

2023-2024 International Student Insurance Plan Summary

Kirkwood Community College

Maximum Per Injury or Sickness	\$300,000
Annual Deductible	\$0
Pre-Existing Condition Benefit (6 months)	\$2,500
Student Health Center or CVS Walk-in Clinic	100%, \$0 copay for eligible benefits
Office Visit	In-Network: 100%, \$20 copay Out-of-Network: 80%, \$20 copay
Hospital Visit	In-Network: 100%, \$100 copay Out-of-Network: 80%, \$100 copay
Emergency Room Visit	In-Network: \$100 copay Out-of-Network: \$100 copay
Wellness	100% up to \$300 per policy year
COVID-19 Coverage	Treatment for COVID-19 (coronavirus) is covered. Medically necessary, diagnostic testing for the coronavirus is covered.
COVID-19 Vaccine	The COVID-19 (coronavirus) vaccine is covered up to \$100 per policy year
Emergency Ambulance Services (Air & Ground)	Up to policy year maximum
Prescription Drugs (up to \$2,500 per policy year outpatient)	100% dispensed as inpatient 50% dispensed as outpatient (in-network)
Self-Inflicted Benefit	\$10,000
Medical Treatment of a Mental Condition	Maximum of 30 days inpatient Maximum of 30 outpatient visits
Physiotherapy (only when prescribed by a Physician)	20 visits per policy year

The services below are included in your plan with 24/7 translation assistance.



Scholastic Emergency Services (SES) An Assist America Partner

1-877-488-9833

In the event of an emergency, SES offers a wide variety of services at no additional charge to the student.

- Medical Evacuation or Transport
- Compassionate Family Visit
- Repatriation of Mortal Remains



Teladoc Medical Help Line

1-800-835-2362

Speak with a licensed doctor by web, phone, or mobile app in minutes.

- 24/7 anytime, anywhere
- Treats general medical conditions
- Can prescribe medicine over the phone



TELUS Health (Formerly known as LifeWorks) Counseling Services

1-866-743-7732

Student Support Advisors can help you anytime, anywhere with:

- Adapting to new cultures
- Being successful at school
- Relationships with friends and family
- Stress, anxiety, sadness, loneliness, and more



Plan & Contact Information

www.lewermark.com/kirkwood
lewermarksupport@lewer.com | 1-800-821-7710



Find a Doctor in Aetna Network

www.lewermark.com/find-a-doctor-or-pharmacy-aetna/



Claims & Insurance ID Card

www.lewermark.com/student-login/