

KIMBER™ STUDENT HEALTH INSURANCE

THE ROYAL SERIES

Affordable national health insurance
coverage for students.

ABOUT KIMBER HEALTH

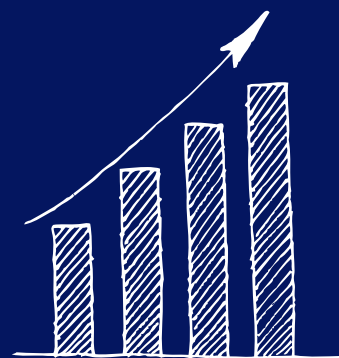
We strive to provide affordable or \$0 healthcare to international students nationwide.

With COVID-19 and high healthcare costs in the US, it is imperative for individuals and families coming to United States for their studies, travel, or immigration to receive adequate health coverage. At Kimber Health, we believe that having health coverage is a fundamental right. As such, we have dedicated ourselves to assisting all eligible individuals with attaining health coverage.

Kimber Health is the health insurance arm of New York Wealth Planning Group (NYWPG), a seasoned wealth planning firm based out of NYC.



Applicants from
97 countries



No.1 largest agency for
United Healthcare's
Essential Plan in 2022

AFFORDABLE INSURANCE FOR NON NEW YORK RESIDENTS & NEW YORK RESIDENTS BELOW AGE 21

COVERAGE HIGHLIGHTS

- Meets minimum U.S. health insurance requirements for valid F-1 and M-1 visas in USA / ages 17 to 45 / Non-US citizens
- Provider Access within the U.S.: as an exclusive member, you are covered when receiving care at In-Network Facilities with UnitedHealthcare Global
- Worldwide Coverage (excluding Home Country)
- Provider Access outside of the U.S.: An open-access network allows our members the flexibility to see a variety of doctors. Contact us and we will help you find the best doctor at the fairest price
- Insurance plans are offered by WellAway Limited and claims are administered by PayerFusion Holdings LLC
- Multi-lingual customer service • No medical exams, no paperwork
- Instant proof of coverage
- Coverage of immunizations and vaccines including COVID-19
- Coverage of pre-existing conditions for Students
- Medical evacuation and repatriation
- Prescription medication and contraceptives included
- Benefits are shown per person, per policy period
- Maximum amounts apply to certain benefits
- Pre-authorization is required for certain benefits. Refer to the terms and conditions of the policy.

CANCELLATION AND REFUND

You will only be allowed to cancel your Policy and obtain a refund of your Premium if:

- Your waiver is not approved by your educational institution within thirty (30) days of the Effective Date of coverage because your Policy benefits do not meet the educational institution's minimum insurance requirements.
- You withdraw from classes within thirty (30) days from the Effective Date of coverage under a school-approved leave of absence.

You must provide written proof of the approved leave of absence and return date to your Home Country. WellAway will be entitled to retain an administrative fee in the amount of \$50 for any approved refund.

NON-ACA & NO MAXIMUM LIMIT INSURANCE PLAN

UNITED HEALTHCARE® PPO



ROYAL 1500

\$767/YR

AGES 17-24

\$1084/YR

AGES 25-29

Unlimited Maximum Limit
\$1,500 Deductible (In-Network)
\$8,000 Out-of-Pocket Maximum
80% Co-Insurance (In-Network)

ROYAL 100

\$1095/YR

AGES 17-24

\$1486/YR

AGES 25-29

Unlimited Maximum Limit
\$100 Deductible (In-Network)
\$6,000 Out-of-Pocket Maximum
80% Co-Insurance (In-Network)

ROYAL PLUS

\$1537/YR

AGES 17-24

\$2168/YR

AGES 25-29

Unlimited Maximum Limit
\$0 Deductible (In-Network)
\$6,950 Out-of-Pocket Maximum
100% Co-Insurance (In-Network)

For pricing on royal plans for individuals above the age of 29, please contact us.



ROYAL PLUS

UNLIMITED MAXIMUM LIMIT

\$1537/YR(AGES 17-24)

\$2168/YR(AGES 25-29)

Summary of Benefits - Royal Plus

This section is a summary and a full description of the benefits covered under this Policy. Certain procedures and medical services covered by your Policy require Pre-Authorization. Covered Services that require pre-authorization must be coordinated and approved by the Plan Administrator in order to be covered under this Policy. If Services are not pre-authorized, it will result in a 30% penalty on the entire episode of care. If the Service would not have been approved by the Pre-Authorization process under this Policy, all related claims will be denied.

