



International Health Insurance

Student Health Insurance Plans

2026-2027

A division of the Council on International Educational Exchange (CIEE), iNext has partnered with USCHIP Solutions, experts in the international health insurance market, to create an array of international student health insurance products designed to meet the emerging and diverse needs of our clients at competitive price points. At iNext, we are committed to providing cutting-edge tools and services – including our online administrative system, customized client services websites, and multi-lingual assistance services. Most importantly, our highest priority is to serve our clients and their participants in a manner that exceeds expectations.

Student Health Insurance Benefits Comparison

	Freedom Plan	Security Plan	Navy 250 Plan
DESCRIPTION OF BENEFITS	ECONOMICAL	ENHANCED	COMPREHENSIVE
Maximum benefit annually Or per injury or sickness	\$500,000 annual max \$150,000 per injury/sickness	\$500,000 annual max Unlimited lifetime max	Unlimited annual max Unlimited lifetime max
Deductible	\$250 per injury or sickness	\$250 in Network \$400 out of Network	\$250 per policy period
Deductibles, Co-payments and Coinsurance for specific services	Coinsurance: 80% UCR \$350 Emergency room deductible (waived if admitted)	Coinsurance: 80% UCR \$350 Emergency room deductible (waived if admitted) \$250 Hospital copay Admission \$30 copay per urgent care visit \$30 copay per physician/specialist visit \$0 copay at student health center	Coinsurance: 80% after deductible \$250 Emergency room deductible (waived if admitted) Office visit and urgent care: 80% UCR \$50 copay per urgent care visit \$25 copay per physician/specialist visit \$0 copay at student health center
Home country coverage	\$1,000 per policy period	N/A	\$1,000 per policy period
Area of coverage	Worldwide & home country	Worldwide, except home country	Worldwide
Pre-existing conditions	Covered after 6 months	12-month waiting period	Covered with no waiting period
Maximum out-of-pocket		\$5000	\$5,000

Inpatient/Hospitalization Benefits

	Freedom Plan	Security Plan	Navy 250 Plan
DESCRIPTION OF BENEFITS	ECONOMICAL	ENHANCED	COMPREHENSIVE
Room and board (semi-private room)	\$1,250/day 30 days max per policy period	80% UCR	80% UCR
Intensive care or cardiac care	\$1,750/day 8 days max per policy period	80% UCR	80% UCR
Diagnostic testing & hospital misc. expenses	\$500/day Pre-admission testing within 7 days max \$900	80% UCR	80% UCR
Inpatient consultation	\$400/injury or illness	80% UCR	80% UCR
Assistant surgeon or Anesthesiologist	\$3,000 (up to 25% UCR for out-of-network providers)	80% UCR	80% UCR
Emergency services (use of ER for non-emergency services will not be covered)	80% UCR after deductible	80% UCR after deductible	80% UCR
Mental health	\$1,250/day 30 days max	80% UCR	80% UCR
Ambulance services (ground)	\$400 per policy period Covered at 100%	80% UCR	80% UCR
Cancer care & oncology	\$1,000 per policy period Covered at 100%	80% UCR	80% UCR
Reconstructive surgery			80% UCR (medically necessary)
Therapeutic services and physiotherapy	\$35/visit 12 visits max per injury/sickness	80% UCR copayment applies.	80% UCR 12 visits max per injury/sickness
Maternity (no waiting period for primary insured)	\$5,000 per policy period for normal delivery \$7,500 per policy period for C-section	80% UCR	80% UCR
Complications of pregnancy		80% UCR	80% UCR
Compassionate care visit			Included \$2,500 benefit
Extended care & inpatient rehabilitation		Included	80% UCR 45 days max per policy period

Outpatient Benefits

	Freedom Plan	Security Plan	Navy 250 Plan
DESCRIPTION OF BENEFITS	ECONOMICAL	ENHANCED	COMPREHENSIVE
Preventive care/annual exam			100% (no benefit if out-of-Network provider used)
Outpatient physician visit	\$50/visit 30 visits max per policy period	80% UCR (copay applies)	80% UCR
Mental health (outpatient)	80% UCR \$3,000 per policy period 30 visits max	80% UCR (copay applies)	80% UCR
Alcohol & drug abuse (inpatient & outpatient)	80% UCR (rehabilitative treatment only)	80% UCR (rehabilitative treatment only)	80% UCR (rehabilitative treatment only)
Sports coverage			80% UCR for intramural & club sports
Emergency dental care	\$500/tooth	80% UCR	80% UCR \$250/tooth, \$1000 max
Palliative dental care			80% UCR \$600 per policy period
HIV, AIDS, ARC, STDs		80% UCR	80% UCR
Diabetic supplies	\$1,000 UCR	Covered under prescription drug benefit	
Hospice care			80% UCR 45 days up to \$5,000

Outpatient Benefits

(continued)

	Freedom Plan	Security Plan	Navy 250 Plan
DESCRIPTION OF BENEFITS	ECONOMICAL	ENHANCED	COMPREHENSIVE
Prescription drug including Contraception (CVS/Caremark network required)	\$100 per injury/sickness Up to 31-day supply	80% UCR \$2,000 per policy period	\$10 copay Tier 1 \$20 copay Tier 2 60% charge Tier 3
Homeopathic care & acupuncture		Included	80% UCR \$500 per policy period
Durable medical equipment	\$1,000 per policy period	80% UCR	80% UCR
Motor vehicle accident		80% UCR	Covered as any injury
Return of minor children			Included (\$2,500 benefit)

Affordable access to quality
healthcare that protects
your ability to pursue.
Your academic program

Additional Benefits

	Freedom Plan	Security Plan	Navy 250 Plan
DESCRIPTION OF BENEFITS	ECONOMICAL	ENHANCED	COMPREHENSIVE
Emergency evacuation & repatriation	\$60,000 per policy period	Included	Included
Return of mortal remains	\$50,000 per policy period	Included	Included
AD&D	\$10,000 max benefit		\$30,000 max benefit
Passive war & terrorism	Included	Included	Included
Travel benefits: lost luggage	\$100/item \$500 per policy period (\$100 deductible)		



For over 35 years, USCHIP Solutions has specialized in the international insurance market, currently providing comprehensive medical coverage to more than 55,000 international students annually. Engineered to meet the stringent F1 visa waiver requirements of most U.S. colleges and universities, these plans feature an online procurement platform that automates enrollment for instant policy fulfillment. Beneficiaries receive robust healthcare access via the United Healthcare PPO and CVS Caremark networks, while medical claims and direct billing operations are managed seamlessly through Total Scholastic Solutions (TSS).



<https://www.inext.com/plans/travel-to-usa/>

Part of the CIEE family

400 Congress Street, Suite 316 · Portland, Maine 04101
1.855.578.6398 · info@inext.com