

Schedule of Benefits	Coverage Amounts
Per Illness or Injury Limit	\$100,000 maximum
Deductible	\$0 per injury/illness
Emergency Room	Additional \$250 for each ER visit for an illness that does not result in a direct hospital admission.
Coinsurance	In-Network: 100% Out-of-Network: 80%, \$1,000 out-of-pocket maximum
Urgent Care	In-Network: 100% Out-of-Network: 80%
Hospital Room & Board	In-Network: 100% Out-of-Network: 80%
Hospital Intensive Care	In-Network: 100% Out-of-Network: 80%
Physician Visit	In-Network: 100% Out-of-Network: 80%
Physical Therapy	In-Network: 100% Out-of-Network: 80% Medical order required
Prescription Drugs	80% coverage
Emergency Local Ambulance	In-Network: 100% Out-of-Network: 80%
Emergency Medical Evacuation	\$1,000,000 maximum
Emergency Reunion	\$100,000 maximum
Return of Mortal Remains	\$100,000 maximum
Political Evacuation & Repatriation	\$100,000 maximum
Accidental Death and Dismemberment	\$50,000 principal sum limit
Dental Treatment	\$300 maximum for Unexpected Pain or Treatment due to an Accident
Emergency Eye Examination	\$150 limit, \$50 deductible per occurrence
Lost Luggage	\$500 maximum, \$50 per item
Personal Liability	\$25,000 maximum
Return Travel	\$10,000 maximum
Pre-Existing Conditions	Not Covered



### Doctor/Hospital Search

Within the USA, the plan uses the [UnitedHealthcare network \(UHC\)](#). These providers should bill the insurance company directly.



### Emergency Care

The Emergency Room (ER) is designed for medical emergencies only. An additional \$250 deductible will apply for each ER visit for an illness that does not result in direct hospital admission.



### Prescription Medications

Prescriptions should be filled at any pharmacy and the cost paid upfront directly to the pharmacy. You can submit to be reimbursed through the Student Zone.



### Claims

In the event that a provider does not bill the insurance or the claims team needs a claim form to further process a claim, complete the form in your [MyIMG claim account](#).



### Student Zone

Visit your Student Zone for further details about your plan and how it works. You're able to download copies of your ID card, track claims, search for doctors and much more via the [Student Zone](#).



### 24-hour Assistance

USA Toll Free (855) 731-9445  
USA Direct +1 (317) 927-6806  
[CustomerCare@IMGGlobal.com](mailto:CustomerCare@IMGGlobal.com)



### Pricing Information

The cost of this plan is **\$30.10 per week**. For more information about enrolling in this plan, please contact Oxford International Education Group directly.