

Comparison Of Benefits

Please Note: This is just a summary. Full benefit information is available online or in your brochure.

BENEFIT	Associated Insurance Plans International**(1)	International Citizen Series**(2)	International Student Organization Plans (short or long term)** (3)				
	Liaison International (short term—up to 3 years)	ICS Platinum (long term complete medical plan)	Compass Gold	Compass Silver	Mega Hold 1	Mega Hold 2	VIP
Policy Maximum	\$50,000-1,000,000\$	\$5,000,000	\$250,000	\$100,000	\$250,000	\$100,000	\$150,000
Deductibles Available	\$100; \$250; \$500; \$1000; \$2500*	\$250; \$500; \$1000; \$2500	\$90***	\$100***	\$25***	\$100***	\$100***
Coinsurance	80%. After \$5,000, 100% NOTE: Must use PPO providers.	PPO 100% Non-PPO 80%. After \$5,000, 100%.	100%	100%	80% first \$5,000, 100% thereafter	80% first \$5,000, 100% thereafter	100%
Emergency Medical Evacuation	\$100,000 (in addition to the medical maximum)	\$50,000 Lifetime maximum	\$15,000	\$15,000	Included	Included	\$20,000
Repatriation of Remains	\$20,000	\$25,000	\$10,000	\$10,000	Included	Included	\$10,000
Maternity	Not covered	Coverage available only after 12 months of continuous coverage	Only covered if conception occurs while student is enrolled.				Not cover
Prescription Drugs	Usual, reasonable and customary charges. Subject to deductible and coinsurance.		Some excluded, please verify in your brochure.				
Coverage Area	USA/Canada**	Worldwide	Outside your home country.				

\$\$\$Rates vary by age. Please see website for a complete quote\$\$\$

*Deductible is per person per policy period, maximum of 3 Policy Period deductibles per family. Deductible and coinsurance amount must be met for each 12-month benefit period.

**Some exceptions do apply. Please see your brochure for details.

***Deductible rates are lowered if student is first seen at the school's student health center.