

Examples of Health Insurance Options				
	Compass	Global Student USA	Gateway USA	Earlham Plan
Monthly Cost	\$38 (19-23 yrs old) \$65 (24-30 yrs old) *Elite Plan \$82 (19-23) *Elite Plan \$127 (24-30)	\$43 (19-23 yrs old) \$86 (24-30 yrs old) *Preferred Plan \$82 (19-23) *Preferred Plan \$117 (24-30)	\$49 (18-29 yrs old) for \$50,000 OR \$66 (18-29) for \$100,000	\$15 OR \$31.25 with Buy Up Option*
Deductible	Per Injury or Illness- \$50 if student goes to Health Services first; \$100 if student goes directly to a doctor	Per Injury or Illness- \$50 if student goes to Health Services first; \$100 if student goes directly to a doctor	\$150	\$0
Coverage	80% up to \$10,000; then 100% up to \$250,000 maximum *Elite plan for Compass insures medical expenses at 100% to the plan maximum of \$250,000	80% up to \$10,000 then 100% up to \$240,000 maximum *Preferred Plan insures medical expenses at 100% up to \$5,000 then 80% up to \$245,000 maximum	Pays 80% up to \$5,000, then 100% to maximum (either \$50,000 or \$100,000, depending on the plan)	Varies, depending on type of treatment (see policy); Up to \$1,000 maximum for each injury or sickness. Then 80% coverage for Major Medical for an additional \$3,500 (*\$25,000 with Buy Up Option) (not including room and board or psychotherapy)
Drugs	\$10 copay generic \$20 copay brand name	Pays 50% of actual charge	Cost included toward deductible. Pay for drugs at full cost and then get reimbursed	100% to \$200 maximum
Ship Remains Home	Yes, up to \$25,000	Yes, up to \$25,000	Yes, up to \$20,000	Yes, but amount not specified.
Coverage at Home	Will pay up to \$1,000 of covered expenses on incidental trips to home country for 30 days per 12 months	100% of reasonable expenses up to \$5,000 lifetime maximum	Not included. Coverage for incidental trips to Canada, the Bahamas, Bermuda and Mexico	Not included
Intercollegiate Sports Injuries	Up to \$10,000	Reasonable expenses up to \$5,000 maximum per policy year	Not covered	Not covered unless on intercollegiate team, then up to \$75,000 per injury
Preventative Care	Not included	Not included	Not included	Not included
Other	Will pay up to \$5,000 to bring a person of choice from home country and accompany you back home in the event of Emergency Medical Evacuation or Repatriation as determined by your Physician and Assistance Company for injuries occurring in the U.S.	Will pay up to \$750 (including hotel) for expenses to bring a family member to the U.S. if a student is hospitalized. *Preferred Plan pays up to \$1,500	Will pay up to the cost of round trip economy airfare to bring 1 person to U.S. if student is hospitalized for more than 7 consecutive days and is receiving care outside of home country	Will pay up to amount of coverage per illness for any of the following when traveling more than 100 miles from home and campus address: Medical Consultations and Evaluations, Hospital Admission Guarantee, Critical Care Monitoring, Prescription Medication Dispatching, Emergency Message Transmission, Family and Friend Transportation
Websites	http://compassbenefit.com	http://www.hthparents.com/	http://www.gatewayplans.com/gw_usa/	http://www.bollingercolleges.com/earlham/
Other resources: www.multiculturalcouncil.org , www.betins.com , www.isoa.org				