

Hult International Business School

U.S. Citizens & International Student Health Insurance Plan

2024 – 2025

WHO IS ELIGIBLE FOR THE PLAN?

Students: All students attending Hult are required to maintain adequate medical insurance and the cost of the Hult sponsored plan is automatically charged to all student accounts.

International Students: enrollment in the Hult sponsored plan is mandatory and cannot be waived. A once-per-lifetime medical withdrawal exception may be granted to students on school approved medical leave during the first 45 days of coverage.

OPT Students & Short Term Participants: may enroll in the Plan on a voluntary basis. OPT students may purchase a maximum of 12 consecutive months of coverage from the OPT effective date. OPT extension coverage beyond 12 months is not allowed. Enrollment must be completed within 30 days of the expiration of prior coverage on the school's student health insurance plan. A gap in coverage is not allowed. A copy of a valid EAD or OPT application or receipt (I-765 or I-797c) is required to enroll. Enroll online at www.jcbins.com.

Dependents: Coverage for dependents (spouse/children) is not available under this plan.

Blue Cross Blue Shield of MA reserves the right to review, at any time, your eligibility to enroll in this plan. If it is determined that you did not meet the school's eligibility requirements for enrollment, your participation in the plan may be terminated or rescinded in accordance with its terms and applicable law.

COVERAGE PERIODS:

Open Enrollment

Coverage will become effective at 12:01 a.m. on the first day of the coverage period. All enrollments during the open enrollment period will be backdated to the start date of the period of coverage.

Qualifying Events

Enrollments will not be accepted after the open enrollment period unless there is a qualifying event (such as involuntary loss of other coverage). Enrollment must occur within 30 days of the qualifying event and accompany proof of the qualifying event. Coverage will become effective at 12:01 a.m. on the day following the payment. Premiums will not be pro-rated for enrollments taken after the open enrollment period.

Termination Date

Coverage terminates at 11:59 p.m. on the coverage end date indicated for the period purchased. There is no continuation coverage for this plan for students who are no longer eligible. We do not send termination or renewal notices. It is the Insured Person's responsibility to renew coverage, subject to continuing eligibility, in a timely manner. Eligibility requirements must be met each time premium is paid to renew coverage. Final decisions regarding coverage effective dates are made by the insurance company.

REFUNDS:

Once eligibility requirements have been met for the first 45 days of coverage, coverage will remain in force during the period for which premium has been paid, even if the student leaves school, obtains other coverage, or has a change in status. Refunds will ONLY be considered during the first 45 days of coverage and ONLY for students who drop out of school or enter full time active-duty military service. All refund requests must be sent to the University who will confirm non-student status and submit the refund request on behalf of the student. Credit card refunds must be requested within **120 days** of the date of purchase. No refunds will be considered after the refund deadline. All refunds will be processed back to the original form of payment only, no exceptions. All refunds will be assessed a \$35 processing fee. Please allow 30 business days for us to receive and process the refund request, then an additional 3-5 business days to receive your refund from your financial institution. **Pro-rated/partial refunds are not allowed.**

PLAN DATES & COSTS:

Coverage for dependents (spouse/children) is not available under this plan.

Terms	Annual (Aug Arrival)	Mid-Term Grad (Undergraduate)	Dual Degree (August – April)	January Intake
Start Date (12:01am)	8/26/2024	8/26/2024	8/26/2024	1/4/2025
End Date (11:59pm)	8/25/2025	1/3/2025	4/11/2025	8/25/2025
U.S. Student Waiver Opens	5/30/2024	5/30/2024	5/30/2024	12/5/2024
U.S. Student Waiver Deadline	10/31/2024	9/21/2024	10/31/2024	1/29/2025
Student Cost	\$2,990.00	\$1,070.00	\$1,910.00	\$1,920.00

The cost of coverage includes insurance premium, school administrative fees, and fees payable to Gallagher Student Health. Rates also include Emergency Travel Assistance services provided by On Call, One Medical Membership and Coverdell Discount Package.

WAIVER PROCESS:

All students attending Hult are required to maintain adequate medical insurance and the cost of the Hult sponsored plan is automatically charged to all student accounts.

International Students: Enrollment in the Hult sponsored plan is mandatory and cannot be waived.

