# International<sup>®</sup> Student and Scholar 2014–2015 Medical Insurance Plan

Enroll by email by sending form to to customerservice@hginsurance.com, by fax: 937.748.5208, or by mail

#### **Monthly Premium Rates**

The rates below are valid for enrollment with an effective date on or before July 28, 2015.

	Deductible	\$1	<b>50</b> 1	\$250 <sup>2</sup>					
	Medical Maximum	\$250,000	\$500,000	\$250,000	\$500,000				
	Under 19	\$90	\$102	\$85	\$96				
	19-23	\$102	\$116	\$96	\$109				
Age	24-29	\$129	\$147	\$122	\$138				
٩٤	30-35	\$234	\$266	\$221	\$251				
	36-49	\$524	\$596	\$495	\$561				
	50-64	\$675	\$768	\$638	\$723				

<sup>1</sup> \$150 Deductible is per person Per Occurrence of Coverage. Deductible is reduced to \$50 if initial medical treatment or referral is provided by the college or university's Student Health Center.

 $^2$  \$250 Deductible is per person Per Occurrence of Coverage. Deductible is reduced to \$100 if initial medical treatment or referral is provided by the college or university's Student Health Center.

### **The Underwriter**

The Group Plan is underwritten by Certain Underwriters at Lloyd's, London. As the largest insurance entity in the world, Lloyd's has earned an A (Excellent) rating from AM Best and an A+ (Strong) Rating from Standard and Poor's.

## **Plan Arranged By**





A NAFSA Global Partner

The Harbour Group of Ohio, LLC 93 Edgebrook Drive P.O. Box 998 Springboro, Ohio 45066 USA

Telephone: 937.748.5200 Toll-free: 800.252.8160 Fax: 937.748.5208

Email: info@hginsurance.com www.hginsurance.com

#### Administration

Policy and claims administration provided by Seven Corners, Inc.

# International<sup>©</sup><sup>LUS</sup> Student and Scholar 2014–2015 Medical Insurance Plan

# This enrollment form cannot be submitted online at this time. Please submit enrollment form by email, fax or mail.

Enrollment Form

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		D	educti	ble						\$150/\$50		\$250/\$15 <sup>,</sup>	
I want my insurance to begin on Month Day Year										□ \$250,000 □ \$500,000			
nsurance will be effective on the later of: the date requested; or the late a completed enrollment form and total premium are received by the Harbour Group. (Enrollment forms sent on-line or by fax will not be effective before 12:01 a.m. on the date which is at least twenty			Student or Scholar's Monthly Premium \$										
our hours after the date the completed enrollment form and total oremium are received by The Harbour Group.)				Multiply by Number of Months Requested (Minimum 3, Maximum 12) ×									
Accidental Death and Dismemberment Benefits:			<b>Total Premium</b> (amount of check, money order, or credit card payment) \$										
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