Bard Health Insurance for International Students

Important note:

International students at Bard have the option of waiving Bard's student health insurance plan and purchasing health insurance from **one of three different commercial providers**. While these other insurance plans are acceptable, we must advise you that the coverage these commercial plans offer does not compare favorably with Bard's. At the bottom of the page you will find a sample (and only a sample) of specific coverage differences between Bard's plan and one popular commercial provider (ISO Compass). The commercial companies certainly offer initial savings, but those savings can rapidly disappear if you experience serious health problems, have an accident, or need emergency room treatment. Please be careful and thoughtful in making the choice between Bard's plan and commercial insurance.

	BARD HEALTH INS PLAN	ALTERNATIVE PLANS				
		CISI	**MEDEX TravMed Choice 250K**	**MEDEX TravMed Choice 100K**	**ISO Compass Gold 250K**	**ISO Compass Silver 150K**
Maximums	Unlimited	$250,000 per sickness or injury	$250,000	$100,000	**$250,000** per sickness or injury	**$150,000** per sickness or injury
Coinsurance	10% of covered expenses	$250K@ 80%	To $5K: 20%	To $5K: 20%	As allocated to 40K	As allocated to 50K
			Next $245K: 0%	Next $95K: 0%	Next $210K: 0%	Next $100K: 0%
Deductible (the amount you must pay before the insurance pays)	$100 per policy year	$200 per sickness or injury	$100	$100	$90 per sickness or injury	$100 per sickness or injury
Emergency Room Deductible	$100 waived if admitted	$300 per sickness or injury			$300 per sickness or injury	$300 per sickness or injury
12 Months	$1,280	$960	$930	$828	$492*	$372*
9 Months	N/A	$720	$702	$624	$369	$279
By the Month	N/A	$80	$79	$70	$41	$31

**Students may only purchase ISO programs for a maximum of 11 months.*
Quotes based on student at age 20. Rates as of March 2015.

Links to companies' websites: CISI www.culturalinsurance.com
MEDEX www.medexassist.com/Individuals/Products/travmedchoice.aspx
ISO www.isoa.org

(continued)

Some plan differences between Bard and ISO Compass. Bard's plan has numerous additional benefits not listed here.

	BARD	COMPASS
Mental Health	See covered percentages above.	Mental and nervous conditions: *Inpatient* – benefits are payable at 80% *Outpatient* – maximum of 40 visits per year; $5,000 maximum per policy year, payable at 80%
Prescriptions	$10 copay for Tier 1 drugs $25 copay for Tier 2 drugs $40 copay for Tier 3 drugs $0 copay for contraceptives	$100 maximum (outpatient)
Pre-existing Conditions	**COVERED**	**EXCLUDED:** Pre-existing conditions; however, a pre-existing condition will be covered after the insured person has been continuously insured for 6 months under the same insurance plan
Pregnancy/Abortion	Pregnancy covered, like any other condition. $300 in case of voluntary abortion.	**EXCLUDED:** Pregnancy or childbirth (except when conception occurs while covered under this policy); elective abortion; elective Caesarean section; or any complications of any of these conditions; pregnancy or childbirth for a dependent when dependent child of an insured student (except for complications arising therefrom)
Preventative Care Expense	100% of covered charges	**No coverage**
Drug Abuse	Inpatient AND outpatient chemical abuse and chemical dependence expense benefit. Substance abuse disorders covered as any other illness.	Alcoholism/drug abuse treatment: the benefits and maximum amounts are the same as any other sickness
Sports	**Intercollegiate sports** injuries due to participation in practice or play of intercollegiate sports are covered under the plan. Also covers **club** and **intramural** sports.	**EXCLUDED:** Injury sustained from the practice or play in any amateur, club, intramural, interscholastic, intercollegiate, professional, or semiprofessional sport