

International Student Organization

ISO, International Student Organization, is a leading provider of group & individual health insurance plans. We cater to international students and American students studying abroad. ISO offers comprehensive coverage by reputable insurance companies, such as AIG and ACE USA. We will tailor the appropriate benefit structure for your students, or they may choose one of our special individual plans, all at affordable rates. Our multilingual customer care associates provide the utmost quality assistance.

International Student Organization
250 West 49th Street, Suite 806
New York, NY 10019
Phone: 800.244.1180 or 212.262.8922
Fax: 212.262.8920
Email: mailbox@isoa.org
www.isoa.org

Koster Insurance Agency

Koster Insurance Agency provides health insurance products to 70+ institutions of higher education, including Student Medical Insurance Plans, Short Term Medical Insurance, International & Study Abroad Medical Insurance Products, Sports & Special Risk Products and Student Personal Property Protection. For the past 12 years, Koster Insurance has been and continues to be a leader and innovator in the student health insurance industry. Please visit our website for more information on any of our products.

Koster Insurance Agency
500 Victory Road
Quincy, MA 02171
Phone: 800.457.5599 or 617.770.9889
Fax: 617.479.0860
Email: Studentcare@kosterins.com
www.kosterweb.com



The Lewer Agency, Inc.

The Lewer Agency, Inc. has been providing innovative insurance products and services since 1956. Now, as a trusted advisor, provider and claims administrator for colleges and universities across America, LewerMark Medical Benefits Plans are recognized as market leaders in international student medical insurance. We've not only designed highly valued benefits at affordable rates, our on-site administrative and student-orientation services and prompt claims response result in the positive risk management experience required by international study programs.

Jeff Crawford
The Lewer Agency
4534 Wornall Road
Kansas City, MO 64111
Phone: 800.821.7715 or 816.753.4390
Fax: 816.753.0095
Email: jrcrawford@lewer.com
www.lewer.com

Health Insurance Information & Resources

One of international education's significant undertakings in the 90's was advising its membership on health insurance issues for international students. Standards were established that led the field to improve plans. These standards were largely adopted as the insurance minimums for Exchange Visitors.

While the application of these standards was a success, a glitch developed when some insurance plans began inserting severe limitations. These plans are generally marketed to the students and are priced focused. The limitations used to keep prices down include:

- Capping both hospital and outpatient care at unreasonably low levels.
- Some plans provide coverage for set enrollment periods but do not offer continued coverage for medical conditions in subsequent enrollments.
- Some even excluded pregnancy, a violation of Title IX.

These limitations clearly did not comply with the spirit of the USIA regulation, or NAFSA's standards.

The consequences are that institutions are being presented with a variety of optional student plans that are increasingly below standards and insured students are finding themselves without proper medical coverage.

The following is a suggested course of action.

1. Familiarize yourself with the NAFSA standards (<http://www.nafsa.org/content/InsideNAFSA/EthicsandStandards/StatementHealth.htm>) and INS standards for Exchange Visitors (<http://exchanges.state.gov/education/jexchanges/administration.htm#insurance>).
2. Adapt your institution's waiver form to disallow inadequate plans. Do not accept plans with such loopholes as:
 - The plan may not contain specific limitations for the treatment of medical conditions relative to standard hospital, surgery or outpatient care.
 - Confirm that coverage is continuous & future re-enrollments will not "re-start" the pre-existing exclusion clause
 - Pregnancy is covered the same as any other illness

For examples and other insurance tips such as how to review, compare bid plans, go to: www.compassbenefits.com/fsatips



COMPASS
BENEFITS GROUP



Marsh Affinity Group Services

The GATEWAY International Plans offer insurance to students, staff, and faculty participating in international education programs and to exchange visitors on international assignment. Plans offer coverage for different types of insurance such as Medical Expense, Evacuation and Repatriation, Personal Property & Liability. Visit www.gatewayplans.com for more information or online enrollment. To discuss how a particular Gateway plan might meet insurance needs of your institution, contact a dedicated Gateway representative, Monday -Friday 9:00 a.m. - 5 p.m. EST:

Marsh Affinity Group Services
1255 23rd Street, NW, Suite 300
Washington, DC 20037
Phone: 202.367.5097
Fax: 202.367.5076
Email: gateway@marshpm.com
www.gatewayplans.com

MEDEX Insurance Services

MEDEX Insurance Services offers international medical insurance and travel assistance services for students and faculty. Whether your travelers are American citizens going abroad, or foreign nationals coming to America, we have a program to meet their needs. MEDEX provides services and assistance for anything from lost passports to emergency medical evacuations and repatriation services. Visit www.medexassist.com for more information. For group travel, please call Dana Smith at 800-732-5309 or 410-453-6300.

MEDEX Insurance Services, Inc.
8501 LaSalle Rd., Suite 200
Towson, MD 21286
Phone: 800.537.2029 or 410.453.6300
Fax: 410.453.6301
Email: info@medexassist.com
www.medexassist.com

Renaissance Agencies

Renaissance Agencies is a leader in developing and managing international and study abroad student insurance programs for colleges and universities. With more than 30 years of experience, we understand the market and leverage underwriters of student insurance programs to maximize the value of programs.

We truly do partner with our clients to make sure students know their coverage, and that the coverage helps them stay on track to finish their studies. Visit us at www.renstudent.com

Roy Landstrom
Renaissance Agencies
1437 Seventh St., Suite 400
Santa Monica, CA 90401
Phone: 800.537.1777 or 310.394.0440
Fax: 310.394.0142
Email: roy@renstudent.com
www.renaissance-inc.com



rustinternationalassociates

We're the preferred source for Global Coverage of student and non-student health and property insurance. At rustinternationalassociates, you'll find superior student health insurance, as well as coverage for inbound/outbound students and scholars of international exchange programs, property coverage, travelers insurance and short-term health. As a representative of many A rated companies, our high-quality products will meet, and likely exceed, your expectations.

Steve Rust
rustinternationalassociates.com
1605 N. Ankeny Blvd., Suite 120
Ankeny, IA 50021
Phone: 515.964.7900
Fax: 515.964.7911
Email: info@rustinternationalassociates.com
www.rustassoc.com

International medical insurance for students, scholars & visitors.

Trawick International

World class insurance that you and your students can trust.

Our services include:

- Flexible Student Health Insurance Programs
- Individual and Group Plans
- On-Line Enrollment and Account Access
- Web-based Administration
- Competitive Rates
- Friendly, Attentive Staff

2370 G Hillcrest Rd. # 237 | Mobile, AL 36695 | 888-301-9289 | info@studentinsure.com