



Cromo
Brochure

wellaway.com

WellAway^o

07/01/2024-06/30/2025

Why choose Wellaway?

WellAway is a truly international private medical insurance company with health plans for today's international student.

You are always our priority. Our cultural diversity allows members to be serviced with the utmost consideration for their expatriate lifestyle. With access to the UnitedHealthcare Options PPO network of over 1.2M+ providers in the U.S., we aim to provide stability and security for international students.



- ✓ **Emergency Medical Assistance**
- ✓ **Multi-Lingual Customer Service**
- ✓ **Telemedicine Services**
- ✓ **Competitive Prices**

24/7 ConciergeCare

Professional customer support

WellAway provides white glove customer service and expertise in international medical insurance with innovative benefits and resources. Our 24/7 multi-lingual ConciergeCare services are designed with you in mind. Let us help with setting up appointments, go in-depth with explanation of benefits or find a provider that's right for you.

- Provider search assistance
- Disease management
- 24/7 emergency medical assistance & evacuation
- Appointment setting with best-in-class providers
- White glove customer service
- Multi-lingual



💰 **ConciergeCare services are at no extra cost to you.**

Our Health Partner: Teladoc



Access to your doctor 24/7 (USA only)

Teladoc Health transforms how people access healthcare globally. Providing a new kind of healthcare experience, one with better convenience, outcomes and value.

- Talk to a doctor anytime, when you are in the USA.
- Receive quality care via phone, video or mobile app.
- Prompt treatment. Talk to your doctor in minutes.
- A network of doctors that can treat every member of the family.
- Prescriptions sent to pharmacy of choice if medically necessary.
- Teladoc is less expensive than the ER or urgent care.



Get The Care You Need

Teladoc doctors can treat many medical conditions, including:

- Cold & flu symptoms
- Allergies
- Pink Eye
- Respiratory infection
- Sinus problems
- Skin problems
- And more!



Talk to a doctor any time! Teladoc.com 1-800-TELADOC (835-2362)

Our Health Partner: UnitedHealthcare Options PPO



Networks that deliver greater accountability and value.

With nearly 1.2M+ providers across the country, we have networks designed to help you better control costs and meet the unique health care needs of our members.



643
Centers of Excellence



1,800+
Convenience Care Centers



6,500+
Hospitals



111K+
UnitedHealth Premium®
Care Physicians
(Those meeting UnitedHealth Premium
Quality and Cost Efficiency Criteria)



1.2M+
Doctors and Health Professionals

Cromo Plans

(U.S. bound students only)

Our Cromo plans are dedicated to students with F-1, J-1 or M-1 visas and offer comprehensive and very affordable health insurance to students going to the USA for an undergraduate or graduate program.

We understand the importance of education and how peace of mind and well-being directly impact learning and personal growth. Cromo provides the vital benefits and more, to seamlessly navigate your world with wellness and security. We have knowledge and experience with reliable solutions you can trust.

Cromo is designed to keep health expenses low, while meeting university requirements and the U.S. Department of State regulations.

Coverage Highlights

Annual aggregate maximum:

Cromo: \$250,000 (\$100,000 per illness or injury)
Cromo Plus: \$500,000 (\$250,000 per illness or injury)

Let us care for your health while you care for your goals. Stable and secure coverage for students and scholars.

- Meets minimum U.S. health insurance requirements for valid F-1, M-1 or J-1 visas in USA / ages 17 to 45 / Non-US citizens.
- Provider Access within the U.S.: as an exclusive member, you are covered when receiving care by Premium Care Physicians and at In-Network Facilities with UnitedHealthcare Options PPO
- Worldwide Coverage (excluding Home Country) Please note that M1/M2 visa holders are not eligible for worldwide coverage outside the United States.
- Provider Access outside of the U.S.: An open-access network allows our members the flexibility to see a variety of doctors. Contact us and we will help you find the best doctor at the fairest price.
- Multi-lingual customer service
- No medical exams, no paperwork
- Instant proof of coverage
- Coverage of immunizations and vaccines including COVID-19
- Coverage of pre-existing conditions (Students: 6-month Waiting Period / Dependents: 24-month Waiting Period)
- Medical evacuation and repatriation
- Prescription medication and contraceptives included
- Benefits are shown per person, per policy period
- Maximum amounts apply to certain benefits
- Pre-authorization is required for certain benefits. Refer to the terms and conditions of the policy.

