



**International
Student Protection**

Powered by Relation Insurance Services

**MEETS and EXCEEDS
J-1 AND F-1 VISA REQUIREMENTS**



Pioneer Elite

INSURANCE PLANS

*Blanket Accident and Sickness Insurance Plan
for International Student Athletes*



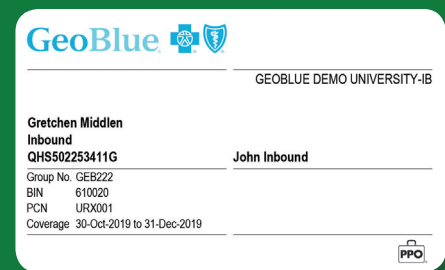


PIONEER ELITE INSURANCE PLAN

International Student Protection is pleased to present our Pioneer Elite insurance plan for international student athletes studying in the U.S. The Pioneer Elite Plan exceeds the state department requirements for J-1 visa holders and provides exceptional coverage at a low monthly rate.

Why choose Pioneer Elite?

- Options of \$10,000, \$15,000 or \$20,000 for Sports
- Prescription Benefits
- Office Visit Copay Waived at Student Health Center
- No exclusions for drug or alcohol related conditions
- No exclusions for self-inflicted injuries
- No pre-certification or pre-authorization needed for specialists
- Access to network of doctors and providers lowers out of pocket expenses



Superior Service

ISP Plans are distinguished by personalized service. All participants have access to live, fully trained customer service representatives. In addition, our automated online enrollment system makes purchasing coverage and checking the status of a claim convenient and easy.

In addition, members have access to 24/7 assistance services.

Ease of Administration



MANDATORY OR VOLUNTARY PLAN: Students can enroll directly through our website, or we can accept group enrollments from the college or university.

WAIVER/VERIFICATION FORMS: Our GeoBlue Plan Administrator is available to assist you and your students. We strive to return completed forms within 24 hours.

APPROVED PLAN: We work with many schools that have reviewed our plan and have approved it as an accepted waiver option. This simplifies the waiver process for both students and administrators, as the student simply submits their ID Card/ Proof of coverage to verify that they have met their school's requirements.



MONTHLY RATES			
	PIONEER ELITE 10K	PIONEER ELITE 15K	PIONEER ELITE 20K
Age 29 and Under	\$163	\$196	\$219
Age 30 & Over	\$216	\$249	\$272
Dependent (Spouse)	\$578	\$611	\$633
Dependent (Each Child)	\$552	\$584	\$608

GeoBlue is the trade name of Worldwide Insurance Services, LLC, an independent licensee of the Blue Cross and Blue Shield Association. Made available in cooperation with Blue Cross and Blue Shield companies in select service areas.

PIONEER ELITE PLAN BENEFITS

	In Network	Out of Network
Annual/Lifetime Maximum	Unlimited	
Maximum per Covered Accident or Sickness	\$500,000	
Sports Benefit	Options of \$10,000, \$15,000 or \$20,000	
Deductible per Covered Person	\$350 per Coverage Year	
Coinsurance	SINGLE: 80% of PPO Allowance for the first \$25,000; 100% of Covered Expenses thereafter	60% of Usual and Customary
	FAMILY: 80% of PPO Allowance for the first \$50,000; 100% of Covered Expenses thereafter	60% of Usual and Customary
Out of Pocket Limit (per Coverage Year)	\$5,000 per Covered Person Deductibles, Copayments, Prescription Drug Copayments and amounts above the maximums do not apply toward the Out of Pocket Limit.	
Copays: - Dr's Office Visit - Emergency Room - Inpatient Hospital Services - Hospital and Physician Outpatient Services - Prescription Drugs (per RX per fill)	\$25 (Waived at SHC) \$150 \$150 \$50 \$25 Generic \$50 All Other	\$50 \$250 \$250 \$250 \$25 Generic \$50 All Other
Pregnancy	Covered as any other Illness	
Maximum for Dental Treatment	\$2,500 (Injury Only)	
Emergency Evacuation	100% of Actual Cost	
Repatriation of Remains	100% of Actual Cost	
Accidental Death & Dismemberment	\$10,000	
Emergency Reunion	\$2,500	
Family Reunion	\$2,500	

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THIS IS NOT QUALIFYING HEALTH COVERAGE ("MINIMUM ESSENTIAL COVERAGE") THAT SATISFIES THE HEALTH COVERAGE REQUIREMENT OF THE AFFORDABLE CARE ACT.

Blanket accident and sickness insurance plans for international student athletes

This brochure provides a brief summary of the ISP plan contained within. All benefits provided are subject to the definitions, limitations, exclusions and other provisions within the policy. For more information and complete details of terms, conditions, limitations and exclusions of coverage, please refer to the policy. Product is not available in every by state. If any conflict should arise between the contents of this brochure and the respective policies, the terms of the policy will govern in all cases.

International Student Protection Plans are offered through Relation Insurance Services.

If you have international students coming to the U.S. or a group of students traveling abroad and you do not see a plan that meets your needs, please contact us to design a customized group insurance plan based on your university's requirements.

IN ADDITION TO PIONEER ELITE, ISP CAN PROVIDE INSURANCE SOLUTIONS FOR:

- International Students
- U.S. students and faculty going abroad
- Trip Cancellation
- J2 visa holders and international visitors
- U.S. citizens traveling abroad

ISP PLANS ARE OFFERED BY:

Relation Insurance Services, an authorized agency of GeoBlue®

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