

Western Michigan University International Students Scholars and Dependents



PSI Bronze

PSI Silver

PSI Gold

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|--|--|--|
| No Lifetime Benefit Limit | No Lifetime Benefit Limit | No Lifetime Benefit Limit |
| \$150,000 per injury or sickness | \$500,000 per Injury or Sickness | \$2,000,000 per year |
| 100% In-Network (limits apply) 60% Out of Network | 80% In-Network 70% Out of Network | 80% In-Network 70% Out of Network |
| Diagnostic/Lab Tests only, \$850 Max | Diagnostic/Lab Tests only, \$1500 Max | 100% In-Network Only |
| Pre-existing Conditions 6 months waiting period | Pre-existing Conditions 6 months waiting period | \$2,500 benefit in the first 6 months No exclusion after 6 months |
| Mental Illness, Covered | Mental Illness, Covered | Mental Illness, Covered |
| Substance Abuse, Covered | Substance Abuse, Covered | Substance Abuse, Covered |
| Prescriptions: 100% to \$100 max | Prescriptions: 70% to \$1000 max | Prescriptions: \$20/40/60 copays |
| Maternity, Covered | Maternity, Covered | Maternity, Covered |
| Evacuation & Repatriation \$60,000 max | Evacuation & Repatriation, Covered 100% UnitedHealthcare Global | Evacuation & Repatriation, Covered 100% UnitedHealthcare Global |
| \$29 = 30-days, \$100 deductible | \$41 = 30-days, \$500 deductible | \$52 = 30-days, \$500 deductible |
| No other deductible option | \$49 = 30-days, \$100 deductible | \$63 = 30-days, \$0 deductible |

School Notes: Silver and Gold Plans are recommended. Bronze Plan meets requirements, but has limited coverage.
Deductible waived at Student Health Center for Silver & Gold Plan. Premium rates increase for Ages 25+.
Use your arrival date in USA as the start date of your insurance policy.

Enroll online at www.psiservice.com/wmich

PSI Health Insurance (since 1996)

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