

BETiNS



International Health and Travel Insurance

There are 5 plans offered below. Below the plan descriptions are links to the [Benefits](#), [Brochure](#), [Certificate](#) and [Quote This Plan](#). Click on them. All of these plans are also found on www.betins.com. If you would wish some assistance please call us. 1.866.552.8834, or email info@betins.com. We are open M-F, 8am -5pm PST.



Patriot Exchange Standard

Medical Maximum	Your choice between \$50,000, 100,000, \$250,000 or \$500,000
Deductible	\$100 per occurrence
Emergency Medical Evacuation	\$50,000
Repatriation	\$25,000
<u>Pre existing conditions coverage</u>	After 12 continuous months of coverage
Prescription Drugs	Usual Reasonable & Customary Charges
K-12 School Sponsored Sports	Covered under optional add-on rider
A.M.BEST Rating	A
Terms and conditions of insuring contract apply	

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Liaison Student

Medical Maximum	Your Choice between \$250,000, \$300,000 Or \$500,000 - \$100,000 only for Spouse and dependents.
Deductible	PPO - \$25, Non PPO- \$50
Emergency Medical Evacuation	Equal to the chosen Medical Maximum
Repatriation	\$50,000
Mental Illness	Inpatient – 50% up to \$10,000 maximum of 45 days Outpatient 80% up to \$500
Pre-Existing Conditions	Excluded unless it is an acute onset of a pre-existing condition then there is a maximum of \$25,00 of coverage
Additional coverage provisions for (see contract for details of these)	Maternity, Routine Newborn Care, and non-contact armature sports
A.M. Best Rating	A
Terms and Conditions of Insuring Contract Apply	

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Student Secure

Medical Maximum	Your Choice Between \$200,000, \$250,000, \$300,000 or \$500,000
Deductible	In PPO - \$25 on Elite and Select plan, \$45 on the Budget Plan and \$50 on the Smart plan.
Emergency Medical Evacuation	\$50,000 to \$500,000 depending on Plan Chosen.
Repatriation	\$25,000 to \$50,000 Depending on Plan Chosen
Pre-Existing Conditions	Covered after 6 months on Elite and Select, or after 12 months on Budget Plan
Mental and Nervous Conditions	Elite and Select - <u>Inpatient</u> - 80% in PPO to plan Maximum 30 Days max. <u>Outpatient</u> - in PPO 80% to Plan Maximum for 30 visits only.
Additional Coverage provisions for (see contract for details)	Maternity, Newborn Care, Intercollegiate/Interscholastic Sports
A. M. Best Rating	A
Terms and Conditions of Insuring Contract Apply	

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Student Health Advantage

Medical Maximum	Student - \$500,000, Dependent \$100,000
Deductible	\$100 Per Occurrence - \$5 at Student Health Center
Emergency Medical Evacuation	\$500,000
Repatriation	\$50,000
Pre-Existing Conditions	Covered after 12 months of continuous coverage.
Mental and Nervous Conditions	Inpatient - Usual Reasonable and Customary charges to \$10,000 Outpatient - \$50 per day to maximum of \$500.
Additional Coverage provisions for (see contract for details)	Maternity, Newborn Care, Intercollegiate/Interscholastic Sports
A. M. Best Rating	A
Terms and Conditions of Insuring Contract Apply	

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Student Health Advantage Platinum

Medical Maximum	Student - \$1,000,000 Dependent - \$100,000
Deductible	\$25 Per Occurrence in PPO. \$50 Per Occurrence Non PPO. \$5 at Student Health Center
Emergency Medical Evacuation	\$500,000
Repatriation	\$50,000
Pre-Existing Conditions	Covered after 6 months of continuous coverage.
Mental and Nervous Conditions	Inpatient - Usual Reasonable and Customary charges to \$10,000 Outpatient - \$50 per day to maximum of \$500.
Additional Coverage provisions for (see contract for details)	Maternity, Newborn Care, Intercollegiate/Interscholastic Sports
A. M. Best Rating	A

**Terms and Conditions of Insuring
Contract Apply**

Benefits | Certificate | Brochure

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