LewerMark®
License #13970

# 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

| Youngstown State University | |
|---|---|
| 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<br>Out-of-Network: 80%, $20 Copay |
| Hospital Visit | In-Network: 100%, $100 Copay<br>Out-of-Network: 80%, $100 Copay |
| Emergency Room Visit | In-Network: $100 Copay<br>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<br>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<br>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/ysu
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