

2024-2025 International Student Insurance Plan Summary

Concordia University, St. Paul

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| Maximum per Injury or Sickness | \$250,000 |
| Annual Deductible | \$0 |
| Pre-Existing Condition Benefit (6 months) | \$2,500 |
| Student Health Center, Telehealth Visit 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 is covered. Medically necessary, diagnostic testing for the coronavirus is covered. |
| COVID-19 Vaccine | Maximum Benefit per Policy Year: \$100 |
| Emergency Ambulance Services (Air & Ground) | 100% In and Out-of-Network |
| In-Network Prescription Drugs (up to \$2,500 per Policy Year Outpatient) | 100% Dispensed as Inpatient 50% Dispensed as Outpatient |
| Self-Inflicted Benefit | Maximum Benefit per Policy Year: \$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) | Maximum of 20 Visits |

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/csp

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/