

Primary Insurance

Sickness & Accident International Plan "Basic"

Summary of Benefits				
Product Name	Intercollegiate Sports Basic - Option 97			
Carrier/Network	PGH Global, UnitedHealthcare / UnitedHealth Care Options PPO			
Intercollegiate Sports Benefit	\$10,000 Maximum, Per Injury (Coinsurance Applies)			
Maximum Benefit	\$500,000 (For each Injury or Sickness)			
Deductible	\$100 and \$500 In-Network Options			
Coinsurance	80% Except as noted in Plan Summary			
Doctor's Office Copay*	\$30 Copay Per Visit INN - Usual & Customary Charges if Out-of-Network			
Pre-Existing Waiting Period	6 Months			
Medical Emergency*	\$300 Copay Per Visit + 80% of Preferred Allowance			
Preventive Care	100% of Preferred Allowance. \$1,000 Maximum Per Policy Year			
Physical Therapy*	\$30 Copay Per Visit In-Network			
MRI/CAT Scan	Preferred Allowance + \$200 Copay Per Visit			
Pregnancy	Paid as any other Sickness			
Mental Health - Psychotherapy	Paid as any other Sickness			
Affordable Care Act Compliant	No			
Prescription Drugs*	\$20 Copay for Tier 1, 30% Copay for Tier 2, 45% Coinsurance for Tier 3. UnitedHealthcare Pharmacy (UHCP) Up to 31-Day Supply			
Repatriation/Medical Evacuation	Unlimited Benefits			
Visa Requirements	Meets F1/J1 Visa Requirements			
Notes				
*Benefit changes for the 2021 - 22 Policy Year				
This plan does not cover injections of any type except for services coded as preventive care.				
ID Cards & Claims				
ID Cards & Claims all managed through the students "My Account"				
Electronic copy or student can request a hard copy to be mailed.				
Customer Service 1-888-251-6253/customer-service@pghstudent.com				
2021-22 Premium (2022-23 Rates Pending) - Option 97				
\$100/\$500 Deductible	22 Years Old & Under	Daily Rate	30-Day Rate	Annual
	23-26 Years Old & Under	\$2.85	\$85.50	\$1,043.00
	27-30 Years Old	\$4.26	\$127.80	\$1,554.00
Dependent Coverage		\$7.76	\$232.80	\$2,831.00
		Yes, Available Upon Request		
Quote & Enroll				
www.drathlete.com				
Students must actively attend first 31 days of classes.				