

Many Cultures. One Northeastern.

All recommended health plans listed were selected after careful review of coverage. **Long-term or short-term health coverage** is available to suit everyone's needs. Short-term coverage may be for as short a period as one week and up to one year, and may be extended.

Important Note: All the information listed is time sensitive. Benefits are subject to change at any time. For complete and current information, please visit the websites to ensure that you have the right information.

1. HTH Worldwide Insurance Services

Type: Medical (students/scholars)

www.hthstudents.comstudentinfo@hthworldwide.com

Sales: 800-424-4325 (US/Canada)

610-254-8700 (worldwide)

Customer Service: 888-350-2002 (US/Canada)

215-793-6925 (worldwide)

Fax: 610-254-8797

2. Gateway USA

Type: Medical (students/scholars incl. over age 65)

www.gatewayplans.comgateway@marshpm.com

(800)282-4495 (US/Canada)

(202)367-5097 (worldwide)

Fax: (202)367-5076

3. Harbour Group, LLC

Type: Medical (students/scholars)

www.hginsurance.cominfo@hginsurance.com

800-252-8160 (US/Canada)

937-748-5200 (worldwide)

Fax: 937-748-5208

4. CISI- Cultural Insurance Service International

Type: Medical (students/scholars/dependents)

www.culturalinsurance.comcisiwebadmin@culturalinsurance.com

800-303-8120

5. International Student Organization

Type: Medical (students/ scholars)

www.isoa.orgmailbox@isoa.org

800-244-1180

6. Compass Benefits Group

Type: Medical (students/scholars/dependants)

www.compassbenefit.com

800-683-1463

Fax: 317-575-2659

7. Gallagher Koster

Type: Medical (students/scholars/dependents)

www.gallagherkoster.com

(800)933-4723 or (617)769-6028

studentcare@gallagherkoster.com

If you have further questions please call the Health Center Insurance and Referral Coordinator at (617) 373-2775 or Visit the Massachusetts Division of HealthCare, Finance and Policy at: <http://www.state.ma.us/dhcfp>

Please check our website www.issi.neu.edu for any updates to this list or health insurance regulations.



Note: This is just a summary. Rates vary by age and duration of coverage. As benefits change, please verify before purchasing the policy. Full benefit information is available online.

Benefit	HTH Worldwide Insurance Services		Compass Benefits Group			The Harbour Group
	Global Student USA	Global Student USA Preferred	Compass Elite	Compass Care	Compass Budget	International Student&Scholar Medical Insurance
Policy Maximum	\$250,000 per year; \$1,000,000 lifetime		\$250,000 (\$100,000 at age 50) Primary Insured; \$50,000 Spouse/Child	\$100,000 Primary Insured; \$50,000 Spouse/Child		\$250,000
Maximum Benefit per Injury or Sickness	\$250,000		n/a, please verify	n/a, please verify	n/a, please verify	\$250,000
Deductibles available	\$100 (reduced to \$50 if first seen at Student Health Center)		\$100 (reduced to \$50 if first seen at Student Health Center)			\$250 (reduced to \$100 if first seen at Student Health Center)
Emergency Medical Evacuation	\$100,000		\$50,000			\$50,000
Repatriation of Remains	\$25,000		\$25,000			\$50,000
Coinsurance	insurance pays 80% up to \$10,000 then 100% up to an additional \$240,000	insurance pays 100% up to \$5,000 then 80% up to an additional \$245,000	insurance pays 80% to \$10,000, then 100% to Plan Maximum	insurance pays 80% up to Plan Maximum		insurance pays 80% up to \$250,000
Maternity	Reasonable Expenses; only when conception occurs while insured		As any other illness		Not covered	As any other illness
Mental Health	\$500 Outpatient; \$5,000 Inpatient		80% up to maximum of \$500 Outpatient; 50% up to \$10,000 Inpatient			50% up to a maximum of \$500 Outpatient; up to \$5,000 Inpatient
Prescription Drugs	50% (outpatient)		\$10 for Generic and \$20 for Brand name			50% up to a maximum of \$500
Dependent coverage	No		Yes			No
Coverage Area	USA and 100% of reasonable expenses in Home country up to \$5,000 lifetime maximum		USA and up to \$1,000 in home country incurred within 30 days			Outside home country
Age range	up to 64 years old		up to 64 years old			up to 64; 65+ call the Harbour Group for rate
Note	Designed for International Students/scholars studying in the U.S.		Designed for student/scholars with dependents			Designed for International Students/Scholars studying in the U.S.

