



BROWN

2023 - 2024
J-1 Scholars Health Insurance

Who is eligible?

All international Scholars, Student Interns, and Visiting Research Fellows who are temporarily pursuing academic work at Brown University or its affiliates.

How to enroll: visit

<https://haylor.com/college/brown-university-scholars/>

Policy Period:

July 1, 2023 - June 30, 2024

Premium Rates:

Class 1: \$129.92 per person per month
Class 1 Spouse: \$507.87 per person per month
Class 1 Child: \$200.79 per person per month
Class 1 Children: \$401.57 per person per month

For more details regarding the Brown University J-1 Scholars Health Insurance Program please visit:

www.haylor.com/brown
866.535.0456

student@haylor.com



What does the plan feature?

- Medical Expense Benefits
- Emergency Medical Benefits
- Emergency Medical Evacuation Benefits
- Repatriation of Remains Benefits
- Travel Assistance Services

For travel and medical assistance services:

Chubb Travel Assistance:
Inside US: 1-855-327-1414
Outside US: 1-630-694-9764

Email: medassist-usa@axa-assistance.us

To access Chubb's Travel Assistance Website go to:

travelassistance.chubb.com

CHUBB

For policy and claims related questions regarding the Health Insurance Program please contact:

studenthealthinsuranceplan@Brown.edu

For further details of the coverage including cost, benefits, exclusions, and reductions or limitations and the terms under which the policy may be continued in force, please refer to the overview policy.

2023-2024 Brown University J-1 Scholars Summary of Benefits

Benefit	In-Network
Deductible	\$100
Coinsurance	100%
Emergency Maximum	Up to \$10,000
Emergency Medical Evacuation Benefit Maximum	100% of the covered expenses up to \$10,000
Home Country Extension Benefit Maximum	\$1,000
Maximum for Newborn Nursery Care	\$500
Maximum for Prescription Drugs	Inpatient co-insurance: 100% Outpatient co-insurance: 50%
Maximum for Mental and Nervous Disorders	Inpatient: up to \$25,000 (up to 30 days) Outpatient: up to \$25,000 (up to 10 visits)
Pre-Existing Condition	\$5,000
Repatriation of Remains Maximum	100% of covered expenses up to \$25,000
Total Maximum per Covered Accident or Sickness	\$250,000

Annual Deductible: An amount you could owe during a coverage period (usually one year) for covered health care services before your plan begins to pay. An overall deductible applies to all or almost all covered items and services.

Annual Out of Pocket Maximum: The most you could pay during a coverage period (usually one year) for your share of the costs of covered services. After you meet this limit the plan will usually pay 100% of the allowed amount.

Copay: A fixed amount (for example, \$15) you pay for a covered health care service, usually when you receive the service. The amount can vary by the type of covered health care service.

Coinsurance: Your share of the costs of a covered health care service, calculated as a percentage (for example, 20%) of the allowed amount for the service. You generally pay coinsurance plus any deductibles you owe.

The 2023-2024 benefits listed above are a brief summary of the Brown University J-1 Scholars Health Insurance Plan design. Additional Schedule of Medical Expense Benefits/Limitations is specified in the Overview Policy.