

**2026-2027 Student Medcover**

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# **International Student Health Insurance**

**Prepared for:**

**Union Catholic High School**





**Student Medicover** strives to make high-quality, affordable care accessible to every international students.






As the exclusive international partner of **UnitedHealthcare**, we combine comprehensive insurance benefits with reliable service, giving students and their families peace of mind.



**UnitedHealthcare Student Resources (UHCSR)** is a member of the UnitedHealth Group family, providing year-round health insurance products to students nationwide.

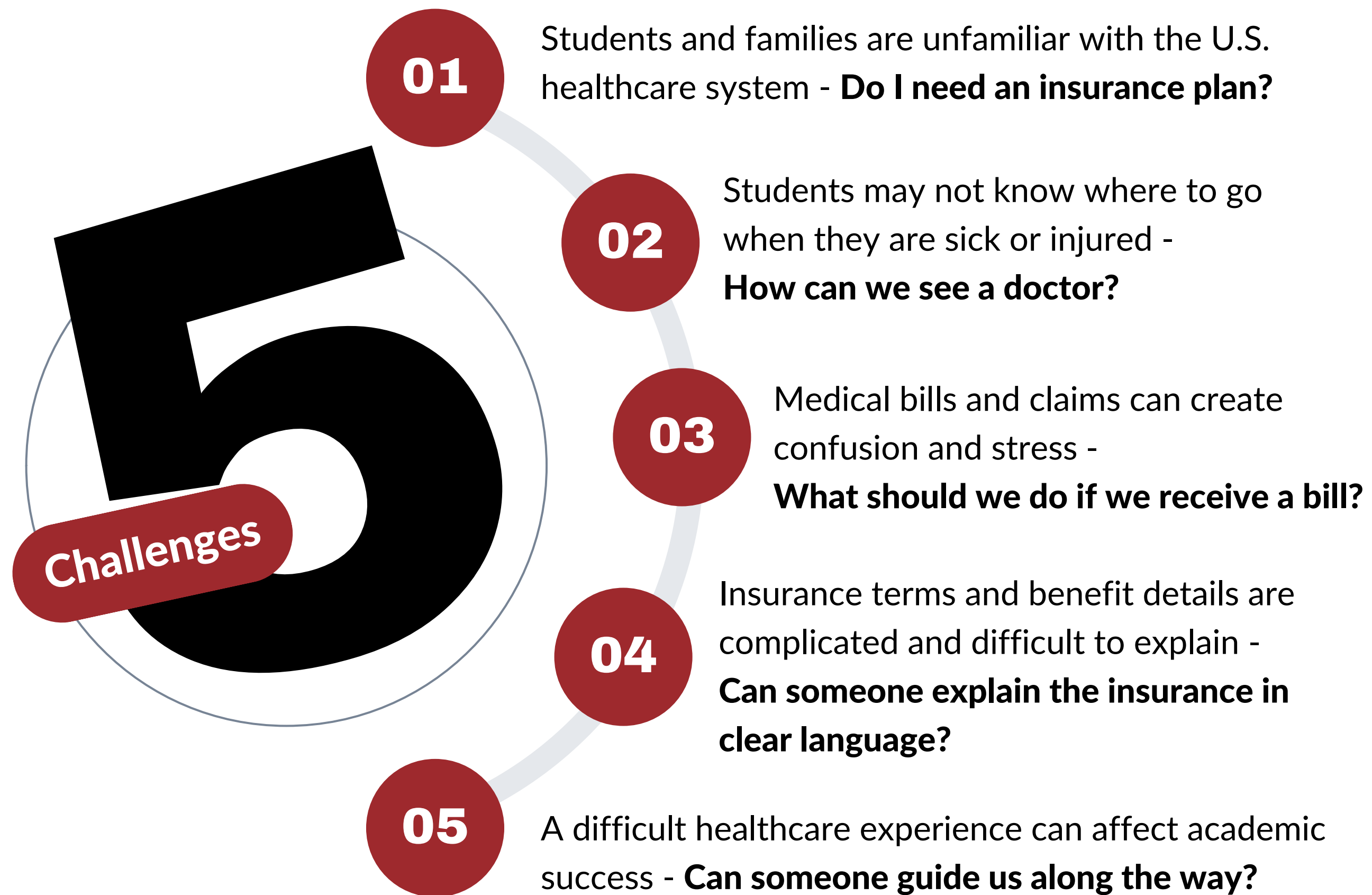
Student Resources has served students for over 40 years, providing access to UnitedHealth Group's technology applications, business services, and UnitedHealthcare's national network of physicians, hospitals, and medical professionals.