Note: This is just a summary. Rates vary by age and duration of coverage. As benefits change, please verify before purchasing the policy. Full benefit information is available online.

Note	Coverage for age over 65	Designed for students/scholars with family	Designed for students/scholars with family
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Benefit	International Student Organization						
	Compass Gold	Compass Silver	Compass Platinum	ISO Med 1	ISO Med 2	VOYAGER Elite	VOYAGER
Policy Maximum	\$400,000	\$250,000	No maximum; \$1,000,000 for Out of Network	\$500,000	\$100,000	\$250,000	\$100,000
Maximum Benefit per Injury or Sickness	\$200,000	\$50,000	\$250,000	\$250,000	\$100,000	\$150,000	\$50,000
Deductibles available	\$90 (reduced to \$45 if first seen at Student Health Center)	\$100 (reduced to \$50 if first seen at Student Health Center)	\$0	\$90/\$225/\$25 PPO/ Out-of-network/Student Health Center	\$100/\$250/\$25 PPO/ Out-of-network/Student Health Center	\$90 per event	\$150 per event
Emergency Medical Evacuation	\$50,000		\$100,000	\$100,000	\$50,000	\$50,000	\$50,000
Repatriation of Remains	\$25,000		\$50,000	\$50,000	\$25,000	\$25,000	\$25,000
Coinsurance	insurance pays 100% up to Plan maximum		insurance covers 80% of first \$4,000; 100% up to \$250,000; 70% for Out of Network	insurance covers 80% of first \$4,000; 100% thereafter; 70% of first \$4,000, \$100% thereafter for Out of Network	insurance covers 80% of first \$7,500; 100% thereafter; 70% of first \$7,500, \$100% thereafter for Out of Network	100%	100%
Maternity	\$7,500 maximum for normal delivery; \$10,000 maximum for C-section	\$5,000 maximum for normal delivery; \$7,500 maximum for C-section	as any other illness; only when conception occurs while insured	as any other illness; only when conception occurs while insured (pls verify)		not covered	not covered
Mental Health	Same as any sickness-Inpatient/Out		max.1 visit per day/30 visits per year	Psychotherapy: 80% of Usual&Customary charges (\$500 per year)	Psychotherapy: 50% of Usual&Customary charges (\$500 per year)	max.1 visit per day/30 visits per benefit period	
Prescription Drugs	\$100 maximum - Outpatient		\$30 generic/\$40 all other; \$2,000 annually	80% of Usual&Customary charges (\$1,000 per year)		\$100 maximum - outpatient	
Dependent coverage	Yes		Yes	Yes		Not covered	
Coverage Area	Outside home country and also \$500 in home country		Outside home country			USA	
Age range	up to 65		up to 65	up to 65		under age 55 only	
Note			Alternative to the school's plan			spouse and children can purchase separate insurance - independent from the student/scholar's insurance choice	

Note: This is just a summary. Rates vary by age and duration of coverage. As benefits change, please verify before purchasing the policy. Full benefit information is available online.

Benefit	Gateway USA		CISI- Cultural Insurance Services International	Gallagher Koster
	Plan A	Plan B	Intenational Student&Scholar Plan	ISS Plan
Policy Maximum	n/a, please verify	n/a, please verify	n/a, please verify	\$250,000
Maximum Benefit per Injury or Sickness	\$50,000	\$100,000; limited to \$50,000 for age 70-79	\$250,000; dependants \$50,000	n/a pls verify
Deductibles available	\$150 per person, per term		\$200 (reduced to \$100 if first seen at Student Health Center)	\$100
Emergency Medical Evacuation	\$50,000		Combined limit: \$50,000	\$100,000
Repatriation of Remains	\$20,000			\$50,000
Coinsurance	insurance pays 80% up to \$5,000 then 100% up to Plan Maximum		insurance pays 80% up to \$250,000 per sickness; dependants 80% up to \$50,000	80% of covered expenses up to \$5,000 then 100% thereafter
Maternity	Not covered		As any other illness	n/a pls verify
Mental Health	Not covered		\$500 Outpatient; \$5,000 Inpatient (1 occurrence per lifetime)	yes
Prescription Drugs	Usual, reasonable and customary charges		Some excluded	80% of covered expenses up to \$5,000 then 100% thereafter
Dependent coverage	Yes		Yes	Yes
Coverage Area	USA and trips to Canada, the Bahamas, Bermuda, or Mexico		Outside home country	Outside home country
Age range	up to 79		up to 64; 65+ call CISI for rate	up to 65