Primary Insurance
Sickness & Accident International Plan "Basic"

Summary of Benefits	
Product Name	Intercollegiate Sports Basic - Option 98
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	$500 and $750 In-Network Options
Coinsurance	80% Except as noted in Plan Summary
Doctor's Office Copay	$25 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	$25 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/customerservice@pghstudent.com

2021-22 Premium *(2022-23 Rates Pending)* - Option 98

		Daily Rate	30-Day Rate	Annual	
$500/$750 Deductible	22 Years Old & Under	$2.62	$78.60	$954.00	
	23-26 Years Old & Under	$3.87	$116.10	$1,411.00	
	27-30 Years Old	$7.05	$211.50	$2,572.00	
Dependent Coverage		Yes, Available Upon Request			

Quote & Enroll
www.drathlete.com
Students must actively attend first 31 days of classes.