2026-2027
International Student Health Insurance Plan
Keck Graduate Institute

Who can enroll?

International students or other persons with a current passport who: 1) are engaged in educational activities; 2) are temporarily located outside his/her home country as a non-resident alien; 3) have not obtained permanent residency status in the U.S.; and 4) are enrolled in an associate, bachelor, master or Ph.D. degree program at a university or other educational institution, with no less than 6 credit hours (unless such school's full-time status requires less); Visiting Scholars with an F1 or J1 visa are eligible to enroll in this insurance Plan. The six credit hour requirement is waived for Summer if the applicant was enrolled in this plan as a full-time student in the immediately preceding Spring term.

Eligible students who do enroll may also insure their Dependents. Eligible Dependents are the student's legal spouse and dependent children under 26 years of age.

The student (Named Insured, as defined in this Certificate) must actively attend classes for at least the first 31 days after the date for which coverage is purchased with the exception of International Visiting Scholars. Home study, correspondence, and online courses do not fulfill the eligibility requirements that the student actively attend classes. The Company maintains its right to investigate eligibility or student status and attendance records to verify that the Policy eligibility requirements have been met. If and whenever the Company discovers that the Policy eligibility requirements have not been met, its only obligation is refund of premium.

U.S. citizens and residents are not eligible for coverage as a student or Dependent.

Plan resources at your fingertips

Enroll	**www.uhcsrinternational.com**
View benefits, submit a claim and download your ID card via My Account	**uhcsr.com/myaccount**
Find an in-network provider	**Options PPO**
Find a prescription drug provider	**Optum Rx**
Value-added benefits and services (Student Assist[1], HealthiestYou[2], UHC Global[3])	**www.uhcsrinternational.com**

Coverage periods, plan cost and deadline dates

	Annual	Fall	Spring	Spring/Summer
Coverage dates	08/01/26-07/31/27	08/01/26-12/31/26	01/01/27-05/15/27	01/01/27-07/31/27
Student	$1,980.00	$830.00	$732.00	$1,150.00
Spouse	$1,980.00	$830.00	$732.00	$1,150.00
One Child	$1,980.00	$830.00	$732.00	$1,150.00
Two or more Children	$3,960.00	$1,660.00	$1,464.00	$2,300.00
Spouse and 2 or more Children	$5,940.00	$2,490.00	$2,196.00	$3,450.00

Plan highlights

Benefits	Preferred Providers	Out-of-Network Providers
Overall Plan Maximum	$100,000 (per Insured Person, per Policy)	
Plan Deductible	$100 per Insured Person, per Policy Year	
Out-of-Pocket Maximum After the Out-of-Pocket Maximum has been satisfied, Covered Medical Expenses will be paid at 100% for the remainder of the Policy Year subject to any applicable benefit maximums. Refer to the plan Certificate for details about how the Out-of- Pocket Maximum applies.	$5,000 per Insured Person, per Policy Year	
Coinsurance All benefits are subject to satisfaction of the Deductible, specific benefit limitations, maximums and Copays as described in the plan Certificate.	80% of Allowed Amount for Covered Medical Expenses	60% of Allowed Amount for Covered Medical Expenses
Prescription Drugs This plan does not include a pharmacy network for Prescription Drugs. All Prescription Drug benefits are payable under the Out-of-Network Provider benefits	No Benefits	70% of Billed Charge up to a 31-day supply after Deductible $1,000 Maximum Per Policy Year
Preventive Care Services Including but not limited to: annual physicals, GYN exams, routine screenings and immunizations. Preventive care limits apply based on age and risk group ($250 maximum, Per Policy Year)	Allowed Amount after Deductible	Allowed Amount after Deductible
The following services have per service copays This list is not all inclusive. Please read the plan Certificate for complete listing of Copays.	Room and Board: $50 after Deductible Physician's Visits: $35 after Deductible Medical Emergency: $200 after Deductible	Room and Board Allowed Amount after Deductible Physician's Visits: Allowed Amount after Deductible Medical Emergency: Allowed Amount after Deductible

Questions about your plan?

Contact Customer Service at **1-888-251-6253** or at **customerservice@uhcsrinternational.com**

1Student Assist services are provided through OptumHealth Behavioral Solutions and OptumHealth Care Solutions, UnitedHealth Group companies. The Student Assist is not a substitute for medical attention. If you have an emergency medical condition, you should call 911 or your local emergency services number. 2HealthiestYou and the HealthiestYou logo are trademarks of Teladoc Health, Inc., and may not be used without written permission. HealthiestYou does not replace the primary care physician. HealthiestYou does not guarantee that a prescription will be written. HealthiestYou operates subject to state regulation and may not be available in certain states. HealthiestYou does not prescribe DEA-controlled substances, non-therapeutic drugs and certain other drugs that may be harmful because of their potential for abuse. HealthiestYou physicians reserve the right to deny care for potential misuse of services. 3Non-Insurance Travel Assistance services are provided by or through United Healthcare Services, Inc., and affiliates under the UnitedHealthcare Global brand.

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