



Arthur J. Gallagher & Co.

Gallagher Student Health Series

Designed Specifically for the Consortium for Global Education



With a valued relationship that spans over 20 years with the Consortium for Global Education, Arthur J. Gallagher & Company is proud to announce the Gallagher Student Health Series. In addition to meeting student and faculty visa requirements, this plan was designed with product enhancements for the Consortium for Global Education. Students and Faculty from CGE Member Institutions will be able to access vetted coverage when participating in worldwide study, service, and teaching programs.



For more information please contact our team:

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Medical Summary

SCHEDULE OF BENEFITS	BENEFIT DESCRIPTION
Plan Type	GALLAGHER STUDENT HEALTH SERIES
Coverage Area	Worldwide - Excluding Home Country
Rate Guarantee	12 months
Maximum Limit	Per Illness or Injury Maximum Student: \$750,000 Dependent: \$150,000 Maximum Limit per Period of Coverage Student: \$1,000,000 Dependent: \$150,000
Deductible	Outside of US: \$25 per illness/injury US PPO Provider: \$25 per illness/injury US Non PPO Provider: \$50 per illness/injury Student Health Center: \$5
Coinsurance (following the applicable Deductible)	Outside of US: Plan pays 100% of Eligible Expenses US PPO Provider or Student Health Center: Plan pays 100% of Eligible Expenses US Non PPO Provider: Plan pays 80% of the first \$5000 of Eligible Expenses, then 100% thereafter
HOSPITAL SERVICES	
Inpatient Room & Board	URC*
Intensive Care	URC*
Emergency Room – Injury	URC*
Emergency Room – Illness	URC*; subject to additional \$250 deductible
Physical Therapy	URC* limited to 1 visit per day
Prescription Drugs	URC*
Mental & Nervous Disorders (Including substance abuse)	URC up to \$10,000 lifetime maximum Student Health Center: \$0
OUTPATIENT SERVICES	
Outpatient Prescription Drugs	50% of actual charges
Outpatient Physical Therapy	URC* limited to 1 visit per day
Outpatient Mental & Nervous Disorders (including substance abuse)	\$50 per day; \$500 lifetime maximum Student Health Center: \$0
OTHER SERVICES	
Eligible Medical Expenses	URC*
Durable Medical Equipment	URC*
Local Ambulance	Per injury: Up to \$750 - Per illness: \$750 only if admitted as in-patient
Dental	For Injury due to covered Accident: \$500 For Sudden & Unexpected Pain: \$350
Maternity	Subject to Special Maternity Pre-Certification requirements, Same as any other illness. Coinsurance: Overseas: 100% In PPO Network: 80% Out of PPO Network: 60%
Routine Newborn Care	\$750 maximum per period of coverage
Home Nursing Care (upon direct transfer from acute care Hospital)	URC* Student: \$100,000 Spouse: \$10,000 Dependent Child: \$5,000
Accidental Death and Dismemberment	Accident Dismemberment percentage of principal sum.
Terrorism Coverage	\$50,000 lifetime maximum
Interscholastic/Intercollegiate/ Intramural or Club Sports	\$5,000 maximum per injury/illness
Incidental Home Country Trip Coverage	Up to (2) cumulative weeks
Pre-existing Conditions	12 month waiting period, that can be reduced with proof of prior creditable coverage
Telemedicine	Included
Benefit/Treatment Period	60 day minimum
EMERGENCY SERVICES	
Emergency Medical Evacuation	Up to \$500,000 Lifetime Maximum (independent of the Maximum Limit)
Emergency Reunion	Up to \$500,000 Maximum
Return of Mortal Remains	Up to \$50,000 Maximum
Political Evacuation	Up to \$10,000 Lifetime Maximum

Monthly Rates

US Citizens	Age	Student	Spouse	Dependent Child
PLATINUM	0-30	\$72.20	\$414.43	\$78.05
	31-50	\$156.05	\$604.55	\$78.05
	51-64	\$335.45	\$604.55	\$78.05

Non-US Citizens	Age	Student	Spouse	Dependent Child
PLATINUM	0-30	\$90.73	\$476.83	\$103.40
	31-50	\$244.78	\$700.10	\$103.40
	51-64	\$531.43	\$700.10	\$103.40



**Please refer to the Certificate Wording for specific terms, conditions, and other details regarding benefits, limitations, eligibility, and exclusions outlined in this summary. The certificate wording prevails over any information provided in this summary and is available upon request prior to purchase.