MEDICAL INSURANCE FOR ENGLISH LANGUAGE INSTITUTE STUDENTS

ELI students who hold F-visas are required by the University of Southern Mississippi to have health insurance coverage. You may purchase insurance at ELI registration, or you may purchase insurance in your home country and bring your insurance information with you to the United States.

However, your insurance must meet these requirements:
1. Your company must have a claims office in the United States.
2. Your insurance policy and insurance ID card must be in English.
3. Your company’s coverage must be equal to or better than the university’s international student group policy coverage.

The following information is provided so that you can make a detailed comparison between our policy’s coverage and the coverage offered by companies in your home country. If you have specific questions about insurance coverage, please contact us directly.

<table>
<thead>
<tr>
<th>COVERAGE CATEGORY</th>
<th>USM GROUP POLICY BENEFIT</th>
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</thead>
<tbody>
<tr>
<td>deductible amount</td>
<td>$0 deductible for treatment at the USM Clinic; $100 per accident or sickness up to a maximum of $300 per covered person per policy year for treatment at off-campus clinics</td>
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<tr>
<td>sickness and accidents</td>
<td>$250,000 maximum total per accident or sickness</td>
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<tr>
<td>prescription drugs</td>
<td>100% of the usual, reasonable, and customary charges after the deductible is met. There is no deductible required at the USM Clinic Pharmacy. If the prescription was filled at an off-campus pharmacy, the student must satisfy the deductible requirement first, and he must pay for the prescription and then file a claim with the insurance company for reimbursement.</td>
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<tr>
<td>pregnancy and maternity care</td>
<td>Covered medical expenses for pregnancy, childbirth, and complications of pregnancy are payable on the same basis as any other sickness.</td>
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<tr>
<td>repatriation and medical evacuation</td>
<td>actual costs</td>
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</tbody>
</table>
More information about the University of Southern Mississippi’s international student group insurance plan:

Limitations

- Hospital Room and Board charges are limited to the hospital's semi-private room rate unless confined in an intensive care section of the hospital.
- Drugs which can only be obtained by the written prescription of a doctor are considered covered expenses. Vitamins and over-the-counter drugs are not.
- Dental expenses are covered for accidental injury only.
- Pregnancy and complications of pregnancy are considered “sickness” under the terms of this policy and can therefore be limited or excluded from coverage if the pregnancy was diagnosed or treated within six months prior to the covered person’s effective date of insurance.

Exclusions (no payment)

- eye examinations and optical prescriptions
- dental treatment except as a direct result of covered injury and then only when injury occurs to sound and natural teeth
- elective surgery; cosmetic surgery, except as a result of a covered injury
- expenses not approved as necessary by Aetna
- routine examinations such as physicals, regular dental checkups, routine vision or hearing examinations
- preventive medicines such as vaccines and immunizations
- contraceptive methods, devices, or aids
- voluntary or elective abortion
- any pre-existing condition