

GPA J1 / J2 Visa Health Insurance Plans



Benefits Plan Overview September 1, 2017 – August 31, 2018

GARNETT-POWERS & ASSOCIATES, INC.
CA License # 0G11917

Disclaimer: This benefit plan information shown in this benefits plan overview is illustrative only. To the extent the benefit plan information summarized herein differs from the underlying plan details specified in the insurance documents that govern the terms and conditions of the plans of insurance ; the underlying insurance documents will govern in all cases.

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GPA J1 / J2 Visa Health Insurance Plans

All International Scholars Holding a J1 or J2 Visa Must Meet All of the U.S. State Department Insurance Policy Requirements Below:

- \$100,000 per accident & illness in medical coverage
- A deductible not to exceed \$500 per accident or illness
- Coinsurance that does not exceed 25%
- Medical evacuation coverage must be at least \$50,000
- Repatriation coverage must be at least \$25,000
- Carrier must be at least A- rated or backed by the full faith and credit of the Exchange Visitor's government

GPA Offers Three Insurance Plan Options that Will Meet all of the Insurance Policy Requirements as listed by the U.S. Department of State:

| Plan Options | Insurance Plan | Eligibility | Payment Frequency | When Can You Elect or Change Plans? |
|--------------|-------------------|---|---|--|
| Basic | IMG Basic Plan | Non-U.S. Citizens Only <i>U.S. Citizens or Resident Aliens are not eligible</i> | Monthly, Quarterly, Full Term* *(up to 12 months) | You can change plans at the start of every plan year, which is September 1 st . Plan changes are also allowed when your policy expires. Please note: the waiting period for pre-existing conditions will start over if you change plans. |
| Standard | IMG Standard Plan | Non-U.S. Citizens Only <i>U.S. Citizens or Resident Aliens are not eligible</i> | Monthly, Quarterly, Full Term* *(up to 12 months) | You can change plans at the start of every plan year, which is September 1 st . Plan changes are also allowed when your policy expires. Please note: the waiting period for pre-existing conditions will start over if you change plans. |
| Platinum | IMG Platinum Plan | Non-U.S. Citizens Only <i>U.S. Citizens or Resident Aliens are not eligible</i> | Monthly, Quarterly, Full Term* *(up to 12 months) | You can change plans at the start of every plan year, which is September 1 st . Plan changes are also allowed when your policy expires. Please note: the waiting period for pre-existing conditions will start over if you change plans. |

J Visa Scholar Monthly Premium Rates

Plan Year 2017 - 2018

| Plan Options | Insurance Plan | Visiting Scholar | Additional Premium for Spouse or Domestic Partner | Additional Premium for One Child | Additional Premium for Two or more Children |
|-----------------|---|---|---|---|--|
| Basic | IMG Basic Plan <i>Age Rated:</i> <ul style="list-style-type: none"> • 31 days - 24 years old • 25-49 years old • 50-64 years old | <ul style="list-style-type: none"> • \$52 • \$63 • \$116 | <ul style="list-style-type: none"> • \$52 • \$63 • \$116 | <ul style="list-style-type: none"> • \$52 • N/A • N/A | <p>For every child dependent (ages 31 days – 24 years old, the premium is an extra \$52</p> <p><i>*Dependents Must be non U.S. Citizens or non U.S. Permanent Residents.</i></p> |
| Standard | IMG Standard Plan <i>Age Rated:</i> <ul style="list-style-type: none"> • 19-23 years old • 24-30 years old • 31-40 years old • 41-50 years old • 51-64 years old | <ul style="list-style-type: none"> • \$69 • \$77 • \$122 • \$187 • \$242 | <ul style="list-style-type: none"> • \$238 • \$260 • \$345 • \$356 • \$345 | \$66 | <p>For every child dependent, the premium is an extra \$66</p> <p><i>*Dependents Must be non U.S. Citizens or non U.S. Permanent Residents.</i></p> |
| Platinum | IMG Platinum Plan <i>Age Rated:</i> <ul style="list-style-type: none"> • 19-23 years old • 24-30 years old • 31-40 years old • 41-50 years old • 51-64 years old | <ul style="list-style-type: none"> • \$151 • \$172 • \$294 • \$480 • \$641 | <ul style="list-style-type: none"> • \$575 • \$635 • \$845 • \$873 • \$845 | \$134 | <p>For every child dependent, the premium is an extra \$134</p> <p><i>*Dependents Must be non U.S. Citizens or non U.S. Permanent Residents.</i></p> |

J Visa Scholar – Summary of Benefits

Plan Year 2017 - 2018

| | Basic | Standard | Platinum |
|---|--|---|---|
| Benefits | IMG Basic Plan | IMG Standard Plan | IMG Platinum Plan |
| Plan Type | PPO | PPO | PPO |
| Lifetime Maximum Per Period of Coverage | \$1,000,000 | Visiting Scholar - \$500,000 Dependent - \$100,000 | Visiting Scholar - \$1,000,000 Dependent - \$100,000 |
| Plan Maximum Per Illness or Injury | \$100,000 | Visiting Scholar - \$100,000 Dependent - \$100,000 | Visiting Scholar - \$500,000 Dependent - \$100,000 |
| Plan Deductible | \$250 per illness/Injury | \$500 per Illness/Injury | PPO Provider: \$25 per Illness/ Injury Non-PPO Provider: \$50 per Illness/ Injury |
| Out-of-Pocket Maximum | \$5,000 per period of coverage | In-Network: \$0 International: \$0 Out-of-Network: \$1,000 | In-Network: \$0 International: \$0 Out-of-Network: \$1,000 |
| Coinsurance | Visiting Scholar pays 20% of eligible expenses up to \$5,000, then the plan pays 100% thereafter | PPO Provider: Visiting Scholar pays 0% of eligible expenses Non-PPO Provider: Visiting Scholar pays 20% of eligible expenses up to \$1,000, then the plan pays 100% thereafter | PPO Provider: Visiting Scholar pays 0% of eligible expenses Non-PPO Provider: Visiting Scholar pays 20% of eligible expenses up to \$1,000, then the plan pays 100% thereafter |