Area of Coverage	Worldwide excluding Home Country
Maximum Limit per Illness or Injury	Unlimited
Pre-Existing Condition limitation	Students: No limitation
Pre-Authorization	Services and Procedures that require Pre-Authorization are indicated by an asterisk

Deductible	In-Network In-Network Physician and In-Network Facility	Out-of-Network (subject to Usual, Reasonable and Customary charges (URC))
In-Network and Out-of-Network Deductibles accrue separately	\$0	\$200
Copayments do not apply towards Deductible		

Copayments		
Student Health Center	\$0	\$0
Office Visit	\$25 per visit	\$25 per visit
Urgent Care	\$50 per visit	\$50 per visit
Hospital Emergency Room	\$250 (waived if admitted)	\$250 (waived if admitted)
Hospital	\$0	\$0

Deductible waived when Treatment is rendered at the Student Health Center.

Coinsurance	
In-Network Physician and Facility	100% of Allowable Charges
Out-of-Network Providers	80% of URC

Out-of-Pocket Maximum

Deductible and Copayments (including Prescription Medication) do not apply towards Out-of-Pocket Maximum	\$6,950 per Insured Person	Unlimited per Insured Person
--	----------------------------	------------------------------

Outpatient Medication Program

EHIM In-Network Pharmacy/Student Health Center	Tier 1: \$10 Copayment Tier 2: \$20 Copayment Tier 3: \$40 Copayment
Out-of-Network	Not covered

Royal Plus

In-Network
In-Network Physicians and
In-Network Facility

Out-of-Network
(subject to Usual,
Reasonable and Customary
charges (URC))

Wellness and Preventive Services

(Deductible does not apply)

Adult Wellness Visit and Preventive Services	100% (Student Health Center payable at URC)	Not covered
Well Childcare Visits (Children 0-12 months, 9 visits maximum per policy period)		

Services That Require Hospitalization

Pre-admission Testing	100% of Allowable Charges	80% of URC
Hospitalization*	100% of Allowable Charges	80% of URC
Intensive Care Unit/Telemetry/Surgical Intensive Care/Medical Intensive Care/Trauma/Pediatric Intensive Care*	100% of Allowable Charges	80% of URC
Inpatient Treatment for Mental Illness*	100% of Allowable Charges	80% of URC
Emergency Medical Services in an Emergency Room If you use an emergency room in the Hospital for a non-emergency service, Coinsurance will be reduced to 60%.	100% of Allowable Charges \$200 Copayment (waived if admitted)	80% of URC \$200 Copayment (waived if admitted)
Inpatient Physician, Osteopath and Specialist Services	100% of Allowable Charges	80% of URC
Inpatient Ancillary Hospital Services	100% of Allowable Charges	80% of URC
In-hospital Advanced Diagnostic Services	100% of Allowable Charges	80% of URC
Routine X-Ray and Lab Tests	100% of Allowable Charges	80% of URC
Inpatient Oncology Treatment*	100% of Allowable Charges	80% of URC
Inpatient Reconstructive Surgery*	100% of Allowable Charges	80% of URC
Inpatient Rehabilitation*	100% of Allowable Charges 45-day limit per policy period	80% of URC 45-day limit per period policy
Inpatient Surgical Procedures*	100% of Allowable Charges	80% of URC

Royal Plus	In-Network In-Network Physicians and In-Network Facility	Out-of-Network (subject to Usual, Reasonable and Customary charges (URC))
Inpatient Surgeon Fees, Assistant Surgeon Fees and Anesthesiologist	100% of Allowable Charges	80% of URC
Emergency Ground Ambulance	100% of Allowable Charges	80% of URC

Royal Plus	In-Network In-Network Physicians and In- Network Facility	Out-of-Network (subject to Usual, Reasonable and Customary charges (URC))
-------------------	--	--

Outpatient Care

It is recommended that these services to be performed in an In-Network Physician's office or in an In-Network free standing diagnostic centre to maximize your benefit and reduce your costs.

