



# Trail Blazer

## INSURANCE PLANS

*Short Term Blanket Accident and Sickness Insurance Plan  
for International Students and Scholars in the U.S.*



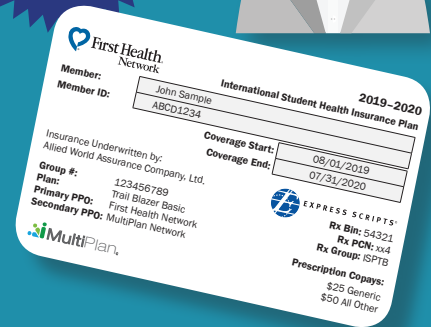


## TRAIL BLAZER INSURANCE PLAN

International Student Protection is pleased to present our Trail Blazer insurance plan for international students and scholars studying in the U.S. Underwritten by an "A" rated insurance carrier, Trail Blazer meets the state department requirements for J-1 visa holders and provides exceptional coverage at an economical rate.

### Why choose Trail Blazer?

- Prescription Card through Express Scripts – (Not a Reimbursement Prescription Plan)
- 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, participants have access to 24/7 assistance services through Europ Assist providing medical, legal, and personal services and advice.

### 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 representatives are here 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.

**\* Exclusion applies to Accidental Death & Dismemberment Benefits Only**

## TRAIL BLAZER BASIC PLAN BENEFITS

## TRAIL BLAZER ELITE PLAN BENEFITS

	In Network	Out of Network	In Network	Out of Network
Annual/Lifetime Maximum	Unlimited		Unlimited	
Maximum per Covered Accident or Sickness	\$500,000		\$600,000	
Deductible	\$350 per Policy Period		\$100 per Policy Period	
Coinsurance	SINGLE: 80% of Preferred Allowance for the first \$25,000; 100% of Covered Expenses thereafter	60% of Usual and Customary	SINGLE: 90% of Preferred Allowance for the first \$20,000; 100% of Covered Expenses thereafter	70% of Usual and Customary
	FAMILY: 80% of Preferred Allowance for the first \$50,000; 100% of Covered Expenses thereafter	60% of Usual and Customary	FAMILY: 90% of Preferred Allowance for the first \$40,000; 100% of Covered Expenses thereafter	70% of Usual and Customary
Maximum Out of Pocket	\$5,000 Single/ \$10,000 Family Max. out of Pocket Excludes Copays/ Deductibles/ Non Covered Charges	N/A	\$2,000 Single/ \$4,000 Family Max. out of Pocket Excludes Copays/ Deductibles/ Non Covered Charges	N/A
Dr's Office Visit Emergency Room Hospital Room and Board** MRI/ CAT Scan**	<b>Copay per Visit</b> \$25 (Waived at SHC) \$150 \$150 \$100	<b>Deductible per Visit</b> \$50 \$250 \$250 \$250	<b>Copay per Visit</b> \$25 (Waived at SHC) \$100 \$100 \$100	<b>Deductible per Visit</b> \$50 \$200 \$200 \$200
Prescription Drugs	<b>Copay per Prescription</b> \$25 Generic \$50 All Other	<b>Deductible per Prescription</b> \$25 Generic \$50 All Other	<b>Copay per Prescription</b> 20 Generic \$50 All Other \$15 Oral Contraceptives	<b>Deductible per Prescription</b> \$20 Generic \$50 All Other \$15 Oral Contraceptives
Pre-Existing Condition Limitation	Covered after being continuously Insured with ISP for 6 continuous months without interruption.		Covered after being continuously Insured with ISP for 6 continuous months without interruption.	
Pregnancy	Covered if Conception Occurs after coverage is in force		Covered if Conception Occurs after coverage is in force	
Maximum for Dental Treatment (made necessary by Injury to Sound, Natural teeth only)	\$2,500 (Injury Only)		\$2,500 (Injury Only)	
Emergency Evacuation	100% of Actual Cost		100% of Actual Cost	
Repatriation of Remains	100% of Actual Cost		100% of Actual Cost	
Accidental Death & Dismemberment	\$10,000 Principal Sum		\$10,000 Principal Sum	
Emergency Reunion	\$2,500		\$2,500	

\*\* Prior Notification Recommended

\* ***This coverage contains a pre-existing condition limitation. Pre-existing Conditions are defined within the policy forms. Please refer to the policy form for the definition applicable.***

***Underwritten by Allied World Assurance Company, Ltd.***

***This insurance policy is not basic health insurance or major medical insurance and is a limited benefit accident and sickness insurance policy.***

***This insurance is not subject to, and will not be administered as a PPACA (Patient Protection and Affordable Care Act) insurance plan. PPACA requires certain U.S. residents and citizens obtain PPACA compliant insurance coverage. This plan is not designed to cover U.S. residents and citizens. This policy is not subject to guaranteed issuance or renewal.***



## Short term, blanket accident and sickness insurance plans for international student athletes

*This brochure provides a brief summary of the ISP plan contained within and is not a contract of insurance. The terms and conditions of coverage are set forth in the Plan issued to the Participating Organization. For a detailed plan description, exclusions and limitations please view the plan on file with the Participating Organization. Product features and availability may vary by state. If any conflict should arise between the contents of this brochure and the respective Plan, the terms of the Plan will govern in all cases.*

International Student Protection Plans are offered through Relation Insurance Services.

If you have international students coming to the US 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 TRAIL BLAZER, ISP CAN PROVIDE INSURANCE SOLUTIONS FOR:*

- **International Students Athletes**
- **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**

**111 John Street, Suite 750 New York, NY 10038**

**Tel. 877-738-5787 Fax. 212-693-4753**

**[info@intlstudentprotection.com](mailto:info@intlstudentprotection.com)**

**[www.intlstudentprotection.com](http://www.intlstudentprotection.com)**

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