



Insurance Plan for
INTERNATIONAL
Students



Global Explorer is designed to protect you from acute, unexpected, sudden and unforeseen illnesses and accidental injuries. This plan is tailored for students, language schools, and OPT workers. Coverage is available to all outside their home country who are enrolled and actively attending an accredited high school, college, university or work program. The plan offers worldwide coverage, with no geographic restrictions.

Experience and Expertise in the International Marketplace



Global Benefits Group has been specializing in the financial services market for more than 35 years, serving as leading underwriters, developers and distributors of products and services designed especially for the needs of overseas students and international travelers.

GBG underwrites health, life, disability, travel and other specialty insurances for groups and individuals who are expatriates, third- country nationals or high net-worth local nationals.

Global Benefits Group is the leading provider of health insurance to the international educational community, with customers in over 100 countries.

As globalization of the world's economy has continued to accelerate, GBG has developed a specialized underwriting structure that is required to meet the needs of this select market niche. This structure is devoted to one business only: underwriting risks for organizations and individuals whose life and work transcend geographic boundaries.

Schedule of Benefits

GENERAL FEATURES AND PLAN SPECIFICATIONS

Territory	Worldwide Coverage outside of Home Country
Type	OPT / Students
Duration	Maximum Issuance 364 days

COVERAGE

Maximum	Overall Policy Maximum – Cumulative of all benefits within the policy period. *See Policy Face Page to determine benefit under your plan	Option A: \$1,000,000 Option B: Unlimited
Deductibles	1. Emergency Room - Illness – Non Admitted 2. Urgent Care Facility / Walk-in Clinic/Office Visit – per Injury/ Illness	\$350 \$50
1	Emergency Assistance Services via GBG Assist	Included
2	Emergency Medical Evacuation Worldwide Emergency Reunion Repatriation for Medical Treatment Continuation (Return to host country) Compassionate Return	\$100,000 \$500/\$15,000 \$100,000 \$2,500 \$2,500
3	Medical Stabilization: Emergency medical coverage for acute sudden and unforeseen onset of a pre-existing condition.	\$25,000
4	Accident and Acute Medical Treatment (Non-Sports cover) *See Policy Face Page to determine benefit under your plan Emergency Dental – Acute onset of pain (cessation of pain only) Emergency Dental – Accident Physical Therapy Mental Health Coverage - Outpatient Mental Health Coverage – Inpatient Ambulance Coverage Injury and Emergency illness Prescription Drugs –inpatient/outpatient	Option A: \$1,000,000 Option B: 100% \$500 100% \$50/visit \$1,000 max. \$50/visit \$500 max. URC, 60 days \$150,000 max. 100% 100%
5	Emergency Medical Treatment – Leisure Sports only Usual, Reasonable and Customary charges for Injuries resulting from participation Leisure Sports Activities	\$1,000,000
6	Accidental Death and Dismemberment (AD&D)	\$50,000
7	Repatriation of Mortal Remains	\$50,000
8	Personal Liability Damage to Property	\$100,000 \$25,000
9	Curtailment/Study Interruption	\$2,500
10	Baggage Delay	\$100 / \$500
11	Baggage Loss / Theft	\$300 / \$1,500
12	Loss of Passport	\$250
13	Travel Delay	\$1,000
14	Missed Departure	\$1,000
15	Legal Expenses	\$10,000

Accidental Death and Dismemberment

ACCIDENTAL DEATH AND DISMEMBERMENT	
Principal Sum for Primary Plan Participant	\$50,000
Time Period for Loss	90 days
Loss of:	Benefit: Percentage of Principal Sum
Accidental Death	100%
Loss of Both Hands or Feet, or Loss of Entire Sight of Both Eyes	100%
Loss of One Hand and One Foot	100%
Loss of One Hand or Foot and Entire Sight of One Eye	100%
Loss of One Hand or Foot	50%
Loss of Sight of One Eye	50%
Quadriplegia	100%
Paraplegia (total paralysis of both lower limbs)	75%
Hemiplegia (total paralysis of upper and lower limbs of one side of body)	50%
Uniplegia (total paralysis of one limb)	25%

Key Benefits

- Annual maximum limit of usd \$1,000,000 or Unlimited
- Unlimited Lifetime Maximum
- Emergency Inpatient and Outpatient Care
- Worldwide direct-bill network plan
- Online & live multilingual customer service available 24/7
- Online claims filing at www.gbg.com
- Plans are offered by and administered (claims payment) through Global Benefits Group, Inc., a US based company





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