



# BROWN

2026 - 2027  
J-1 Scholars Health Insurance

## 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:

<https://haylor.com/brown-university-scholars/> or visit



Self-enrollment code: VRJ-59713

Policy Period: July 1, 2026 - June 30, 2027

### Premium Rates:

**Participant: \$230.36 per month**

**Spouse: \$691.08 per month**

**Child: \$691.08 per month**

**Children: \$1,382.16 per month**

For more details regarding the Brown University J-1 Scholars Health Insurance Program please visit:  
[www.haylor.com/brown-university-scholars](http://www.haylor.com/brown-university-scholars)



## What does the plan feature?

- Medical Expense Benefits
- Emergency Medical Benefits
- Emergency Medical Evacuation Benefits
- Repatriation of Remains Benefits
- Travel Assistance Services
- Telemedicine Services

You can submit and track claims, download your ID card, and browse providers by registering at [www.geobluestudents.com](http://www.geobluestudents.com), or through the GeoBlue mobile app available from Apple or Google Play.

### To contact GeoBlue:

Inside the U.S. 1-844-268-2686

Outside the U.S. +1-610-263-2847

[studentinfo@geo-blue.com](mailto:studentinfo@geo-blue.com)



### \*Pre-Certification May Be Required to these two benefits:

- Maximum for Mental and Nervous Disorders Inpatient:
- Emergency Hospital Services

\*Please note there are services that will include pre-certification for benefit payment. Blue Cross Blue Shield has enhanced their clinical programs so providers in the US are now able to request certification of coverage before performing services to avoid any risk or confusion about how benefits and medical necessity will apply. For more details, please review the **Pre-Certification Certificate** at <https://haylor.com/brown-university-scholars/> or contact GeoBlue at **1(484)218-4189**

**For policy and claims related questions regarding the Health Insurance Program please contact:**  
[studenthealthinsuranceplan@Brown.edu](mailto:studenthealthinsuranceplan@Brown.edu)

Further details of the coverage including cost, benefits, exclusions, and reductions or limitations and the terms under which the policy may be continued in force, please refer to the overview policy available at [www.haylor.com/brown-university-scholars](http://www.haylor.com/brown-university-scholars)

# 2026-2027 Brown University J-1 Scholars Summary of Benefits

Benefit	In-Network
<b>Deductible</b>	\$100
<b>Coinsurance</b>	100%
<b>Out-of-pocket Limit</b>	\$2,500
<b>Emergency Medical Evacuation Benefit Maximum</b>	100% of the covered expenses up to \$100,000*
<b>Emergency Family Travel Arrangements</b>	100% of the covered expenses up to \$1,500*
<b>Physician Office Visits</b>	100% of Allowed Amount after deductible
<b>Urgent Care Facility</b>	100% of Allowed Amount after deductible
<b>Maximum for Mental and Nervous Disorders</b>	Inpatient: up to \$25,000 (up to 30 days) Outpatient: up to \$25,000 (up to 30 visits)
<b>Emergency Hospital Services</b>	100% of Allowed Amount after deductible
<b>Repatriation of Remains Maximum</b>	100% of covered expenses up to \$50,000*
<b>Coverage Year Limit</b>	\$250,000

\* per Coverage Year

**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 2026-2027 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](http://www.haylor.com/brown-university-scholars)**