

# The only no-compromise **Global Health Cover** for your children studying abroad!



**Global Student Health Care**

**US Dollar International Student Health Insurance**

Available from GIFT City, IFSC Branch only.

A wholly owned  
subsidiary of  
HDFC Life

**HDFC**  
**Life**  
**International**

# Global Student Health Care

**is for those parents who wish to feel secure about their children's health wherever they are globally.**

Sending our children for studying abroad can get us worried about their health and well-being.

Many questions arise:

- How will my child cope with an illness?
- Will they have access to the best healthcare in our absence?
- Will we be able to pay foreign medical expenses?
- Will their Indian insurance apply in the foreign country too?

So while your child gets the education they deserve, their health insurance protects them anytime, anywhere.



## What is Global Student Health Care all about?

This plan is a complete and flexible International Private Medical Insurance that can be used anywhere in the world. It offers the highest level of coverage

and access to the best medical facilities available to eligible international students.



## Why opt for a private health insurance plan?

- Most international universities and colleges require students to be covered under a health insurance plan
- Our insurance meets most university requirements and typically comes as a more comprehensive option than that offered by the university
- The plan offers **direct billing and online reimbursement** option for claims
- You are prepared for any health contingencies well in advance and can look forward to a safe and secure time at the university



**Worldwide  
access to over  
750,000  
medical facilities**



**E-membership  
card that provides  
with all important  
information with a  
single swipe**



**Flexible cover  
term starting at  
3 months to  
1 year**



**Dependent  
cover options  
for students traveling  
with family  
for education**



**Upto  
USD 3 Million  
annual limit**



**24x7  
toll free  
assistance\***



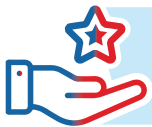
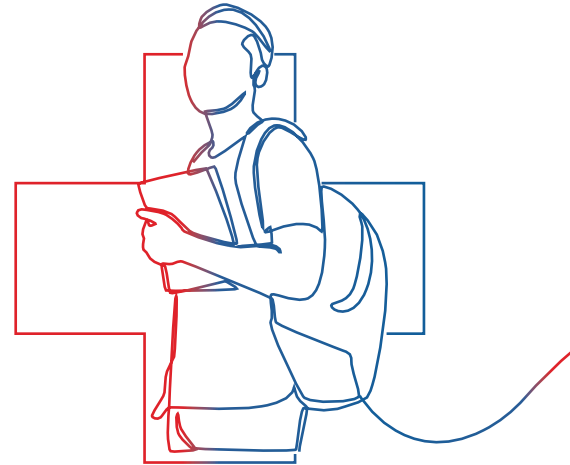
**Zero co-pay  
option available**

\*Contact details of the service provider is included in the welcome guide which will be provided post policy issuance



## Some unique benefits

- Parental accommodation for inpatient treatments
- Private accommodation for inpatient treatments
- Inpatient psychiatric treatment
- Outpatient psychiatric treatment
- Reconstructive surgery
- Default dental treatment coverage
- No restriction on hospital network- universal applicable



## Product features

Currency	USD
Age band	Applicant: 12 to 40 years
Spouse	Up to 40 years
Dependent children	3 months to 18 years
Eligible members	The Policyholder can request enrollment of eligible student and his/her spouse or partner and dependent child who travel and plan to reside together over the period of studying subject to conditions as defined in the Policy Terms and Conditions
Policy Term	Minimum - 3 months Maximum - 1 year
Premium mode	Full premium for the selected duration in advance
Look in/period	Full refund of premium if the policy is returned within 30 days from the date of issue of policy, provided there are no claims made during this period
Cancellation	If this policy is cancelled after the 'Cooling off period', no refund will be made under any circumstances
Geographical Coverage	1. Worldwide 2. Worldwide excluding USA and Canada