-  **1,400,000+ Providers**
-  **6,600+ Hospitals**
-  **67,000+ Pharmacies**
-  **517,000+ Insureds**
-  **500+ Institutions**

# Challenges faced by high school students

Compared with college students, high school students often face greater challenges when navigating healthcare in the United States.





**Comprehensive  
Coverage**

**Nationwide  
Providers Access**

**Dedicated Member &  
Partner Support**

# **Our Solutions**

### **Peace of mind for students and parents**

A comprehensive plan helps international students and families feel protected from both everyday medical needs and the unexpected.

### **All-around support for your health**

From primary care, specialist consultations, mental therapies, to lab tests, prescriptions, vaccinations, and hospitalizations + surgeries.

### **Better prepared for the unexpected**

Whether it is a sudden illness, sports injury, allergic reaction, or urgent health concern, students have a structured way to seek care.

# Comprehensive Coverage

International students need coverage that supports both routine medical needs and unexpected health situations while they are studying in the United States.

Student Medcover plans are designed to help students access necessary medical care while reducing the financial risk of high healthcare costs.

### **Access to providers across the U.S.**

From metropolises to suburbs, students can easily access in-network doctors, clinics, and hospitals across the United States.

### **More confidence when choosing care**

Our licensed support team is here to help students and families find in-network providers who best suit their health needs.

### **Easy provider search & appointment**

Students no longer feel lost when deciding between primary care, urgent care, emergency care, or specialist visits.

# **Nationwide Providers Access**

International students love to travel during breaks. A strong medical network gives them more flexibility and convenience wherever they need care.

Student Medcover helps reduce confusion around where to go, which providers are covered, and how to avoid unnecessary out-of-network costs.

### **Streamlined healthcare navigation**

We are here to support students in choosing the right type of care, as well as understand medical bills, claim status, and next steps.

### **Family-facing communication**

Our multilingual team helps parents feel informed, especially when they are overseas and unfamiliar with the U.S. healthcare system.

### **Reduce pressure on the school office**

The school staff no longer need to answer every insurance or billing-related question on their own - we got you covered.

# **Dedicated Member Support**

For many international families, the biggest challenge is not simply choosing an insurance plan. It is knowing how to use it.

Student Medcover provides personalized support to help students and families understand their benefits, find care, handle billing questions, and navigate the U.S. healthcare system with greater confidence.

