foot Orthosis (AFO), Knee Ankle Foot Orthosis (KAFO), Lumbosacral Orthosis (LSO).

Outpatient Surgical Facility means a surgical or medical center, which has (1) permanent facilities for surgery; (2) organized medical staff of Physicians and registered graduate nurses; and (3) is authorized by law in the jurisdiction in which it is located to perform surgical services and is licensed (if no license is required, officially approved) under that law.

Palliative Care means Treatment directed at controlling pain, relieving other symptoms of an Injury or Sickness, and focusing on the special needs of the patient as he or she experiences the stress of the dying process, rather than Treatment aimed at investigation and intervention for the purpose of cure or prolongation of life.

Physician means a practitioner of the healing arts who is duly licensed in the state where they are practicing and who is treating within the scope and limitation of that license. The term Physician will not include the Covered Person or their spouse, children, brothers, sisters, or parents, or any person residing in their household.

Pre-existing Conditions means a condition for which a Covered Person received medical treatment, care or advice within 6 months before being insured under this Policy.

Prosthetic Devices (excluding dental) means artificial limb devices or appliances designed to replace in whole or in part an arm or a leg. Benefits for Prosthetic Devices include coverage of devices that replace all or part of a permanently inoperative or malfunctioning internal or external organ, and are furnished on a Physician's order. Examples of Prosthetic Devices include but are not limited to artificial limbs, cardiac pacemakers, prosthetic lenses, breast prosthesis (including mastectomy bras), hair prosthesis and maxillofacial devices.

Registered Nurse means a person who has received the designation of "Registered Nurse (R.N.);" and is registered and licensed to practice by the State Board of Nurse Examiners or other state authority in the state where they work, and who is practicing within the scope and limitation of that license. The term Registered Nurse will not include the Covered Person or their spouse, children, brothers, sisters, or parents, or any person residing in their household.

Sickness means illness or disease contracted and causing loss as to the Covered Person whose Sickness is the basis of claim. Any complications or any condition arising out of a Sickness for which the Covered Person is being treated or has received Treatment will be considered as part of the original Sickness.

Skilled Nursing Facility means a facility which is licensed pursuant to state and local laws; is operated primarily for the purpose of providing skilled nursing care and Treatment for individuals convalescing from Injury or Sickness including room and board and provides 24 hour a day skilled nursing services under the full time supervision of a Physician or Registered Nurse and if full time supervision by a Physician is not provided, it has the services of a Physician available under a fixed agreement; it keeps adequate medical records and has organized facilities for medical Treatment. Skilled Nursing Facility does not include an institution or part of one that is used mainly as a place for rest or the aged.

Treatment means a specific in-office or Hospital physical examination of, or care rendered to, the Covered Person.

Usual, Customary, and Reasonable Charges - "Usual" means those charges made by a provider for services and supplies rendered to all patients for the same or similar Injury or Sickness; "Customary" means those charges made by the majority of providers in the area for the same or similar services or supplies. "Reasonable" means those charges that do not exceed the majority of prevailing fees in the area for the same or similar services or supplies. Area means a county or larger geographically significant area as determined by the Company.

CONFORMITY WITH STATE LAWS

Any provision that is in conflict with the requirements of state or federal law that applies to the Policy are automatically changed to satisfy the minimum requirements of such laws.

For benefit and claim questions, or to request an ID Card please contact the claims' administrator:

ASRM, LLC

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