

Comparison of International Student Insurance Policies for 2006-2007 (07/07/06)

Eligibility: Student participant must be an international student studying at Miami University

<u>Policy and Cost</u>	<u>Required Payments</u>	<u>Deductible</u>	<u>Max Benefit</u>	<u>Emergency Evac</u>	<u>Repatriation</u>	<u>Advantages</u>
University Policy (Maksin Basic Policy) All Ages Same Annual Cost of \$782	Full Annual Payment OR 4 payroll deduction payments in Fall 2006 of \$195.50 for graduate assistants ONLY	\$300 annual	\$50,000	\$10,000	\$7,500	Advantages: *Payroll deduction possible for graduate assistants ONLY *Insurance subsidy possible for graduate assistants ONLY
ISO Compass Silver Varies by Age 0-23: \$372 24-30: \$1560 31-40: \$1320 41-50: \$1440	Full Annual Payment ONLY	\$50 per illness/injury if student visits Student Health Center first	\$150,000	\$50,000	\$25,000	Advantages: *Cheapest for students aged 18-23 *Low deductible cost
HTH Worldwide Varies by Age 0-18: \$420 19-23: \$456 24-30: \$888 31-40: \$1320	Full Annual Payment ONLY	\$50 per illness/injury if student visits Student Health Center first	\$250,000	\$100,000	\$25,000	Advantages: *Cheaper for students aged 18-23 *Low deductible cost *Highest maximum benefits *Highest medical evac benefit
Study USA--A Varies by Age 0-24: \$468 25-29: \$504 30-39: \$564 40-45: \$876 46-54: \$984	Full Annual Payment ONLY	\$50 per illness/injury if student visits Student Health Center first * Must use local doctors & hospitals	\$200,000	\$30,000	\$10,000	Advantages: *Cheapest for students aged 24-45 *Low deductible cost

Maksin Policy: www.maksin.com

ISO Compass: <http://www.isoa.org>

HTH Worldwide: http://www.hthstudents.com/healthInsurance_selectState.cfm

Study USA: <http://www.travelinsure.com/what/susahigh.htm?32701>

For insurance for spouses and children, check websites and consult with Office of International Education staff