



Pioneer Elite

INSURANCE PLANS

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





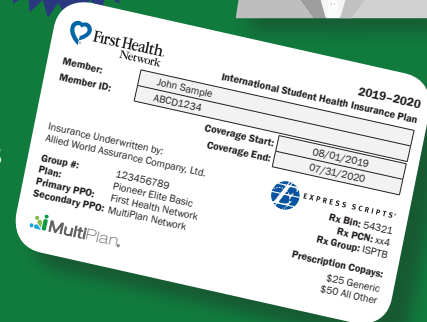
PIONEER ELITE INSURANCE PLAN

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

Why choose Pioneer Elite?

- Options of \$10,000, \$15,000 or \$20,000 for Sports
- 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

INCLUDES
PRESCRIPTION
CARD



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**

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	\$350 per Policy Period	
Coinsurance	SINGLE: 80% of Preferred Allowance for the first \$25,000; 100% of Covered Expenses thereafter	60% of Usual and Customary
	FAMILY: 80% of Preferred Allowance for the first \$50,000; 100% of Covered Expenses thereafter	60% 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
Dr's Office Visit Emergency Room Hospital Room and Board** MRI/ CAT Scan**	Copay per Visit \$25 (Waived at SHC) \$150 \$150 \$100	Deductible per Visit \$50 \$250 \$250 \$250
	Copay per Prescription \$25 Generic \$50 All Other	Deductible per Prescription \$25 Generic \$50 All Other
Pre-Existing Condition Limitation	Covered after being continuously Insured with ISP for 6 continuous months without interruption.	
Pregnancy	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)	
Emergency Evacuation	100% of Actual Cost	
Repatriation of Remains	100% of Actual Cost	
Accidental Death & Dismemberment	\$10,000 Principal Sum	
Emergency Reunion	\$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 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

111 John Street, Suite 750 New York, NY 10038

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

info@intlstudentprotection.com

www.intlstudentprotection.com