U.S. Citizens: U.S. Students will be automatically enrolled on the waiver deadline above. **U.S. Citizens can waive with approved coverage by visiting www.jcbins.com.** *You will need to know the name of your insurance company, Medical ID number and Date of Birth.*

MEDICAL ID CARDS:

U.S. Citizens & International Students:

Your Blue Cross Blue Shield of Massachusetts Medical ID Card will be available online only, on the coverage start date or 2-3 weeks after enrolling, whichever is later. You may call BCBS of Ma to request a hard copy be mailed to you.

To access a digital copy of your Medical ID Card, download the BCBS of Ma MyBlue Mobile App, and register for an account. Once logged in, you will be able to download your digital ID Card.

You do not have to have your Medical ID card to be eligible to receive medical services, however, it's important to carry your ID card with you at all times. Your BCBS of Ma ID card is recognized around the world. If you lose your card and need a replacement, simply create a MyBlue account and log-in, or call BCBS of MA Member Services at (888) 753-6615.

BLUE CARE LINE - Quick & Easy Access to a Doctor, 24/7:

Have a question about your health? You can talk to a professionally trained, registered nurse 24 hours a day, seven days a week. They're ready when you are—even at 4 a.m. Calling the Blue Care Line is a quick way to find out if you need to see a doctor, go to an emergency room, or if you're able to treat it yourself at home.

Call **1-888-2583**
for the Blue Care Line.



We're here for you

PHARMACY NETWORK:

BCBS of Ma's pharmacy networks, managed by Express Scripts, Inc. (ESI), offer you access to high-quality, affordable medications and access to the largest network of retail pharmacies.

www.express-scripts.com or (877) 509-5883

HOW TO FILE A CLAIM:

Your health care provider will file a claim (bill) for you when you receive a covered service from a covered provider who has a payment agreement with BCBS of Ma. Tell your health care provider that you are a member and show them your ID card. For questions about a claim a provider has filed for you, call (888) 753-6615 or visit www.studentbluema.com.

You may have to file a claim yourself when you receive a covered service from a provider who does not have a payment agreement with BCBS of Ma.

To file a claim to BCBS for repayment, you must:

1. Fill out a claim form; http://www.bluecrossma.com/common/en_US/pdfs/SubscriberSubmitClaimForm.pdf
2. Attach your original itemized bills; and
3. Mail the claim to the Blue Cross and Blue Shield customer service office.

Blue Cross Blue Shield of Massachusetts
P.O. Box 986030
Boston, MA 02298

GLOBAL EMERGENCY ASSISTANCE SERVICES:

Services provided by On Call International. On Call International must pay and arrange all Assistance Services, these expenses are not reimbursable.

Call the On Call International Global Response Center if you experience a medical, personal, travel or safety related problem or crisis. You have a resource experienced in navigating you through any crisis and making sure you can continue your academic travels or get home safely. On Call International assists during critical emergencies like illness or injury that may result in an evacuation to a location that has adequate care. On Call International can also assist with smaller problems you may not realize you have a resource for, like finding a doctor's office or connecting you with an interpreter.

Emergency Medical Evacuation	\$500,000, from inadequate to adequate facility
Medical Repatriation	\$500,000, when medically necessary
Return of Remains	\$100,000, in the event of death
Visit by Family / Friend	Up to \$12,500, when you are hospitalized for 3+ days
Return of Dependent Children	Up to \$5,000, when you are hospitalized or evacuated
Emergency Return Home	Up to \$5,000, in the event of family member illness/death
Bereavement Reunion	Up to \$5,000, in the event of death
Political/Natural Disaster Evacuation & Return Home	\$100,000 for evacuation to Safe Haven
Pre-Trip Info, Emergency Travel Arrangements, Translator/Interpreter Assistance, Emergency Travel Funds, Legal Consultation/Referral, Hour Nurse Help Line, Lost/Stolen Document Replacement, Lost Luggage Assistance.	24/7 access to assistance hotline

On Call International will not be liable for any expenses resulting from:

