



Dear Ranger College Student

Hi, my name is Yukiyo Shimosawa and I am the Head Athletic Trainer for Ranger College. Congratulations on your acceptance to Ranger College. We are all excited for your arrival!

If you are participating in any athletic activities, YOU MUST HAVE A PRIMARY INSURANCE PLAN. Please purchase a plan from the options explained below for a year. I do not accept coverage for one semester unless you are planning to stay here for only a semester.

**Insurance must be paid in full, we will not accept monthly payment plans.** You will need to renew this insurance for the following year if you are competing for a second year. Here is the link to purchase the insurance.

[https://www.internationalstudentinsurance.com/schools/ranger\\_college.php](https://www.internationalstudentinsurance.com/schools/ranger_college.php)

Plan	Premium (Monthly)	Deductible per injury (PPOnetwork/outside)	Coinsurance	Max Benefit per injury	Plan Maximum	Note
Budget	\$43	\$45 / \$90	20%	\$ 250,000.00	\$ 500,000.00	Most affordable
<b>Select</b>	<b>\$89</b>	<b>\$35 / \$70</b>	<b>20%</b>	<b>\$ 300,000.00</b>	<b>\$ 600,000.00</b>	<b>Most recommended</b>
Elite	\$164	\$25 / \$50	0%	\$ 500,000.00	\$ 1,000,000.00	

- 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 for a year.
- Select is less deductible at each injury /illness and this covers pre-existing condition after 6months of coverage.
- Elite is the best coverage and lowest deductible. This also covers pre-existing condition after 6months of coverage.
- **Deductible**; 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 deductible.
- **Plan Maximum**; This is the maximum amount the insurance company will pay in insurance claims for medical services during your coverage period.

Details available on website at <https://www.internationalstudentinsurance.com/student-health-insurance/benefits.php>

This is due by the date of your arrival. You will need to provide a copy of your insurance card when you submit your physical packet. Again, if you do not have primary insurance, YOU ARE NOT ALLOWED TO PRACTICE OR PLAY at Ranger College until you purchase one.

Thank you so much for your understanding our school policy, and we look forward to seeing you soon!

Kiyo Shimosawa, MAT, LAT, ATC, CSCS  
 Head Athletic Trainer, Ranger College  
 Office; (254)267-7045  
[yshimosawa@rangercollege.edu](mailto:yshimosawa@rangercollege.edu)

[Updated; February 2020]