

WorldStudySM

International Student Health Insurance



Study with Global Peace of Mind®

As a student, or a participant in a cultural exchange program, the opportunity to learn abroad can be an enriching and rewarding experience. You'll immerse yourself in your new surroundings and become involved in new activities, all while achieving your educational or aspirational goals.

During an exciting time like this, you may not think about what to do if you were injured or became sick while away from home. Without warning, your experience abroad can quickly become a frightening situation if you're not prepared for a medical emergency. That's why IMG's WorldStudy international student medical insurance provides the protection and support you need, and is designed to give you Global Peace of Mind® during your time abroad.

WorldStudy plans are available worldwide to individuals, families, and groups of various nationalities, who are studying or on a cultural exchange program outside of their country of habitual residence for no less than 30 days and up to 5 years. Our WorldStudy plans offer you flexibility when it comes to choosing and personalizing your cover.

WorldStudySM

HIGHLIGHTS

Our flexible, short-term, annually renewable, international medical insurance plan for full- or part-time students, scholars, or language learners enrolling in an educational institution for the purposes of study, and groups on a cultural exchange program away from their country of habitual residence.

- ▶ Available in £GBP, €Euro, \$USD
- ▶ Two plan maximum limit options
- ▶ Choose your area of coverage (Europe, Worldwide excluding the USA, or Worldwide)
- ▶ Medical professionals on staff to coordinate member care
- ▶ Freedom to choose your medical provider
- ▶ Emergency Medical Evacuation and Organised Sports cover
- ▶ Optional additional cover - Adventure Sports, Telehealth and Remote Mental Health Service

WorldStudy PlatinumSM

HIGHLIGHTS

Our enhanced version of the WorldStudy plan still offers flexible, short-term, annually renewable, international medical insurance plan for full or part time students, scholars or language learner enrolling in an Educational Institution for the purposes of study, but with added travel and mental wellness benefits.

- ▶ Available in £GBP, €Euro, \$USD
- ▶ Same great benefits and global coverage as our WorldStudy plan
- ▶ Medical professionals on staff to coordinate member care
- ▶ Emergency Medical Evacuation and Organised Sports cover
- ▶ Remote Mental Health Service included as standard
- ▶ Additional travel benefits including:
 - » Programme interruption
 - » Lost luggage
 - » Replacement of Personal Items - Stolen Valuables and Replacement of Personal Papers up to specified limits
- ▶ Optional additional cover - Adventure Sports and Telehealth



Safety Solutions

Pursuing an education away from your home country is already stressful. We know your safety while studying abroad is important to you, so IMG's WorldStudy and WorldStudy Platinum Program has solutions designed to protect you and give you Global Peace of Mind.



PHYSICAL HEALTH

You can't plan when you get sick, and unfortunately, it can happen anytime and anywhere. Medical bills can be expensive, and IMG plans provide the cross-border medical coverage you need for unexpected medical care and routine visits.



FINANCIAL PROTECTION

Costs can add up while seeking medical treatment. However, access to IMG's international physician and provider networks and pharmacy discount programs can help you save on out-of-pocket medical expenses and prescription medications.



CRISIS SUPPORT

Navigating an emergency in a foreign country is never easy. That's why IMG offers a range of assistance benefits and services designed to support you in a crisis. A dedicated team of multilingual nurses, doctors, and case managers provide 24/7 assistance services to facilitate a response to urgent and emergency situations, such as evacuations or search and rescue missions.



MENTAL WELLNESS

Being away from your support system can be challenging. IMG provides access to mental health services, like virtual counseling, to help with the transition as you adapt to cultural differences, adjust to a change in job or education, and navigate new relationships while you're away from loved ones.



PERSONAL PROPERTY

There are some belongings you know you can't live without. IMG has you covered and can help assist you with lost or stolen travel documents like a passport or visa, and can reimburse costs if your essential items like luggage are lost, stolen, or damaged during your travels abroad.