1. More than one Emergency Medical Evacuation and/or Repatriation for any single medical condition of an Insured Person during the Policy Period.
2. Any cost or expense not expressly covered in advance and in writing by On Call and/or not arranged by them. This exception shall not apply to Emergency Medical Evacuation from remote or primitive areas when On Call cannot be contacted in advance and delay might reasonably be expected to result in loss of life or harm to the Participant.
3. Any expense incurred for Participant(s) when travelling contrary to the advice of a Qualified Medical Practitioner, or for the purpose of obtaining medical treatment or for rest and recuperation following any prior accident or illness.
4. Any expense incurred for Emergency Medical Evacuation or Repatriation if the Participant is not suffering from a Serious Medical Condition, and/or in the opinion of Our Emergency Medical Assistance Provider's physician, the Participant can be adequately treated locally, or treatment can be reasonably delayed until the Participant returns to their Country of Domicile.
5. Any expense incurred for Emergency Medical Evacuation or Repatriation where the Participant, in the opinion of the Emergency Medical Assistance Provider's physician, can travel as an ordinary passenger without a medical escort.
6. Any expense related to the Participant engaging in any form of aerial flight except as a passenger on a scheduled airline flight, as a passenger on a licensed charter fixed wing aircraft over an established route; or as a passenger travelling on a business related activity in a fixed wing aircraft owned or leased to the Subscriber unless the form of aerial flight has been declared to and accepted by On Call in writing prior to travel.
7. Any expense related to treatment performed or ordered by a non-registered practitioner not in accordance with the standard medical practice as defined in the country of treatment.
8. Any expenses incurred as a direct or indirect result of elective surgery or cosmetic surgery.
9. Any Losses incurred by Participant or the Client if Participant or they fail to follow the advice of On Call.
10. Any valid claim costs that have been increased by the Client's or the Participant's failure to follow the advice of On Call.

IMPORTANT CONTACTS:

Insurance Company (Carrier):

Blue Cross Blue Shield of Massachusetts (BCBS of Ma)

PPO Network:

To locate PPO (in-network) physicians and facilities, visit the BCBS of Ma website, or call the number below.

1-800-821-1388

www.bluecrossma.com/findadoctor

Prescription Questions & Assistance:

Prescription Medications are managed by Express Scripts, Inc. (ESI)

877-509-5883

Blue Care Line:

24/7 Nurse Advice Line

(888) 247-BLUE (2583)

Claims & Coverage:

For questions regarding benefits or claims status.

www.studentbluema.com

(888) 753-6615

Emergency Travel Assistance Services:

On Call International

24-Hour assistance for emergency travel or safety related problem or crisis

Toll Free from the US: (888) 226-9488

Global Phone: (603) 328-1343

Email: mail@oncallinternational.com

Eligibility & Enrollment:

Find answers to most of your eligibility questions by visiting our website

www.jcbins.com

Hult San Francisco: (415) 881-9331

Hult Boston & NY: (617) 294-6115

THE INFORMATION CONTAINED HEREIN IS A SUMMARY OF CERTAIN BENEFITS WHICH ARE OFFERED UNDER A STUDENT INSURANCE POLICY ISSUED BY UNITEDHEALTHCARE. THIS IS A SUMMARY ONLY AND MAY NOT CONTAIN A FULL OR COMPLETE RECITATION OF THE BENEFITS AND EXCLUSIONS ASSOCIATED WITH THE RELEVANT POLICY OF INSURANCE. THIS DOCUMENT IS NOT AN INSURANCE POLICY DOCUMENT AND YOUR RECEIPT OF THIS DOCUMENT DOES NOT CONSTITUTE THE ISSUANCE OR DELIVERY OF A POLICY OF INSURANCE.

GALLAGHER IS COMMITTED TO SAFEGUARDING THE PRIVACY AND ACCURACY OF YOUR PERSONALLY IDENTIFIABLE INFORMATION. OUR PRIVACY POLICY IS DESIGNED TO ADVISE YOU HOW WE COLLECT, USE, AND PROTECT THE PERSONAL INFORMATION YOU PROVIDE. YOU CAN FIND A DETAILED COPY OF OUR PRIVACY POLICY BY VISITING WWW.JCBINS.COM.

Gallagher Student Health & Special Risk (Formerly JCB Insurance Solutions)

Gallagher Affinity

License No. 100310679 | CA License No. 0783129