



The INTERNATIONAL  
**Language  
Institute**  
of MASSACHUSETTS

# STUDENT INSURANCE

## The International Language Institute

### Introduction

The international student insurance plan provided by the International Language Institute is designed to provide students with travel health insurance coverage whilst outside of their home country and studying at the International Language Institute in Massachusetts.

HCC Medical Insurance Services provides full plan administration through their service center in Indianapolis, USA and are on hand 24-hours a day through their toll free access number to assist you should you need any help with your international insurance plan.

This plan is insured by Syndicate 4141 at Lloyd's, London. Rated 'A' (Excellent) by A.M. Best Company and 'A+' (Strong) by Standard and Poor's, Lloyd's provides financial strength and security that is unparalleled in the worldwide insurance market.

### Emergency Assistance

For 24-hour emergency and travel assistance, please contact HCC Medical Insurance Services:

Toll Free (800) 605-2282  
or email [service@hccmis.com](mailto:service@hccmis.com) for non-emergency assistance and questions.

# Plan Details

The following table shows the plan benefits that are available under your international insurance plan. Please take some time to review the coverage benefits to make sure you understand what is covered. This is a consolidate summary of the benefits, for a full listing of the coverage benefits along with the plan exclusions please see the full policy conditions.

Plan Benefits	Coverage Amount
Policy Maximum	\$50,000
Deductibles:	\$100 per Certificate Period
Coinsurance <i>Claims incurred in US/ Canada</i>	For the Certificate Period, Underwriters will pay 80% of the next \$10,000 of Eligible Expenses after the Deductible, then 100% to the Overall Maximum Limit. <i>Coinsurance is waived if expenses are incurred within the PPO</i>
Coinsurance <i>Claims incurred outside US/ Canada:</i>	For the Certificate Period, Underwriters will pay 100% of Eligible Expenses after the Deductible up to the Overall Maximum Limit
Hospital Room and Board:	Average Semi-private room rate, including nursing services
Local Ambulance:	Usual, Reasonable and Customary charges
Hospital Indemnity:	\$100 per day (not subject to Deductible or Coinsurance)
Intensive Care Unit:	Usual, Reasonable and Customary charges
Outpatient Treatment:	Usual, Reasonable and Customary charges
Acute Onset of Pre-existing Condition:	\$15,000 limit per Certificate Period for Eligible Medical Expenses \$25,000 limit per Certificate Period for Emergency Medical Evacuation (only available to members under age 70)
Physical Therapy:	\$50 per visit
All Other Eligible Medical Expenses:	Usual, Reasonable and Customary charges
Emergency Dental:	Accident – Overall Maximum Limit Acute Onset of Pain – \$100 limit per Certificate Period
Emergency Medical Evacuation:	\$500,000
Emergency Reunion:	\$15,000 limit per Certificate Period
Terrorism:	\$50,000 Maximum Lifetime Limit, Eligible Medical Expenses only
Accidental Death and Dismemberment:	Principal Sum - \$25,000 Adults age 18-69
Common Carrier Accidental Death:	\$50,000 per adult, \$25,000 children under age 18; \$250,000 Maximum per group
Repatriation of Remains:	Overall Maximum Limit
Natural Disaster Benefit:	Up to \$100 a day for 5 days when Displaced from planned, paid accommodations due to evacuation from forecasted disaster or following a disaster strike
Trip Interruption:	\$5,000 limit per Certificate Period
Lost Checked Luggage:	\$250 limit per Certificate Period (not subject to Deductible or Coinsurance)
Hospital Pre-Notification Penalty:	50% of Eligible Medical Expenses
Overall Maximum Limit per Certificate Period (includes all benefits except Accidental Death and Dismemberment and Common Carrier Accidental Death):	Age 14 days to 69 – \$100,000

## Travel Assistance Services

The following Assistance Services are included with every group plan:

Pre-Trip Health and Safety Advisories  
Contact HCC for current passport, visa, inoculation and vaccine requirements as well as for up-to-date travel safety advisories.

Medical Monitoring  
Consultations with attending medical professionals during your hospitalization and establishment of a single point-of contact for family members to receive ongoing updates regarding your medical status.

Travel Document Replacement  
Assistance with obtaining replacement passports, birth certificates, visas, airlines documents and other travel-related documents. Travel Document Replacement Assistance with obtaining replacement passports, birth certificates, visas, airline documents and other travel-related documents.

Travel Assistance Services also include:

- Prescription Drug Replacement
- Emergency Travel Arrangements
- Dispatch of Physician
- Credit Card/Traveler Check Replacement
- Lost Luggage Assistance

All Travel Assistance Services are available to Members 24 hours a day, 7 days a week while their coverage period is in effect. Atlas Assistance Services are not insurance benefits, and provision of any Assistance Service is not a guarantee of any other benefit under the International Language Institute of Massachusetts insurance plan.

**International**  
StudentInsurance.com

 **HCC** HCC Medical Insurance Services

For more information about your insurance plan, or to obtain a copy of the full policy conditions please contact your school who will be more than happy to assist you with your request. For any medical or emergency issues, please contact HCC directly for immediate assistance.