

2024-2025 International Student Insurance Plan Summary

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

Northern Kentucky University

Maximum per Injury or Sickness	\$500,000
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 \$500 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



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/nku
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/