Cancelation and Refund

You will only be allowed to cancel your Policy and obtain a refund of your Premium if:

1. Your waiver is not approved by your educational institution: (i) because your Policy benefits do not meet the educational institution's minimum insurance requirements; and (ii) your waiver was submitted within the time period required by the educational institution. You must provide written notification to WellAway of your refund request within 15 days of receipt of your waiver denial along with written proof that your educational institution has denied your waiver and which states the reason for the denial. Note: You will not be eligible for a refund if there are any claims on file during your Policy Period.
2. You withdraw from classes under a school-approved leave of absence. You must provide written notification to WellAway of your refund request within 15 days of receipt of your approved leave of absence along with: (i) written proof from the educational institution of your approved leave of absence; and (ii) written proof of your return date to your Home Country. If the Insurer determines that you are eligible to cancel your Policy, you will only be entitled to a pro-rata refund (based on the number of months remaining in your Policy Period) less an early termination fee of \$50. Note: You will not be eligible for a refund if there are any claims on file during your Policy Period.

If you cancel your Policy for any reason other than as stated in paragraphs 1 or 2 above, you will not be entitled to a refund of your Premium. A Force Majeure event will not operate to automatically entitle any Insured Person to a refund of Premium previously paid and will also not operate to extend the Policy Period.

Benefits

	Cromo	Cromo Premier
Area of Coverage	Worldwide excluding Home Country	Worldwide excluding Home Country
Maximum Limit per Illness or Injury	\$100,000	\$250,000
Pre-Existing Condition limitation	Students: Yes (6-month Waiting Period) Dependents: Yes (24-month Waiting Period)	Students: Yes (6-month Waiting Period) Dependents: Yes (24-month Waiting Period)

Deductible	Cromo		Cromo Premier	
In-Network and Out-of-Network Deductibles	\$100 per Illness or Injury	\$200 per Illness or Injury	\$100 per Illness or Injury	\$200 per Illness or Injury
Copayments do not apply towards Deductible				

Copayments	Cromo	Cromo Premier
Student Health Center	\$0	\$0
Office Visit	\$25	\$0
Urgent Care	\$45	\$0
Hospital Emergency Room	\$250 (waived if admitted)	\$250 (waived if admitted)
Hospital	\$0	\$0

Deductible and Copayments will be waived when Treatment is rendered at the Student Health Center.

Coinsurance	Cromo	Cromo Premier
In-Network Physician and Facility	80% of Allowable Charges	80% of Allowable Charges (unless otherwise stated)
Out-of-Network Providers	60% of URC	60% of URC

Out-of-Pocket Maximum	In-Network In-Network Physician and In-Network Facility	Out-of-Network (subject to Usual, Reasonable and Customary charges (URC))	In-Network In-Network Physician and In-Network Facility	Out-of-Network (subject to Usual, Reasonable and Customary charges (URC))
Deductible and Copayments (including Prescription Medication) do not apply towards Out-of-Pocket Maximum	\$6,950 per Insured Person \$13,990 per Family	Unlimited per Insured Person Unlimited per Family	\$6,950 per Insured Person \$13,990 per Family	Unlimited per Insured Person Unlimited per Family

Outpatient Medication Program	
EHIM In-Network Pharmacy / On-Campus Pharmacy	Tier 1: \$20 Copayment Tier 2: \$40 Copayment Tier 3: \$60 Copayment
Out-of-Network	Not covered

Benefits	Cromo		Cromo Premier	
	In-Network In-Network Physician and In-Network Facility	Out-of-Network (subject to Usual, Reasonable and Customary charges (URC))	In-Network In-Network Physician and In-Network Facility	Out-of-Network (subject to Usual, Reasonable and Customary charges (URC))

Pre-Attendance University Requirements

(Deductible does not apply)

