



Student Health Insurance

CONFIRMATION LETTER

Insured Person: Ramya Vennamaneni
Insurance ID: 253934705
Group Number: ISOL15
Effective Date: October 31, 2017
Insurance Plan: OPTima Enhanced
Policy Number: LF003256
Termination Date: April 30, 2018

Summary Schedule of Benefits:

Lifetime maximum medical benefit:	No maximum
Annual maximum benefit:	No annual maximum
Per injury/sickness maximum:	\$300,000
Deductible per event at SHC/in network/out of network:	\$250 per Injury or Sickness
Co-pay Student Health Center:	N/A
Co-pay Physician:	N/A
Annual maximum deductible:	N/A
Emergency medical evacuation:	\$60,000
Repatriation of remains:	\$50,000
Insurance carrier:	Advent Syndicate 780 at Lloyds
Insurance carrier representative address:	ISO, 150 W 30th St, New York, NY 10001.
A.M. Best rating:	A

Medical Expense Benefit: After deductible and subject to policy limitations and exclusions, In-Network benefits are 75% of preferred allowance for covered medical expenses. For service provided by an Out-of-Network doctor or hospital, benefits will be 65% of usual and customary charges of covered medical expenses. Refer to policy brochure for complete details.

- Policy benefits are in effect while insured person is eligible for coverage. Policy is valid worldwide with limited or no coverage at insured home country/country of permanent residence.
- Please refer to the brochure for complete benefits.

Claims are handled by HealthSmart, 3320 West Market Street, Suite 100, Fairlawn, OH 44333 (800) 203-4720

150 W 30th Street, Suite 1101, New York, NY 10001

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