SERVICE *Help when and where you need it.*

Nobody wants to experience an emergency while traveling the world, but if you do, you'll want a team you can trust to have your back. IMG's expert staff is here for you 24/7. We're accustomed to working in multiple time zones, languages, and currencies, so rest assured we have the training to assist you—even in remote and hazardous locations. Our international and U.S. provider networks include more than one million physicians and facilities across the globe, giving you access to quality care while away from your primary care team. Our innovative technology allows you to manage your claims, your account, and search for providers through our online portal and mobile app around the clock.

STRENGTH *A market leader you can trust.*

You can feel confident with IMG knowing our industry expertise has led us to serve millions of customers worldwide since 1990. Owned by SiriusPoint, a multi-billion-dollar insurance industry leader and rated "A-" by A.M. Best, an independent analyst of the insurance industry, IMG has a strong financial backing and vision to become the preeminent provider of travel and health safety solutions. With loyal customers ranging from Fortune 500 companies, universities, to individuals and other insurance companies, our personalized offerings allow us to meet the needs of nearly anyone traveling internationally.

WorldStudySM



Plan information & highlights

PLAN DETAILS

PLAN DETAILS	WORLDSTUDY	WORLDSTUDY PLATINUM
Summary of Benefits <i>Maximum Limits are per Period of Insurance unless otherwise stated.</i>		
Maximum Policy Limit Options <i>(Per Insured Person, Per Period of Insurance)</i>	£1,000,000/€1,000,000/\$1,000,000 £2,000,000/€2,000,000/\$2,000,000	£1,000,000/€1,000,000/\$1,000,000 £2,000,000/€2,000,000/\$2,000,000
Age Limits	Under 60 years for Participant and Spouse 15 days to 18 years for Dependent Child	Under 60 years for Participant and Spouse 15 days to 18 years for Dependent Child
Excess per Insured Person	£0 / €0 / \$0 £100 / €100 / \$100 £250 / €250 / \$250 £500 / €500 / \$500 (unless specifically stated elsewhere in the Schedule)	£0 / €0 / \$0 £100 / €100 / \$100 £250 / €250 / \$250 £500 / €500 / \$500 (unless specifically stated elsewhere in the Schedule)
Area of Cover Options <i>(Refer to Area of Cover definition for further details)</i>	Europe (as defined) Worldwide excluding USA, and Worldwide	Europe (as defined) Worldwide excluding USA, and Worldwide
Coverage Duration Options	30 days up to 12 months, renewable up to a maximum of 5 years	30 days up to 12 months, renewable up to a maximum of 5 years
Extensions/Renewal Options	Incrementally extendable from 5 days until reaching a maximum of 60 months	Incrementally extendable from 5 days until reaching a maximum of 60 months
Coverage Extension Period	Up to 90 days after policy expiry date for continued treatment of an eligible illness or injury	Up to 90 days after policy expiry date for continued treatment of an eligible illness or injury
Worlds-Class Medical Benefits	Coverage available for inpatient and outpatient medical expenses Freedom to choose any hospital, clinic, or doctor in your area of cover	Coverage available for inpatient and outpatient medical expenses Freedom to choose any hospital, clinic, or doctor in your area of cover
24 Hour International Emergency Care	24-hour medical emergency helpline plus a wide range of international emergency benefits including emergency evacuation, emergency reunion, return of mortal remains and more	24-hour medical emergency helpline plus a wide range of international emergency benefits including emergency evacuation, emergency reunion, return of mortal remains and more
MyIMG	24-hour secure access from anywhere worldwide to manage your account online	24-hour secure access from anywhere worldwide to manage your account online
Medical Benefits <i>(Coverage for usual, reasonable and customary charges. Subject to excess and coinsurance when applicable.) Maximum Limits are per Period of Insurance unless otherwise stated.</i>		
Hospitalisation	Full Cover	Full Cover
Intensive Care Unit	Full Cover	Full Cover
Medical Expenses	Full Cover	Full Cover
Outpatient Medical Expenses	Full Cover	Full Cover
Pre-Existing Conditions	No Cover	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 continuous coverage under this insurance plan continuously for ninety (90) days. Pre-existing annual limit (after 90 days' wait): £10,000, €10,000, \$10,000 Pre-existing Maximum Lifetime Limit: £20,000, €20,000, \$20,000
Day Patient Surgical/Hospital Facility	Full Cover	Full Cover
Laboratory	Full Cover	Full Cover
Radiology/X-ray	Full Cover	Full Cover
Chemotherapy/Radiation Therapy	Full Cover	Full Cover
Pre-Admission Testing	Full Cover	Full Cover
Surgery	Full Cover	Full Cover

