



Pioneer Elite

*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 US. Underwritten by an "A" rated insurance carrier, Pioneer Elite 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 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

The Network Providers are organized through Administrative Concepts, Inc. (ACI). The forms filed and approved on behalf of XL Catlin are not managed care plans and do not contain reference to any network providers.

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 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 col-lege 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**



MONTHLY RATES			
	PIONEER ELITE 10K	PIONEER ELITE 15K	PIONEER ELITE 20K
Age 29 and under	\$147	\$176	\$197
Age 30 & over	\$194	\$224	\$245
Dependent (Spouse)	\$520	\$550	\$570
Dependent (Each Child)	\$497	\$526	\$547

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 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
Maximum Out of Pocket	\$5,000 Single/ \$10,000 Family Max out of Pocket Excludes Copays/ Deductibles/ Non Covered Charges	N/A
Copays:		
- Dr's Office Visit	\$25 (Waived at SHC)	\$50
- Emergency Room	\$150	\$250
- Hospital Room and Board**	\$150	\$250
- MRI/ CAT Scan**	\$100	\$250
- Prescription Drugs	\$25 Generic \$50 All Other	\$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	\$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	

** Prior Notification Required

****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 within your state.***

***** For Schools located in the following states only the In network benefit schedule would apply with coinsurance based on Usual & Customary Charges AZ, GA, ID, IL, MT, NC, OH, OR, PA and TX.***

XL Catlin is the global brand used by XL Group plc's insurance companies, including Catlin Insurance Company, Inc.

Underwritten by Catlin Insurance Company, Inc., 3340 Peachtree Road, NE, Suite 2950, Atlanta, GA 30326. Policy Form Series AHBA 050 0612 (In CT – AHBA 050 0613, inDE – AHBA T050 1212, In FL – AHBA 050 0213, In LA & TX – AHBA ST050 0213)

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

The pre-existing conditions definition may vary based on the state of issuance.

Short term, 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 features and availability may vary by state. If any conflict should arise between the contents of this brochure and their respective policies, the terms of the policy will govern in all cases.

International Student Protection Plans are offered through J. Deutsch Associates, a privately owned and operated general insurance agency founded in 1998. J. Deutsch Associates is licensed and authorized to sell insurance in all 50 US states and all of our insurance plans are backed by "A" rated insurance carriers.

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 PIONEER ELITE, ISP CAN PROVIDE INSURANCE SOLUTIONS FOR:

- n **International Students**
- n **US students and faculty going abroad**
- n **Trip Cancellation**
- n **J2 visa holders and international visitors**
- n **US citizens traveling abroad**

ISP Pioneer Elite is currently unavailable in the following states: CA, CO, MA, MD, NH, NY, PR, RI, WA

FOR MORE INFORMATION PLEASE CONTACT:



FIRST AGENCY, INC.
5071 West H Avenue, Kalamazoo, MI 49009-8501
P: (269) 381-6630 F: (269) 492-0084
www.1stAgency.com