LewerMark
Student Insurance

Regarding COVID-19 and your students' coverage

We at LewerMark are following closely the latest developments regarding the coronavirus. We want to reassure you we are available to partner with you to navigate this evolving situation. Please see important information below about policy coverage:

1. There is no provision in your LewerMark international student health insurance policy that excludes coverage for the coronavirus. This means that treatment of the coronavirus is covered under the plan similar to other illnesses.

a. For instance, coverage for the coronavirus may be covered up to the plan maximum as indicated in the policy brochure, unless it's determined to be a pre-existing condition. Pre-existing conditions are covered up to the pre-ex maximum allowed under the plan, as applicable. Not all students are subject to pre-existing condition limitations; if you have questions about pre-existing conditions, please contact LewerMark at 1-800-821-7710.

2. **Eligibility**: LewerMark coverage is designed specifically for international students who are actively attending classes on a full-time basis. To be considered eligible, a student must begin the academic term actively attending class for up to 31 consecutive days following the beginning of the then-current term, unless the student is unable to attend class due to an acute covered sickness or injury. If a student suffers an acute covered sickness or injury during his/her first 31 days of classes, the 31-consecutive-day requirement may be waived.
    a. Please note that students remaining in the United States between the spring, and subsequent fall terms, are eligible for continuous coverage under LewerMark's student plan.
    b. In the event a student is diagnosed with the coronavirus, and is unable to return to class, the student may apply for an insured term off. The student must return to class as a full-time student for the following term, to remain insurance eligible.

3. Should the student become quarantined as a result of COVID-19 illness, he/she will be ineligible to return home. However, Scholastic Emergency Services (SES) may cover the cost of a compassionate visit from a family member if the student is hospitalized for 5 or more days. Likewise, should the student experience the loss of an

immediate family member, SES will cover the cost of a round trip ticket so that the student may return to his/her home country.

4. For students who are worried, or experiencing apprehension regarding the coronavirus, Morneau Shepell (mySSP) is available 24/7 to support students, and can provide the following:
    a. Advisors who speak the member's language and understand cultural needs.
    b. Complete confidentiality, and availability for as many appointments as needed.
    c. Accessible support via mobile interface, web chat and over the phone.
        i. Download the mobile app, "MySSP", or call them directly at 1-866-743-7732.
        ii. To initiate a mobile chat, visit https://us.myissp.com/Home/UniversitySearch. Select your school, then country of origin, then begin the chat.

While these statements do not guarantee benefits, we at LewerMark understand the uncertainty surrounding COVID-19/coronavirus and we've offered the above guidance as an attempt to address many questions about your coverage. Please remember that this guidance is generalized and simply cannot address each individual's particular situation, and for this reason, the coverage discussions offered above cannot be and are not considered binding.

Should you have questions about a verified scenario, please reach out to the LewerMark client advocacy team at 1-800-821-7710, 8:00 – 6:00 CST, M-F. Our staff is highly trained to assist with your concerns.

In all situations, The Lewer Agency's claims personnel will determine benefit eligibility in accordance with the applicable coverage provisions once all claims and any other relevant information have been received.

For more information regarding COVID-19/coronavirus, please visit the CDC website by clicking here.

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