

## **International Student Insurance Policy**

International students that are participating in any athletic activity must have a primary insurance plan. Please purchase a plan from the option explained below. **Insurance must be paid in full; we will not accept monthly payment plans.** You will need to renew this insurance for the following semesters/years if you are competing for following semesters. You must show proof of coverage before your acceptance letter and I-20 is created. Once you purchase the policy, forward the confirmation email to the Registrar's Office.

To purchase the insurance policy, follow this link: Ranger College International Athlete Insurance

Plan	Premium (Monthly)	Deductible per Injury (PPOnetwork/Outside)	Coinsurance	Max Benefit per Injury	Plan Maximum	Note
Budget	\$43	\$45/\$90	20%	\$250,000	\$500,000	Most Affordable
Select	\$97	\$35/\$70	20%	\$300,000	\$600,000	Most recommended
Elite	\$179	\$25/\$50	0%	\$500,000	\$5,000,000	

- Coverage is available from 15 days to 364 days with the option to renew.
- This is the plan options for worldwide including the USA for international students in the USA.
- Budget is the most affordable option but does not cover for pre-existing condition after 6 months of coverage.
- Elite is the best coverage and lowest deductable. This also covers pre-existing conditions after 6 months of coverage.
- Deductable The amount you pay before insurance will pay to eligible expenses.
- **Coinsurance** The percentage of costs of a covered health care service you pay after you've paid your deductable.
- **Plan Maximum** This the maximum amount the insurance company will pay in insurance claims for medical services during your coverage period.