PHYSICAL HEALTH

PLAN DETAILS		WORLDSTUDY	WORLDSTUDY PLATINUM
Medical Benefits <i>(Coverage for usual, reasonable and customary charges. Subject to excess and coinsurance when applicable.) Maximum Limits are per Period of Insurance unless otherwise stated.</i>			
Surgery		Full Cover	Full Cover
Chiropractic Care <i>(Medical order of treatment plan required)</i>		Full Cover	Full Cover
Extended Care Facility <i>(Upon direct transfer from acute care Hospital)</i>		Full Cover	Full Cover
Home Nursing Care <i>(Provided by a home healthcare agency. Upon direct transfer from an acute care hospital)</i>		Full Cover	Full Cover
Emergency Local Ambulance Transport		Full Cover	Full Cover
Prescription Drugs		Full Cover	Full Cover
Emergency Room-Accident		Full Cover	Full Cover
Emergency Room-Illness <i>(Subject to an additional excess of £250/€250/\$250 if not admitted as an inpatient or day patient)</i>		Full Cover	Full Cover
Dental-Injury due to Accident		Full Cover	Full Cover
Dental - Sudden Dental Pain		Up to £100/€100/\$100	Up to £100/€100/\$100
Hospital Cash Benefit		£100/€100/\$100 Per night up to a maximum of 14 nights	£100/€100/\$100 Per night up to a maximum of 14 nights
Mental or Nervous Disorders <i>When coordinated through the Policy Administrator.</i>			
Inpatient Mental/Nervous		No Cover	Full Cover
Outpatient Mental/Nervous		No Cover	Up to £50/€50/\$50 per day Maximum Limit of Up to £500/€500/\$500
Remote Mental Health Service <i>(non-insurance benefit)</i>		No Cover	Included
International Emergency Care & Assistance <i>When coordinated through the Policy Administrator.</i>			
24-Hour Emergency Medical Help Line		Included	Included
Emergency Medical Evacuation		Up to £500,000/€500,000/\$500,000 Policy Limit (Independent of Maximum Limit)	Up to £500,000/€500,000/\$500,000 Policy Limit (Independent of Maximum Limit)
Emergency Reunion		Up to £25,000/€25,000/\$25,000	Up to £25,000/€25,000/\$25,000
Cremation/Burial or Repatriation of Remains		Up to £25,000/€25,000/\$25,000	Up to £25,000/€25,000/\$25,000
Natural Disaster Evacuation & Accommodation		£100/€100/\$100 per day for up to five days	£100/€100/\$100 per day for up to five days
Repatriation for Medical Treatment		Up to £25,000/€25,000/\$25,000	Up to £25,000/€25,000/\$25,000

**Benefits are subject to exclusions and limitations. This is only a summary and does not supersede in any way the Certificate of Insurance and governing policy documents (together the "Insurance Contract"). The Insurance Contract is the only source of the actual benefits provided.*