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J Visa Scholar – Summary of Benefits

Plan Year 2017 - 2018

| | Basic | Standard | Platinum |
|------------------------------|---|---|--|
| Benefits | IMG Basic Plan | IMG Standard Plan | IMG Platinum Plan |
| Prescription Drugs | Usual, Customary and Reasonable Costs <i>Subject to deductible and coinsurance</i> | Visiting Scholar Pays 50% of actual charges <i>Up to annual maximum of \$1,500</i> | \$20 Copay for Generic \$40 Copay for Brand \$80 Copay for Non-Brand <i>Up to the annual maximum of \$3,000</i> |
| Maternity | No Coverage | No Coverage | Conception must occur during period of coverage Paid as any other illness |
| Routine Newborn Care | No Coverage | No Coverage | \$750 maximum per period of coverage |
| Emergency Medical Evacuation | \$50,000 lifetime maximum | \$50,000 lifetime maximum | \$500,000 lifetime maximum |
| Repatriation of Remains | \$25,000 maximum | \$25,000 maximum | \$50,000 maximum |

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J Visa Scholar – Summary of Benefits

Plan Year 2017 - 2018

| | Basic | Standard | Platinum |
|---|---|---|---|
| Benefits | IMG Basic Plan | IMG Standard Plan | IMG Platinum Plan |
| Pre-Existing Conditions | Pre-existing conditions are covered after 6 months of continuous coverage Plan will only cover up to \$500 per period | Pre-existing conditions are covered after 12 months of continuous coverage | Pre-existing conditions are covered after 6 months of continuous coverage |
| Emergency Room | <i>Subject to deductible and coinsurance</i> WITH inpatient admission: Usual, Customary and Reasonable Costs WITHOUT inpatient admission: Additional \$250 deductible | \$250 Deductible Injury: Not subject to Emergency Room Deductible Illness: Subject to a \$250 Deductible for each visit for Treatment which does not result in direct Hospital admission | \$250 Deductible Injury: Not subject to Emergency Room Deductible Illness: Subject to a \$250 Deductible for each visit for Treatment which does not result in direct Hospital admission |
| Hospitalization | Usual, Customary and Reasonable Costs <i>Subject to deductible and coinsurance</i> | Outpatient: \$500 per Illness/Injury Usual and Customary Charges | PPO Provider: \$25 per Illness/ Injury Usual and Customary Charges |
| Preventive Care Services including Immunizations | No Benefits | No Benefits | Well Exams covered at 100% (annual max of \$500) Immunizations covered at 100% (annual max of \$250) |

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J Visa Scholar – Summary of Benefits

Plan Year 2017 - 2018

| | Basic | Standard | Platinum |
|-------------------------------------|------------------------|---|---|
| Benefits | IMG Basic Plan | IMG Standard Plan | IMG Platinum Plan |
| Mental & Nervous Disorders | No Benefits | Outpatient: \$50 Copay with \$500 lifetime maximum <i>Not covered if incurred at the Student Health Center</i> Inpatient: Lifetime maximum of \$10,000 <i>Not covered if incurred at the Student Health Center</i> | Outpatient: \$50 Copay with \$500 lifetime maximum <i>Not covered if incurred at the Student Health Center</i> Inpatient: Lifetime maximum of \$10,000 <i>Not covered if incurred at the Student Health Center</i> |
| Eligibility | Non-U.S. Citizens only | Non-U.S. Citizens only | Non-U.S. Citizens only |
| Meets J Visa Insurance Requirements | Yes | Yes | Yes |

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Frequently Asked Questions

About the Three Insurance Plan Options

| | Basic | Standard | Platinum |
|---|---|---|--|
| Questions | IMG Basic Plan | IMG Standard Plan | IMG Platinum Plan |
| What if I am a U.S. Citizen or U.S. Permanent Resident, can I purchase one of these plans? | No, only available to Non-U.S. Citizens | No, only available to Non-U.S. Citizens | No, only available to Non-U.S. Citizens |
| What if I am pregnant or if my spouse is pregnant, will the insurance plan provide maternity coverage? | No | No | You will only receive coverage if conception occurred while you had the insurance policy. If you or your spouse are already pregnant prior to purchasing this plan, you will not receive any insurance coverage for any maternity claims |
| I was already diagnosed with a Pre-Existing condition (example: heart condition, chronic asthma, cancer, back pain, etc.), will I be able to receive treatment under this plan? | Yes, however you will need to wait 6 months once you purchase the plan to receive treatment; <u>as long as the pre-existing condition is not an excluded condition under the policy.</u> The policy will only cover up to \$500 of medical expenses per period (defined as 12 months). Please note: if you change policies, the pre-existing waiting period starts over. | Yes, however you will need to wait 12 months once you purchase the plan to receive treatment; <u>as long as the pre-existing condition is not an excluded condition under the policy</u> Please note: if you change policies, the pre-existing waiting period starts over. | Yes, however you will need to wait 6 months once you purchase the plan to receive treatment; <u>as long as the pre-existing condition is not an excluded condition under the policy</u> Please note: if you change policies, the pre-existing waiting period starts over. |
| What if I wanted to get an annual physical exam or receive immunization shots, will the plan provide coverage for these type of preventive services? | No | No | Yes |

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