Immunizations (must be obtained at the Student Health Center or at an EHIM In-Network pharmacy)	100% of Allowable Charges	Not covered	100% of Allowable Charges	Not covered
TB Testing (Policyholder only and must be performed in an independent free-standing laboratory or student health center)	100% of Allowable Charges	Not covered	100% of Allowable Charges	Not covered

Wellness and Preventive Services

(Deductible does not apply)

Adult Wellness Visit and Preventive Services	Not covered	Not covered	100% Maximum benefit \$250	Not covered
Well Childcare Visits				

Services That Require Hospitalization

Pre-admission Testing	80% of Allowable Charges	60% of URC	80% of Allowable Charges	60% of URC
Hospitalization	80% of Allowable Charges	60% of URC	80% of Allowable Charges	60% of URC
Intensive Care Unit/Telemetry/Surgical Intensive Care/Medical Intensive Care/Trauma/Pediatric Intensive Care	80% of Allowable Charges	60% of URC	80% of Allowable Charges	60% of URC
Inpatient Treatment For Mental Illness	80% of Allowable Charges	60% of URC	80% of Allowable Charges	60% of URC
Emergency Medical Services in an Emergency Room If you use an emergency room in the Hospital for a non-emergency service, the services will not be covered.	80% of Allowable Charges \$250 Copayment (waived if admitted)	60% of URC \$250 Copayment (waived if admitted)	80% of Allowable Charges \$250 Copayment (waived if admitted)	60% of URC \$250 Copayment (waived if admitted)
Inpatient Physician, Osteopath and Specialist Services	80% of Allowable Charges	60% of URC	80% of Allowable Charges	60% of URC
Inpatient Ancillary Hospital Services	80% of Allowable Charges	60% of URC	80% of Allowable Charges	60% of URC
Inpatient Oncology Treatment	80% of Allowable Charges	60% of URC	80% of Allowable Charges	60% of URC
Inpatient Reconstructive Surgery	80% of Allowable Charges	60% of URC	80% of Allowable Charges	60% of URC
Inpatient Surgical Procedures	80% of Allowable Charges	60% of URC	80% of Allowable Charges	60% of URC
Inpatient Surgeon Fees, Assistant Surgeon Fees and Anesthesiologist	80% of Allowable Charges	60% of URC	80% of Allowable Charges	60% of URC
Emergency Ground Ambulance	80% of Allowable Charges		80% of Allowable Charges	

Cromo

Cromo Premier

Benefits

In-Network
In-Network Physician
and In-Network Facility

Out-of-Network
(subject to Usual,
Reasonable and
Customary charges
(URC))

In-Network
In-Network Physician
and In-Network Facility

Out-of-Network
(subject to Usual,
Reasonable and
Customary charges
(URC))

Outpatient Care

It is indicated that these services be performed in an In-Network Physician's office or in an In-Network free standing diagnostic center to maximize your benefit and reduce your costs and avoid Site of Service Differential costs.

Urgent Care Clinic / Facility	80% of Allowable Charges and \$45 Copayment	60% of URC and \$45 Copayment	80% of Allowable Charges	60% of URC
Outpatient Ambulatory Surgical Facility & Surgical Care	80% of Allowable Charges	60% of URC	80% of Allowable Charges	60% of URC
Routine X-rays and Laboratory tests When not performed in a Physician's office or in a free-standing non-hospital facility, a Site of Service Differential cost will apply.	80% of Allowable Charges	60% of URC	80% of Allowable Charges	60% of URC
Advanced Diagnostic and Interventional Radiology Services When not performed in a Physician's office or in a free-standing non-hospital facility, a Site of Service Differential cost will apply.	80% of Allowable Charges	60% of URC	80% of Allowable Charges	60% of URC
Outpatient Physical Therapy	80% of Allowable Charges and \$25 Copayment Limited to 12 visits	60% of URC and \$25 Copayment Limited to 12 visits	80% of Allowable Charges Limited to 12 visits	60% of URC Limited to 12 visits
Outpatient Oncology Treatment	80% of Allowable Charges	60% of URC	80% of Allowable Charges	60% of URC
Outpatient Reconstructive Surgery	80% of Allowable Charges	60% of URC	80% of Allowable Charges	60% of URC
Diabetic Medical Supplies	80% of Allowable Charges Maximum Benefit \$2,500	60% of URC Maximum Benefit \$2,500	80% of Allowable Charges Maximum Benefit \$3,000	60% of URC Maximum Benefit \$3,000
Emergency Dental Treatment	80% of Allowable Charges Maximum Benefit \$500	60% of URC Maximum Benefit \$500	80% of Allowable Charges Maximum Benefit \$500	60% of URC Maximum Benefit \$500