## Plan options

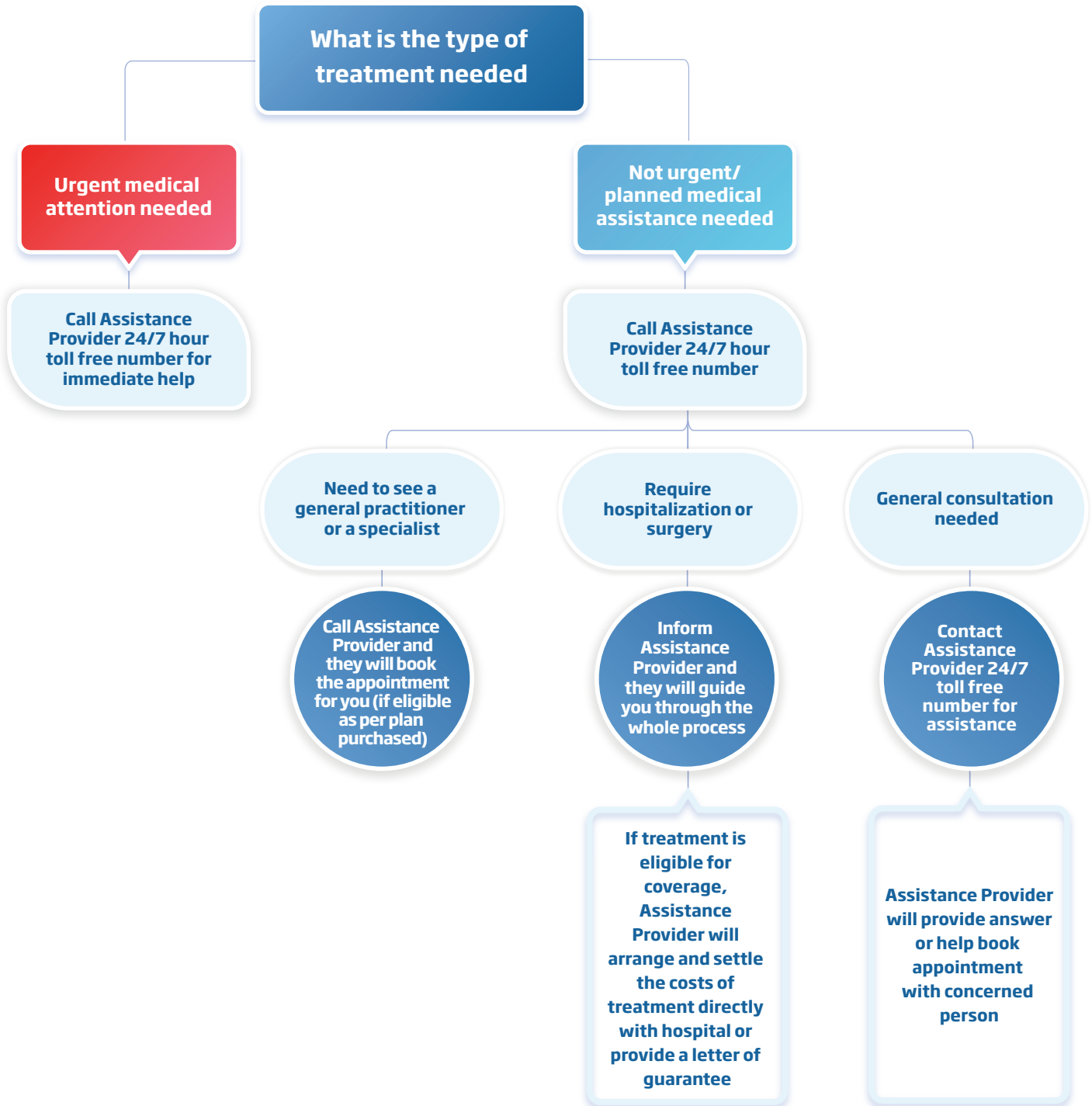
Summary of benefits	Standard	Comprehensive	Advantage	Superior
Sum insured per person per year in USD (all sections combined)	<b>500,000</b>	<b>1,000,000</b>	<b>2,000,000</b>	<b>3,000,000</b>
<b>HOSPITALIZATION</b> Planned and emergency In-patient treatment (Including day-patient), except for dental treatments				
<b>Accommodation</b> Including all meals	Standard private or semi-private	Standard private or semi-private	Standard private or semi-private	Superior private
<b>In-patient treatment</b>	✓	✓	✓	✓
<b>Parental accommodation</b> with an insured child aged under 16 (per night limit)	✓	✓	✓	✓
<b>In-patient psychiatric treatment</b>	✓	✓	✓	✓
<b>Reconstructive surgery</b>	✓	✓	✓	✓
<b>Internal prosthetic devices and aids</b>	✓	✓	✓	✓
<b>Hospitalisation daily allowance</b> Alternative to reimbursement of Hospitalisation costs	✓	✓	✓	✓
<b>POST HOSPITAL TREATMENT</b>				
<b>Rehabilitation</b>	Not covered	Not covered	✓	✓
<b>Physiotherapy outpatient</b>	✓ With 20% co-pay	✓	✓	✓
<b>External prostheses and devices</b>	✓	✓	✓	✓
<b>EMERGENCY TREATMENT OF ACUTE ONSET ONCOLOGY DISEASE</b>				
Consultations, tests, or surgery received at a hospital or a registered cancer treatment centre.	✓	✓	✓	✓
<b>OUTPATIENT CARE</b> Not including oncology or dental treatments				
<b>Treatments and consultations received from private doctors and from out-patient clinics</b>	✓ With 20% co-pay	✓	✓	✓
<b>Physiotherapy</b> When prescribed by a physician	✓ With 20% co-pay	✓	✓	✓

