# PSI Health Insurance for Western Michigan University International Students, Scholars and Dependents

**PSI Bronze**
- No Lifetime Benefit Limit
- $150,000 per injury or sickness
- 100% In-Network (limits apply)
- 60% Out of Network
- Diagnostic/Lab Tests only, $850 Max
- Pre-existing Conditions
  - 6 months waiting period
- Mental Illness, Covered
- Substance Abuse, Covered
- Prescriptions: 100% to $100 max
- Maternity, Covered
- Evacuation & Repatriation $60,000 max
- $29 = 30-days, $100 deductible
- No other deductible option

**PSI Silver**
- No Lifetime Benefit Limit
- $500,000 per Injury or Sickness
- 80% In-Network
- 70% Out of Network
- Diagnostic/Lab Tests only, $1500 Max
- Pre-existing Conditions
  - 6 months waiting period
- Mental Illness, Covered
- Substance Abuse, Covered
- Prescriptions: 70% to $1000 max
- Maternity, Covered
- Evacuation & Repatriation, Covered
- $41 = 30-days, $500 deductible
- $49 = 30-days, $100 deductible

**PSI Gold**
- No Lifetime Benefit Limit
- $2,000,000 per year
- 80% In-Network
- 70% Out of Network
- 100% In-Network Only
- Pre-existing Conditions
  - $2,500 benefit in the first 6 months
  - No exclusion after 6 months
- Mental Illness, Covered
- Substance Abuse, Covered
- Prescriptions: $20/40/60 copays
- Maternity, Covered
- Evacuation & Repatriation, Covered
- 100% UnitedHealthcare Global
- $52 = 30-days, $500 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](http://www.psiservice.com/wmich)

PSI Health Insurance (since 1996)
4245 Upper Park Drive | Fairfax, VA 22030
703-879-8828 info@psiservice.com
www.psiservice.com