Urgent Care Clinic/Facility	100% of Allowable Charges and \$50 Copayment	80% of URC and \$50 Copayment
Outpatient Ambulatory Surgical Facility & Surgical Care*	100% of Allowable Charges	80% of URC
Basic Diagnostic Services	100% of Allowable Charges	80% of URC
Advanced Diagnostic and Imaging Services	100% of Allowable Charges	80% of URC
Outpatient Therapeutic Services	100% of Allowable Charges and \$25 Copayment limited to 12 visits per Injury or Illness	80% of URC and \$25 Copayment limited to 12 visits per Injury or Illness
Outpatient Oncology Treatment*	100% of Allowable Charges	80% of URC
Outpatient Reconstructive Surgery*	100% of Allowable Charges	80% of URC
Emergency Dental Treatment	100% of Allowable Charges maximum benefit \$250 per tooth and \$1,000 per policy period	80% of URC maximum benefit \$250 per tooth and \$1,000 per policy period
Palliative Dental Treatment	100% of Allowable Charges maximum benefit amount \$600	80% of URC maximum benefit amount \$600

Royal Plus

In-Network
In-Network Physicians and In-Network Facility

Out-of-Network
(subject to Usual, Reasonable and Customary charges (URC))

Physician Services

(Copayment waived at Student Health Center)

Teledoc® Consultations	No Copayment Limited to 8 consults per policy period	
Primary Care Visit	100% of Allowable Charges and \$25 Copayment per visit	80% of URC and \$25 Copayment per visit
Specialist Visit	100% of Allowable Charges and \$25 Copayment per visit	80% of URC and \$25 Copayment per visit
Outpatient Mental Illness	100% of Allowable Charges and \$25 Copayment per visit	80% of URC and \$25 Copayment per visit
Alternative Medicine	100% of Allowable Charges and \$25 Copayment per visit limited to \$500 per policy period	80% of URC and \$25 Copayment per visit limited to \$500 per policy period

Other Services

Recreational Activities or Amateur Sports Benefit	100% of Allowable Charges	80% of URC
HIV/AIDS	100% of Allowable Charges	80% of URC
Alcohol and Substance Abuse* (rehabilitative only)	100% of Allowable Charges	80% of URC
Home Health Care*	100% of Allowable Charges immediately following hospital discharge of at least 3 days	80% of URC immediately following hospital discharge of at least 3 days
Hospice or Palliative Care*	100% of Allowable Charges maximum benefit 45 days inpatient maximum benefit \$5,000 outpatient	80% of URC maximum benefit 45 days inpatient maximum benefit \$5,000 outpatient
Durable Medical Equipment	100% of Allowable Charges	80% of URC

Maternity Care and Birth Benefits

Maternity Care* (Subject to notification within 30 days of pregnancy confirmation)	100% of Allowable Charges	80% of URC
--	---------------------------	------------

Royal Plus	In-Network In-Network Physicians and In-Network Facility	Out-of-Network (subject to Usual, Reasonable and Customary charges (URC))
Elective Medical Abortions*	100% of Allowable Charges maximum benefit amount \$1,500	80% of URC maximum benefit amount \$1,500
Worldwide Coverage (Outside the United States)	100% of URC	
Accidental Death and Dismemberment		
Accidental Death and Dismemberment	Sum amount \$30,000	
Dismemberment	Sum amount \$30,000 Loss of both hands, feet or total sight Sum amount \$15,000 Loss of one hand, foot or one eye	
Evacuation & Repatriation		
Emergency Medical Evacuation*	Maximum benefit \$50,000	
Medical Repatriation*	Maximum benefit \$25,000	
Repatriation of Mortal Remains*	Maximum benefit \$25,000	

*Pre-authorization required.

We highly recommend that you use an In-Network Physician and In-Network Facility because you can anticipate your health care costs. Contact a ConciergeCare counsellor at the humber on the back of your ID Card to assist you in locating an In-Network Physician and In-Network Facility. In-Network benefits will be paid at the In-Network Coinsurance percentage, subject to Usual, Reasonable and Customary Charges and Maximum Benefit amounts.



This material is for informational purposes only and is subject to change. If you decide to purchase a Kimber Health/WellAway product, you will be provided with a member package that contains a complete description of the benefits, conditions, limitations and exclusions of coverage. Products and services may not be available in all jurisdictions and are expressly excluded where prohibited by applicable law.