<b>Alternative/ complementary medical practices</b>	✓	✓	✓	✓
Psychiatric outpatient consultations and prescribed drugs -3 months waiting period	Not covered	Not covered	✓	✓
Restorative speech therapy	✓	✓	✓	✓
Nursing at home	Not covered	Not covered	✓	✓
<b>DENTAL CARE</b>				
<b>Basic restorative treatment</b> 3 month waiting period With 20% co pay	✓	✓	✓	✓
<b>Dental treatment</b> following an accident	✓	✓	✓	✓
<b>Maternity care</b> <b>11 month waiting period</b> <b>Limits established on a per pregnancy basis</b>				
<b>Normal pregnancy and childbirth</b>	Not covered	Not covered	✓	✓
<b>Complicated pregnancy and childbirth</b> * if life-threatening, paid in full	Not covered	Not covered	✓	✓
<b>New-born care</b> Within the first 14 days of the baby's Birth date private room basis	Not covered	Not covered	✓	✓
<b>PREVENTATIVE CARE</b>				
<b>Well child care</b>	Not covered	Not covered	✓ With 20% co-pay	✓ With 20% co-pay
<b>Vaccination</b>	✓	✓	✓	✓
<b>EMERGENCY CARE</b>				
<b>Local road ambulance</b> If arranged by the assistance service	✓	✓	✓	✓
<b>Emergency medical evacuation</b>	✓	✓	✓	✓
<b>War and terrorism</b> as an innocent bystander	✓	✓	✓	✓
<b>Companion related costs</b>	✓	✓	✓	✓
<b>Emergency care out of primary area of cover</b>	✓	✓	✓	✓
<b>Repatriation or local burial</b>	✓	✓	✓	✓
<b>OTHER BENEFITS</b>				
<b>Coronavirus sars cov2 (covid-19) tests And treatment</b>	✓	✓	✓	✓
<b>Accidental death and dismemberment</b>	✓	✓	✓	✓

For detailed Table of Benefits, please visit [www.hdfclife-international.co/studentinsurance/TOB](http://www.hdfclife-international.co/studentinsurance/TOB)



## Assistance process



\*Contact details of the service provider is included in the welcome guide which will be provided post policy issuance



**Contact us**

Toll Free number - **1800 309 HDFC (4332)** Accessible across India

Other countries\* - **891 692 HDFC (4332)**

Monday - Saturday - **8:00 AM - 8:00 PM (IST)**

\*Local charges may apply. Kindly check with your service provider

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**Email:** [buy@hdfclife-international.com](mailto:buy@hdfclife-international.com)



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**HDFC International Life and Re Company Limited, IFSC Branch**

FCRN: F06805 & IFSCA Registration No.: IFSCA/II0/006/2022-23 (Regulated by the IFSCA)

HDFC Life International is the brand name of the IFSC Insurance Office (IFSC Branch) of HDFC International Life and Re (a wholly owned subsidiary of HDFC Life)

**Registered Branch Office and Address for Correspondence:** Office No. 213, Hiranandani Signature, Second Floor, Block 13B, Zone - 1, GIFT SEZ, Gift City, IFSC, Gandhinagar, Gujarat, India - 382355.

The registered marks including the name/letters "HDFC" in the name/logo of the Company/branch belongs to HDFC Bank Limited ("HDFC Bank") and the name/letters "HDFC Life" is used by HDFC Life Insurance Company Limited ("HDFC Life") and its subsidiary, HDFC International Life and Re Company Limited under a licence/ agreement between HDFC Bank and HDFC Life.

For more details on risk factors, associated terms and conditions and exclusions please read sales brochure carefully before concluding a sale.

**PLEASE EXERCISE CAUTION REGARDING DECEPTIVE PHONE CALLS AND FRAUDULENT OFFERS.**