

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.

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**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.**

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**1. HTH Worldwide Insurance Services**

Type: Medical (students/scholars)

[www.hthstudents.com](http://www.hthstudents.com)

[studentinfo@hthworldwide.com](mailto:studentinfo@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.com](http://www.gatewayplans.com)

[gateway@marshpm.com](mailto:gateway@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.com](http://www.hginsurance.com)

[info@hginsurance.com](mailto:info@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.com](http://www.culturalinsurance.com)

[cisiwebadmin@culturalinsurance.com](mailto:cisiwebadmin@culturalinsurance.com)

800-303-8120

**5. International Student Organization**

Type: Medical (students/ scholars)

[www.isoa.org](http://www.isoa.org)

[mailbox@isoa.org](mailto:mailbox@isoa.org)

800-244-1180

**6. Compass Benefits Group**

Type: Medical (students/scholars/dependants)

[www.CompassStudentHealthInsurance.com](http://www.CompassStudentHealthInsurance.com)

800-683-1463

Fax: 317-575-2659

**7. Gallagher Koster**

Type: Medical (students/scholars/dependents)

[www.gallagherkoster.com](http://www.gallagherkoster.com)

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

[studentcare@gallagherkoster.com](mailto: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](http://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
<b>Policy Maximum</b>	\$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
<b>Maximum Benefit per Injury or Sickness</b>	\$250,000		n/a, please verify	n/a, please verify	n/a, please verify	\$250,000
<b>Deductibles available</b>	\$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)
<b>Emergency Medical Evacuation</b>	\$100,000		\$50,000			\$50,000
<b>Repatriation of Remains</b>	\$25,000		\$25,000			\$50,000
<b>Coinsurance</b>	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
<b>Maternity</b>	Reasonable Expenses; only when conception occurs while insured		As any other illness		Not covered	As any other illness
<b>Mental Health</b>	\$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
<b>Prescription Drugs</b>	50% (outpatient)		\$10 for Generic and \$20 for Brand name			50% up to a maximum of \$500
<b>Dependent coverage</b>	No		Yes			No
<b>Coverage Area</b>	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
<b>Age range</b>	up to 64 years old		up to 64 years old			up to 64; 65+ call the Harbour Group for rate
<b>Note</b>	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.

<b>Note</b>	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
<b>Policy Maximum</b>	\$400,000	\$250,000	No maximum; \$1,000,000 for Out of Network	\$500,000	\$100,000	\$250,000	\$100,000
<b>Maximum Benefit per Injury or Sickness</b>	\$200,000	\$50,000	\$250,000	\$250,000	\$100,000	\$150,000	\$50,000
<b>Deductibles available</b>	\$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
<b>Emergency Medical Evacuation</b>	\$50,000		\$100,000	\$100,000	\$50,000	\$50,000	\$50,000
<b>Repatriation of Remains</b>	\$25,000		\$50,000	\$50,000	\$25,000	\$25,000	\$25,000
<b>Coinsurance</b>	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%
<b>Maternity</b>	\$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
<b>Mental Health</b>	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	
<b>Prescription Drugs</b>	\$100 maximum - Outpatient		\$30 generic/\$40 all other; \$2,000 annually	80% of Usual&Customary charges (\$1,000 per year)		\$100 maximum - outpatient	
<b>Dependent coverage</b>	Yes		Yes	Yes		Not covered	
<b>Coverage Area</b>	Outside home country and also \$500 in home country		Outside home country			USA	
<b>Age range</b>	up to 65		up to 65	up to 65		under age 55 only	
<b>Note</b>			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
<b>Policy Maximum</b>	n/a, please verify	n/a, please verify	n/a, please verify	\$250,000
<b>Maximum Benefit per Injury or Sickness</b>	\$50,000	\$100,000; limited to \$50,000 for age 70-79	\$250,000; dependants \$50,000	n/a pls verify
<b>Deductibles available</b>	\$150 per person, per term		\$200 (reduced to \$100 if first seen at Student Health Center)	\$100
<b>Emergency Medical Evacuation</b>	\$50,000		Combined limit: \$50,000	\$100,000
<b>Repatriation of Remains</b>	\$20,000			\$50,000
<b>Coinsurance</b>	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
<b>Maternity</b>	Not covered		As any other illness	n/a pls verify
<b>Mental Health</b>	Not covered		\$500 Outpatient; \$5,000 Inpatient (1 occurrence per lifetime)	yes
<b>Prescription Drugs</b>	Usual, reasonable and customary charges		Some excluded	80% of covered expenses up to \$5,000 then 100% thereafter
<b>Dependent coverage</b>	Yes		Yes	Yes
<b>Coverage Area</b>	USA and trips to Canada, the Bahamas, Bermuda, or Mexico		Outside home country	Outside home country
<b>Age range</b>	up to 79		up to 64; 65+ call CISI for rate	up to 65