



2026-27 International Student Insurance Plan Summary

The services below are included in your plan for no extra fee.



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.

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



Teladoc
Telehealth
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

Mental Healthcare
1-800-835-2362

Speak with a licensed therapist or psychologist by web, phone, or mobile app.

- Manage anxiety, depression, negative thoughts and more
- Live coaching, digital programs, diverse language providers
- 24/7 Crisis Care

| Kirkwood Community College | |
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| Annual Maximum | \$300,000 |
| Annual Deductible | \$0 |
| Pre-Existing Condition Benefit (6 months) | \$3,000 |
| 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/Preventative Care | 100% up to \$500 per Policy Year |
| Emergency Ambulance Services (Air & Ground) | 100% In and Out-of-Network |
| In-Network Prescription Drugs (up to \$5,000 per Policy Year-Outpatient) | 100% Dispensed as Inpatient 50% Dispensed as Outpatient |
| Self-Inflicted Benefit | Maximum Benefit per Policy Year: \$15,000 |
| Medical Treatment of a Mental Condition (per Policy Year) | Maximum of 30 Days Inpatient Maximum of 30 Outpatient Visits |
| Physiotherapy (only when prescribed by a Physician) | Maximum of 20 Visits per Policy Year |



Plan & Contact Information

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



Find a Doctor in Aetna Network

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



Claims & Insurance ID Card

lewermark.com/student-login