PLAN DETAILS		WORLDSTUDY	WORLDSTUDY PLATINUM
PHYSICAL HEALTH	Additional Benefits		
	Terrorism Coverage	Full Cover	Full Cover
	Incidental Return Trip	You are covered for trips to your Country of Habitual Residence up to a cumulative period of 30 days during the period of insurance	You are covered for trips to your Country of Habitual Residence up to a cumulative period of 30 days during the period of insurance
FINANCIAL PROTECTION	Organised Sports	Up to £5,000/€5,000/\$5,000 per illness or injury	Up to £5,000/€5,000/\$5,000 per illness or injury
	Personal Liability	Up to £1,000,000/€1,000,000/\$1,000,000 combined Maximum Limit for Injury to third person and damage to third person's property.	Up to £1,000,000/€1,000,000/\$1,000,000 combined Maximum Limit for Injury to third person and damage to third person's property.
	Program Interruption	No Cover	Up to £10,000/€10,000/\$10,000
PERSONAL PROPERTY	Lost Luggage	No Cover	Up to £50/€50/\$50 per item £500/€500/\$500 Maximum Limit
	Replacement of Personal Items <i>-Stolen Valuables</i> <i>-Replacement of Personal Papers</i>	No Cover	Up to £250/€250/\$250 Maximum Limit Up to £500/€500/\$500 Maximum Limit
	Additional Cover Options <i>These benefits are optional and only applicable if selected and purchased at time of original application. Options apply to all individuals listed on the application form, unless otherwise noted.</i>		
PHYSICAL HEALTH	Adventure Sports Option	Up to £50,000/€50,000/\$50,000	Up to £50,000/€50,000/\$50,000
	Telehealth <i>(non-insurance benefit)</i>	Online and telephone access to a network of medical professionals available to discuss new, non-emergency medical issues. The best medicine brought to you and your family 24 hours a day, seven days a week.	Online and telephone access to a network of medical professionals available to discuss new, non-emergency medical issues. The best medicine brought to you and your family 24 hours a day, seven days a week.
	Remote Mental Health Service <i>(non-insurance benefit)</i>	Telemedicine for mental health that supports with financial, physical and emotional wellbeing. Whether you have questions about handling stress at work or home, parenting and childcare, managing money or health issues, you can turn to this valuable and confidential service that you can trust.	This cover is included as standard with your WorldStudy Platinum Plan
MENTAL WELLNESS			



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MyIMGSM Member Portal

It's easy to access and manage your IMG accounts any time, from anywhere and any device, via MyIMG.

MyIMG features include:

- » Claims submission and management
- » ID Card and insurance documents access
- » Preauthorisation process initiation
- » Explanation of Benefit (EOB) access
- » Customer Care live chat and contact information
- » Find a Doctor locator

Area of Cover

Depending on your destinations, you will be eligible for one of the following areas of cover:

(1) Europe*: Albania, Andorra, Armenia, Austria, Azerbaijan, Azores, Belgium, Belarus, Bosnia-Herzegovina, Bulgaria, Channel Islands, Corsica, Croatia, Cyprus, Czech Republic, Denmark (including Faroe Islands), Estonia, Finland, France (including Corsica), Georgia, Germany, Gibraltar, Greece (including Greek Islands), Hungary, Iceland, Ireland, Italy (including Aeolian Islands, Sardinia & Sicily), Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, North Macedonia, Madeira, Malta, Moldova, Monaco, Montenegro, Netherlands, Norway (including Jan Mayen, Svalbard Islands), Poland, Portugal (including Azores & Madeira), Romania, Russia (West of Urals), San Marino, Serbia, Slovakia, Slovenia, Spain (including Balearic and Canary Islands), Sweden, Switzerland, Turkey, Ukraine, United Kingdom (including Great Britain, Northern Ireland and the Isle of Man) and Vatican City.

(2) Worldwide Excluding USA*

(3) Worldwide*

**All areas exclude cover within your Country of Habitual Residence.*

Conditions of Cover

1. Cover and benefits are subject to the applicable excess and coinsurance and all terms and conditions of the plan and Insurance Contract.
2. Cover under a **WorldStudy** and **Worldstudy Platinum** plan is secondary to any other cover.
3. Cover and benefits are for medically necessary, usual, reasonable and customary charges only.
4. Charges must be administered or ordered by a medical practitioner.
5. Charges must be incurred during the period of cover or the cover extension period *(if applicable)*.
6. Claims must be presented to IMG for payment within 180 days from the date the claim was incurred.



WorldStudy & WorldStudy PlatinumSM

International Student Health Insurance



Policy Manager

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