

Student

International Health Plan

**BENEFIT SCHEDULE
2025–2026**



Student International Health Plan

Benefit Schedule

This table gives a summary of the **benefits** covered by each **Plan**. Please refer to each **Benefit Definition** for a full explanation of the cover provided under each **benefit**.

Pre-authorisation is required for all claims where the costs are likely to exceed £2,500/\$2,500/€2,500 and for all claims under benefits marked *.

Overall Aggregate Limit each Certificate period	£250,000/\$500,000/€375,000
MEDICAL EXPENSES	
Hospital Services* > Accommodation and meal charges > All Inpatient Treatment > Physician fees > Surgeon and Anaesthetist Fees > Intensive Care Unit charges	Paid in Full
Accident and Emergency Room Treatment	Paid in Full
Inpatient Psychiatric Treatment* Treatment in a hospital psychiatric unit	Paid in Full Max thirty (30) days
Day-patient Treatment Where a period of recovery is required in a hospital bed	Paid in Full
Internal Prostheses, Medical Aids and Devices Which are required intra-operatively	Paid in Full
Outpatient Services > GP, Specialist & Consultant Fees > Prescription Drugs and Dressings > X-rays, diagnostic & pathology tests, including MRI, CT and PET scans > Physiotherapy – up to five (5) sessions	Full refund Up to £20/\$40/€30 excess per claim. A claim is considered to be a course of treatment per diagnosed medical condition.
Complementary Therapies Osteopathy, Chiropractic, Homeopathy, Acupuncture	
External Prostheses, Medical Aids and Devices Which are medically required following Inpatient Treatment, Day-patient Treatment or Accident and Emergency Room Treatment	£200/\$400/€300
Outpatient Psychiatric Treatment* When referred by a Physician and pre-authorised	£500/\$1,000/€750 lifetime limit
Dental Treatment Following an Accident To restore or repair sound natural teeth	Paid in Full
Emergency Dental Treatment For the immediate relief of dental pain	£300/\$600/€450
TELEHEALTH	
Second Medical Opinion Access to a network of 50,000 medical specialists	Included
REPATRIATION ASSISTANCE	
Emergency Medical Evacuation* Evacuation costs for acute medical conditions where local medical facilities are inadequate	Paid in Full
Emergency Medical Evacuation – Supplementary Expenses* Costs of travel to return to Home Country or Country of Residence Hotel accommodation costs for companion if not returned to Home Country Policy will automatically cancel thirty (30) days after return to Home Country following emergency medical evacuation	Single Economy air ticket up to twelve (12) nights
Emergency Medical Reunion* Costs of travel and Hotel accommodation of a close family member if you are in a hospital for five (5) consecutive days	Single Economy air ticket up to twelve (12) nights
Compassionate Home Travel* Costs of travel in the event of the death of a close family member	One (1) return economy air ticket
Repatriation/Local Burial* Where death occurs outside the Home Country	Paid in Full
Local Road Ambulance Services	Paid in Full
Emergency Non-Medical Evacuation* Evacuation to a safe location in the event of life-threatening situations resulting from political or civil unrest Evacuation to a safe location in the event of a natural disaster.	Paid in Full

ADDITIONAL BENEFITS	
Personal Accident Benefit Accidental Death	£20,000/\$40,000/€30,000
Home Country Cover Treatment of emergency medical conditions or acute episodes of existing covered medical conditions whilst on a temporary visit to the Home Country	Up to benefit limits shown above Max sixty (60) days
ADDITIONAL SERVICE PARTNERS	
Crisis24 Security Assistance	Included
Bloodcare Foundation Providing properly screened blood	Included
Teladoc Health Telehealth Services	Included
OPTIONAL ADD-ON - ADDITIONAL PREMIUM REQUIRED	
Pre-Existing Condition Cover For emergency treatment of existing conditions, excluding congenital and hereditary conditions (available to applicants purchasing a Plan of at least six (6) months duration). Only available after a waiting period of sixty (60) days has been served.	£20,000/\$40,000/€30,000

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January 2025

