Who is eligible?
All international Scholars, Student Interns, and Visiting Research Fellows who are temporarily pursuing academic work at Brown University or its affiliates.

How to enroll: visit https://haylor.com/brown-university-scholars/ and select J-1 Scholars Enroll

Policy Period: July 1, 2023 - June 30, 2024

Premium Rates:
Class 1: $129.92 per person per month
Class 1 Spouse: $57.87 per person per month
Class 1 Child: $200.79 per person per month
Class 1 Children: $401.57 per person per month

Email: medassist-usa@axa-assistance.us

To access Chubb’s Travel Assistance Website go to:
travelassistance.chubb.com

For more details regarding the Brown University J-1 Scholars Health Insurance Program please visit: www.haylor.com/brown-university-scholars
866.635.0456 student@haylor.com

What does the plan feature?
- Medical Expense Benefits
- Emergency Medical Benefits
- Emergency Medical Evacuation Benefits
- Repatriation of Remains Benefits
- Travel Assistance Services

For travel and medical assistance services:
Chubb Travel Assistance:
Inside US: 1-855-327-1414
Outside US: 1-630-694-9764
Email: medassist-usa@axa-assistance.us

2023-2024 Brown University J-1 Scholars Summary of Benefits

<table>
<thead>
<tr>
<th>Benefit</th>
<th>In-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible</td>
<td>$100</td>
</tr>
<tr>
<td>Coinsurance</td>
<td>100%</td>
</tr>
<tr>
<td>Emergency Maximum</td>
<td>Up to $10,000</td>
</tr>
<tr>
<td>Emergency Medical Evacuation Benefit Maximum</td>
<td>100% of the covered expenses up to $10,000</td>
</tr>
<tr>
<td>Home Country Extension Benefit Maximum</td>
<td>$1,000</td>
</tr>
<tr>
<td>Maximum for Newborn Nursery Care</td>
<td>$500</td>
</tr>
<tr>
<td>Maximum for Prescription Drugs</td>
<td>Inpatient co-insurance: 100% Outpatient co-insurance: 50%</td>
</tr>
<tr>
<td>Maximum for Mental and Nervous Disorders</td>
<td>Inpatient: up to $25,000 (up to 30 days) Outpatient: up to $25,000 (up to 10 visits)</td>
</tr>
<tr>
<td>Pre-Existing Condition</td>
<td>$5,000</td>
</tr>
<tr>
<td>Repatriation of Remains Maximum</td>
<td>100% of covered expenses up to $25,000</td>
</tr>
<tr>
<td>Total Maximum per Covered Accident or Sickness</td>
<td>$250,000</td>
</tr>
</tbody>
</table>

Annual Deductible: An amount you could owe during a coverage period (usually one year) for covered health care services before your plan begins to pay. An overall deductible applies to all or almost all covered items and services.

Annual Out of Pocket Maximum: The most you could pay during a coverage period (usually one year) for your share of the costs of covered services. After you meet this limit the plan will usually pay 100% of the allowed amount.

Copay: A fixed amount (for example, $15) you pay for a covered health care service, usually when you receive the service. The amount can vary by the type of covered health care service.

Coinsurance: Your share of the costs of a covered health care service, calculated as a percentage (for example, 20%) of the allowed amount for the service. You generally pay coinsurance plus any deductibles you owe.

The 2023-2024 benefits listed above are a brief summary of the Brown University J-1 Scholars Health Insurance Plan design. Additional Schedule of Medical Expense Benefits/Limitations is specified in the Overview Policy at www.haylor.com/brown-university-scholars