



2025-2026 International Student Insurance Plan Summary

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 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 1-877-419-2378

Speak with a licensed counselor or psychiatrist by web, phone, or mobile app.

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



Plan & Contact Information
www.lewermark.com/hardinguniversity
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/

Harding University

Annual Maximum	\$300,000
Annual Deductible	\$100
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: 90%, \$20 Copay Out-of-Network: 70%, \$20 Copay
Hospital Visit	In-Network: 90%, \$100 Copay Out-of-Network: 70%, \$100 Copay
Emergency Room Visit	In-Network: \$100 Copay Out-of-Network: \$100 Copay
Wellness	100% up to \$500 per Policy Year
Emergency Ambulance Services (Air & Ground)	90% In and Out-of-Network
In-Network Prescription Drugs (up to \$2,500 per Policy Year-Outpatient)	90% 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

