

**International Benefits for Those Traveling on SUNY and RF Programs
--Comparison of Benefits--**

Coverage	SUNY	RF
MEDICAL		
Carrier	BCS Insurance Company, Administered by HTH Worldwide	GeoBlue (formerly HTH Worldwide)*
Maximum Benefit per Injury	\$200,000/employee, \$100,000/spouse or child ⁺	\$200,000/ calendar year
Basic Medical Expense Benefit per Injury or Sickness	100% of reasonable expenses after deductible	100% of reasonable and customary expenses
Maternity Care	Reasonable Expenses	only expenses related to complications of pregnancy
Inpatient Mental/Nervous	Reasonable Expenses up to 60 days per Year.	Not covered
Outpatient Mental/Nervous	Reasonable Expenses up to 40 Visits per Policy Year.	Not covered
Outpatient Crisis Intervention Services for Mental/Nervous	Reasonable Expenses for up to 3 psychiatric emergency visits per Policy Year. Each visit will reduce the number of visits available under Outpatient Treatment of Mental / Nervous Conditions.	Not covered
Elective Termination of Pregnancy	Reasonable Expenses up to \$500 Maximum per Policy Year	Not covered
Routine Nursery Care of Newborn Child	Reasonable Expenses up to \$1,500 Maximum per Policy Year.	Not covered
Medical treatment arising from participation in intercollegiate or interscholastic sports	Reasonable Expenses up to \$1,500 Maximum per Policy Year.	Not covered
Repairs to sound, natural teeth required due to an injury	100% of Reasonable Expenses.	100% of covered expenses up to \$200 maximum per Trip Period and \$200 per tooth
Outpatient prescription drug including prescription contraceptives and devices	100% of Actual Charge for Study Abroad and for Inbound study if filled at Student Health Center; otherwise for Inbound Study, Prescription Drug Program limited to 31 days supply for initial or refill, with \$10 copay for generic drugs and injectables and \$20 copay for brand name drugs	Covered 100% only as part of treatment for illness or injury, up to a 30 day supply. (Contraceptive Drugs and devices prescribed for birth control are not covered)
Medical treatment received in Home Country, if not covered by other plan	100% Reasonable Expenses up to \$5,000 lifetime Maximum.	Not covered.
Pre-Admission Certification and Continued Stay Review	Not required.	Not required.
Deductible	\$50 per Injury or Sickness in U.S. \$0 Deductible for Study Abroad Participants	\$0

Coverage	SUNY	RF
ACCIDENTAL DEATH AND DISMEMBERMENT	\$10,000/employee, \$5,000/spouse, \$1,000/child. ⁺	\$10,000 per employee or dependent traveling with employee
MEDICAL EVACUATION AND REPATRIATION		
Carrier	UHC Global**	UHC Global
Medical Evacuation	Yes	Yes
Companion Transfer	Yes – Economy Round Trip ticket if hospitalized for more than 3 days, up to \$2,500.	Yes – Economy Round Trip ticket if hospitalized for more than 3 days
Return of Dependent Children	Yes	Yes
Repatriation of Mortal Remains	Yes	Yes
Medical Dental Referrals	Yes	Yes
Medical Case Management	Yes	Yes
Transfer of Medical Information	Yes	Yes
Medication Transfer	Yes	Yes
Replacement of Corrective Lenses and Medical Devices	Yes, assistance provided only. No payment for lenses or devices.	Yes, assistance provided only. No payment for lenses or devices.
Family Message Delivery	Yes	Yes
Travel Security Information	Yes	Yes
Emergency Cash Advance	Yes, assistance provided only.	Yes, assistance provided only.
Legal Referrals	Yes	Yes
Translation Services	Yes	Yes
Travel Document Replacement	Yes, assistance provided only.	Yes, assistance provided only.
Emergency Pet Housing/Return	Yes, assistance provided only.	No
Emergency Travel Arrangements	Yes, assistance provided only.	Yes, assistance provided only.
Security, Political or Natural Disaster Evacuations	Yes, with \$100,000 limit per incidence	Yes, with \$100,000 limit per incidence

⁺Dependent coverage for Study Abroad only; not included for Inbound study

*These GeoBlue benefits are for RF travelers out of the country no more than 180 days. For longer stays, there is a more comprehensive expatriate health plan that requires enrollment but no contribution from the traveler.

**Services are paid in full by UHC Global to an unlimited maximum, unless otherwise noted. Medical evacuation and repatriation benefits can be purchased without health insurance if the participant has other “comparable” health insurance as determined by the campus and has completed a “waiver of health insurance” form.