Physician Services

(Copayment waived at Student Health Center)

Telemedicine Consultations and Visits	No Copayment Limited to 10 consults/visits		No Copayment Limited to 10 consults/visits	
Primary Care Visit	80% of Allowable Charges and \$25 Copayment	60% of URC and \$25 Copayment	80% of Allowable Charges	60% of URC
Specialist Visit	80% of Allowable Charges and \$25 Copayment	60% of URC and \$25 Copayment	80% of Allowable Charges	60% of URC
Outpatient Mental Illness Visit	80% of Allowable Charges and \$25 Copayment	60% of URC and \$25 Copayment	80% of Allowable Charges	60% of URC

Other Services

Alcohol and Substance Abuse (rehabilitative only)	80% of Allowable Charges subject to (i) all inpatient maximum benefits and limited to 30 days; and (ii) outpatient maximum benefit \$50 per visit and limited to 15 visits	60% of URC subject to (i) all inpatient maximum benefits and limited to 30 days; and (ii) outpatient maximum benefit \$50 per visit and limited to 15 visits	80% of Allowable Charges subject to (i) all inpatient maximum benefits and limited to 30 days; and (ii) outpatient maximum benefit \$50 per visit and limited to 15 visits	60% of URC subject to (i) all inpatient maximum benefits and limited to 30 days; and (ii) outpatient maximum benefit \$50 per visit and limited to 15 visits
Durable Medical Equipment	80% of URC	60% of URC	80% of URC	60% of URC

Benefits	Cromo		Cromo Premier	
	In-Network In-Network Physician and In-Network Facility	Out-of-Network (subject to Usual, Reasonable and Customary charges (URC))	In-Network In-Network Physician and In-Network Facility	Out-of-Network (subject to Usual, Reasonable and Customary charges (URC))
Maternity Care and Birth Benefits				
Maternity Care (subject to notification within 30 days of pregnancy confirmation and 10-month waiting period for dependent spouse)	Not covered	Not covered	80% of Allowable Charges	60% of URC
Worldwide Coverage (outside the United States, excluding your Home Country and M1/M2 visa holders)	80% of URC		80% of URC	
Accidental Death and Dismemberment				
Accidental Death	Sum amount \$10,000		Sum amount \$10,000	
Dismemberment	Sum amount \$10,000 loss of both hands, feet or total sight Sum amount \$5,000 loss of one hand, one foot or one eye		Sum amount \$10,000 loss of both hands, feet or total sight Sum amount \$5,000 loss of one hand, one foot or one eye	
Evacuation & Repatriation				
Emergency Medical Evacuation and Medical Repatriation	Combined Maximum Benefit \$50,000		Combined Maximum Benefit \$50,000	
Repatriation of Mortal Remains	Maximum Benefit \$25,000		Maximum Benefit \$25,000	

Certain benefits require pre-authorization. Please refer to the Policy Terms and Conditions.

WellAway

Keeping You Well, While You're Away.®

UnitedHealthcare®

TELADOC®

payerfusion®

WellAway Limited

Victoria Place
31 Victoria Street
5th Floor
PO Box HM 1624
Hamilton HM 10
Bermuda

Phone: +1 441-296-0651

info@wellaway.com
wellaway.com



This material is for informational purposes only and is subject to change. If you decide to purchase a WellAway product, you will be provided with a member package that contains a complete description of the benefits, conditions, limitations and exclusions of coverage. Products and services may not be available in all jurisdictions and are expressly excluded where prohibited by applicable law.

The contents of this material are the exclusive intellectual property of WellAway Limited. No reproduction, changes or copying is possible without the consent of WellAway Limited. The WellAway name, brand and logos are the registered marks of WellAway Limited and the WellAway Limited Segregated Account, Hamilton, Bermuda.