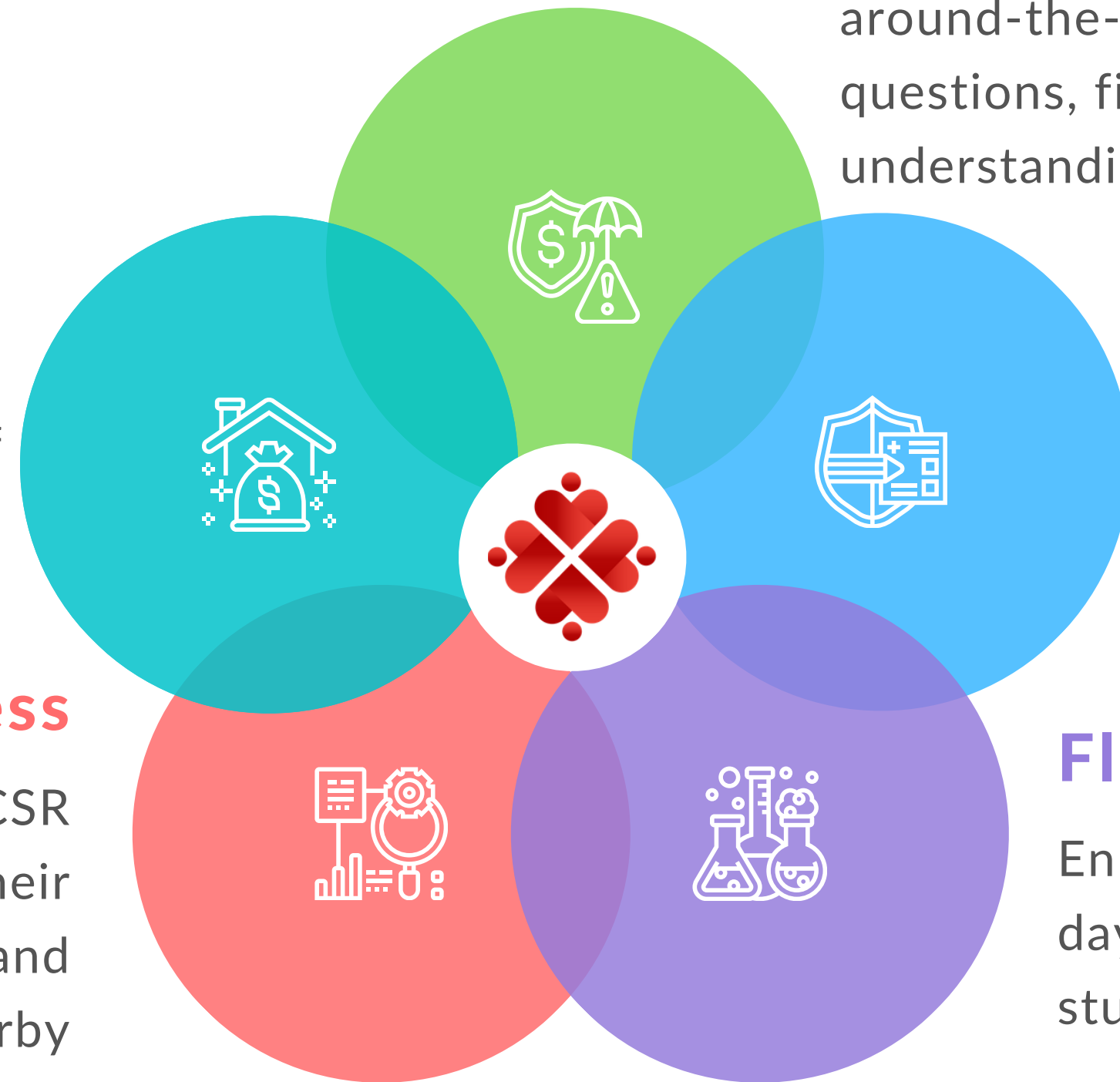
# Why Student Medcover

## One-Stop Shop

Plan underwriter, claims administrator, and provider network - all under one roof

## Easy Access

Each member may use their UHCSR HealthSafe ID to access their insurance ID card, manage claims, and look for medical resources nearby



## Dedicated Service


The multilingual support team is available around-the-clock to help with enrollment questions, finding care resources, and understanding insurance benefits

## Comprehensive Coverage

Health insurance plans for study abroad students in the U.S. with up to 100% coverage

## Flexible Enrollment

Enroll for as little as 90 days, perfect for students in study abroad programs

 90-day Rate	<b>Global Care High School Plan</b> <b>\$369.90</b>	<b>Medicover High School Plan</b> <b>\$285.30</b>
Insurance Carrier	UHCSR	UHCSR
Maximum Benefit	<b>\$250,000</b> <small>per injury</small>	<b>\$500,000</b> <small>per policy year</small>
Deductible	<b>\$0</b>	<b>\$200</b> <small>per policy year</small>
Coverage	<b>100%</b>	<b>80%</b>
Office Visit Copay	<b>\$25</b>	<b>\$25</b>
Urgent Care Copay	<b>\$50</b>	<b>\$50</b>
Rx Copay	<b>\$10 / \$20 / \$20</b> <small>for Tier 1 / 2 / 3 Rx</small>	<b>\$20 / \$40 / \$60</b> <small>for Tier 1 / 2 / 3 Rx</small>
Preventive Vaccinations	<b>100%</b>	<b>100%</b>

\*Benefits apply to in-network providers



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# Thank you