



Providing peace of mind
for international students
studying in the USA

nib 
international
student services

Welcome to nib international student services (niss)

As an international student heading to the USA, we understand organising your health insurance is probably the last thing on your mind.

With over 10 years' experience supporting international students, we believe good value health coverage is easy to use, easy to understand and competitively priced.

At niss, we make purchasing the right health coverage before leaving home easy, so you have peace of mind that you're covered from the moment you land.



Why do I need niss?

It is a condition of your student visa to hold health insurance in the USA*

*J-Visa and F-Visa holders are required to have appropriate health insurance coverage. Refer to the US Government website for more information regarding this requirement.

The information contained in this product information brochure is current at May 2019 and is a summary of certain benefits which are offered under a student health insurance policy issued by Student Resources (SPC) Ltd, PGH Plan ID 19PPOSB-CI-2019-203325-91. This document is a summary only and may not contain a full or complete recitation of the benefits and restrictions/exclusions associated with the relevant policy of insurance. For full information always refer to the plan brochure on your individual policy.

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What is niss?

01
SECTION

niss is part of the nib Group, an ASX listed health insurer and international service provider. By partnering with PGH and Student Resources (SPC) Ltd, our international students gain access to one of the largest preferred provider networks in the USA via United Healthcare.



Who is eligible?

International students who:

- ✓ Are travelling to the United States to study at high schools, universities or other higher education institutions
- ✓ Are not citizens or permanent residents of the United States
- ✓ Hold an approved visa to study in the United States

Purchase your health coverage through niss before leaving home for peace of mind that you're covered from the moment you land; even if you head over before your course starts.

Students have access to:

- ✓ Comprehensive health coverage from a trusted health insurer; including repatriation and medical evacuation all under one policy
- ✓ Reduced Foreign Exchange costs with payment available in your local currency
- ✓ Specialised student support services and confidential self-help programs
- ✓ Access to one of the largest medical provider networks in the USA
- ✓ Dedicated customer services team in 160+ languages
- ✓ Coverage that meets USA international student visa requirements (including J-Visa and F-Visa requirements)
- ✓ 24/7 student assistance

niss comprehensive coverage

02 SECTION



Comprehensive cover comparison

	USA Government requirements	niss Comprehensive cover* Preferred Providers	niss Comprehensive cover* Out-of-Network Providers
Overall Plan Maximum	Minimum of \$100,000 per accident or illness	No Overall Maximum Dollar Limit (Per Insured Person, Per Policy Year)	No Overall Maximum Dollar Limit (Per Insured Person, Per Policy Year)
Plan Deductible The amount you pay before your health coverage starts to cover your health treatment.	No higher than \$500 per accident or illness	\$100 per insured person per policy year	\$500 per insured person per policy year
Out-of-Pocket Maximum The maximum cost you will have to pay per plan year. After you've reached your Out-of-Pocket maximum, your health cover will pay 100% of remaining expenses (subject to any applicable benefit maximums).	No government requirement	\$5,000 person per policy year \$10,000 for all insured in a family, per policy year	\$7,000 person per policy year \$14,000 for all insured in a family, per policy year
Co-insurance The percentage that the insurer pays for your healthcare services to preferred providers who are partnered with your health cover or provider network plan.	No government requirement	90% of preferred allowance for covered medical expenses	60% of usual and customary charges for covered medical expenses
Preventative Care Services Including but not limited to annual physicals, routine screenings and immunisations. Preventative care limits apply based on age and risk group.	No government requirement	100% of preferred allowance	No benefits
Prescription Drugs	No government requirement	\$15 co-payment for Tier 1 25% co-insurance for Tier 2 40% co-insurance for Tier 3 Up to a 31-day supply per prescription filled at a UnitedHealthcare Pharmacy (UHCP)	No benefits
Service Co-Payments Upfront payment members are required to pay each visit (until overall maximum Out-of-Pocket is reached).	No government requirement	Physician's visits: \$20 Medical emergency: \$200	Physician's visits: \$20 Medical emergency: \$200
Global Emergency Services You're covered for any emergency services globally (not including your home country).	Minimum coverage of \$50,000	International students are covered worldwide except in their home country	International students are covered worldwide except in their home country
Medical Repatriation This cover provides medically necessary evacuation to a medical facility or back home as required.	Minimum coverage of \$25,000	International students are covered worldwide except in their home country	International students are covered worldwide except in their home country

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Features tailored to international student needs

03 SECTION

niss, PGH and Student Resources (SPC) Ltd provide benefits tailored to the needs of international students. This is backed by the servicing power of one of the United States' largest health insurance providers.

Access to one of the largest medical provider networks in the USA

- ✓ Over 950,000 physicians and healthcare workers throughout the USA
- ✓ Over 5,500 hospitals and medical facilities
- ✓ Coverage throughout 50 states and the District of Columbia
- ✓ Customer service in 160+ languages



✓ Global Emergency Services

Access emergency medical evacuation and repatriation worldwide, except in your home country.*

✓ Healthiest You: 24/7 Doctor Access

Save a trip to the doctor's office with our complimentary, round-the-clock telehealth service, designed to assist with minor illnesses, such as allergies, earaches or a sore throat. Board-certified physicians are on hand to help and are even able to prescribe certain medications as required.

✓ BetterHelp: Online Counsellor Access

Through the BetterHelp program, international students can access complimentary, round-the-clock online counselling services with psychologists, marriage and family therapists, social workers and licensed professional counsellors. Students are matched with a practitioner to help meet their goals via a questionnaire with flexible access across video, live chat, phone and more.

✓ Student Assistance: 24/7 Counseling Support

The Student Assistance program is designed to lend a helping hand to international students using a network of experienced resources, including financial, legal, mediation and counselling services. With translation services available in over 160+ languages, there is always someone on hand to help.

✓ Online Services

The My Account service makes it easy for you to access and manage your health coverage details anytime and anywhere. View your claims and claims history, check what you are covered for, find preferred providers, manage your contact details and more.

*The emergency medical evacuation services are not meant to be used in lieu or replacement of local emergency services. For full benefit information always refer to the plan brochure.

Healthcare in the United States

04 SECTION

We understand that healthcare systems are different all over the world. Therefore, it's important as a visitor to the United States that you understand how the US healthcare system works.

The health system in the USA is privately funded, not government sponsored or socialised.

Payment is the responsibility of the individual, with or without health insurance.

If you don't have adequate coverage, an accident or serious illness could jeopardize your studies.

Tips about the health system

- Always use the preferred provider network where possible
- Before you visit a doctor, hospital or facility, always check to see if your insurance will be accepted
- Keep copies of all bills and papers for at least one year
- You can ask a second doctor for an opinion before getting treated
- Inform your doctor about the conditions and medications you have had in the past





Want to know more?

Go to niss.global/students

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