



ONLINE BUYING OPEN EVENT

10 ROUND-TRIP TICKETS

美国-中国 往返机票10张 投保送惊喜

通过www.dianinsglobal.com网上投保的顾客中，凡具备以下条件者均有机会获奖，幸运者获奖名单将于10月公布

- 2012年 6月 1日至 2012年 9月 20日网上投保者
- 投保期限6个月以上的所有中国学生学者

DIAN SCHOLARSHIP

DIAN 助学金申请

- 申请资格
 1. 与DIAN合作中的美国地区大学CSSA(包括其他类似学生会组织)F-1签证所持中国学生
 2. 投保期限1年
- 选拔标准: 2012年至2013年成绩90%，学生会推荐分数10%
- 公布时间: 2013年 8月 第四周
- 详细内容敬请关注www.dianinsglobal.com或CSSA等学生会公告

选择PPO 100%，合理保险费率，取代高价学校保险!

- In-Network medical provider(PPO) 100%

几乎所有美国大学的健康保险规定80%的PPO赔偿，为了得到100%的PPO赔偿，需要多支付30~50%的保险费用，这充分证明PPO100%赔偿条件对于医疗费用理赔是极为有利的。

- Direct billing in PPO

中国境内保险难以满足F签证学生的保险要求，尽管中国境内的一些保险满足一部分J签证学生学者的保险要求，但由于无法通过PPO医疗网络实现Direct Billing(保险公司直接结算)，因此需要学生学者亲自支付全部医疗费。虽然\$200~300医疗费不算问题，但高达\$1,000~2,000(占全部理赔额的30%)的医疗费可能会给留学生带来突如其来的经济负担。

- Reasonable Premium

所有DIAN推荐的保险计划与美国大多数学校相比，其PPO 100%赔偿的同时，保险费率也低廉多则\$1500，少则\$200~500，充分有理由替代高价学校保险。

- World-wide Claim service, Comprehensive Coverage

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UIUC F-visa Requirement

based on 2011/2012

Coverage	Requirements
Premium	\$ 657(undergraduate)/ \$ 930(Graduate)
Benefit	Minimum \$ 200,000
Others	<p>-Be effective prior to the first day coverage of SHIP for the semester the Exemption is being requested</p> <p>-You will be required to maintain an equivalent health insurance plan for the duration of your registration</p> <p>-Proof of equivalent insurance must be presented with your Exemption form.</p> <p style="padding-left: 40px;">-Proof of coverage may be an insurance card, or a letter stating coverage from your insurance company.</p> <p style="padding-left: 40px;">-Type of coverage (HMO, PPO, 80/20), the deductible, if any, and the effective date of coverage (the date the coverage began) must be included in this information.</p>

Choose [Student Secure Budget](#), you can save up to \$ 90 ~ \$ 273(for graduate)

Choose [Patriot Exchange Program](#) and you can save up to \$ 170(for graduate) with 100% of PPO direct billing

[Exempting from Student Insurance](#)

Who qualifies for an exemption?

In order to qualify for an exemption you must have other equivalent health insurance.

Students who meet the Equivalent Insurance requirement are:

- Students who are covered under a major employee health insurance plan.
- Students who are covered under an independent or travel plan that has a minimum of \$200,000 in benefits.
- Your plan must be in effect prior to the first day coverage of the Student Health Insurance Plan for the semester the Exemption is being requested.
- You will be required to maintain an equivalent health insurance plan for the duration of your registration.
- Proof of equivalent insurance must be presented with your Exemption form.
 - Proof of coverage may be an insurance card, or a letter stating coverage from your insurance company.
 - Type of coverage (HMO, PPO, 80/20), the deductible, if any, and the effective date of coverage (the date the coverage began) must be included in this information.

UIUC J-visa Requirement

Coverage	Requirements
Premium	\$ 930/year
Medical payment	\$ 50,000
Deductible	\$ 500
Co-insu	75%
Medical evacuation	\$ 10,000
Repatriation of remains	\$ 7,500
Others	"A-" or above; cover injuries in particular activity of Exchange Visitor program

Choose [Student Secure Budget](#) and you can save up to \$ 273(for graduate) Or

Choose [Patriot Exchange Program](#) and you can save up to \$ 170 with 100% of PPO direct billing.

Waiver?

- 保险费可能附着在学费账单上，和学费一起交纳，也可能单独交纳。如果同学费一起交纳，waive后学生可以收到返回的学校保险费用。
- 许多很多学生存在这样的误区，认为只有100%满足学校的保险要求才能Waive掉学校保险。实际上在大部分学校中，只要满足80~90%重要的几项要求，就可以成功waive学校保险。

J – 1 & J -2 Visa Holders Plan



Patriot Exchange Program

Co-insurance: PPO 100%, Non-PPO 80%
 Direct billing: First Health / IPA (international)
 Coverage summary: \$50,000~500,000, copay \$5(SHC)
 Prescription, Dental, Incidental Home country coverage
 Emergency room, Medical evacuation, Repatriation

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Patriot Travel America

PPO 90% (up to \$5,000 then 100%), Non-PPO 80%
 Direct billing: First Health / IPA(international)
 Coverage summary: \$50,000 ~ 2,000,000, Ded (0~\$2,500)
 Benefit period(6months), Prescription, Emergency room
 Medical Evacuation, Repatriation

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F- Visa & J- visa Holders Plan



Student Health Advantage

Co-insurance: PPO 100%, Non-PPO 80%
 Direct billing: First Health/ IPA (International)
 Coverage summary: \$300,000(500,000), copay \$5(SHC)
 Maternity, mental, Prescription, Renewal, Refundable
 Organized Sport coverage, Dental, Emergency room
 Medical evacuation. Repatriation

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Student Secure –Select/Budget

Co-insurance: PPO 100% (Select), 80% (Budget)
 Direct billing: First Health, Multiplan/ euro assistance
 Coverage summary: \$300,000(250,000-budget), mental
 Maternity, Prescription, Renewal, Refundable, organized
 sport activity, emergency dental, Medical evacuation,
 Repatriation, Incident Home Country Coverage

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