

Insurance Coverage for PATH International Professional Plus Members FAQ



What benefits are available?

- For Individuals: Individual/Family Medical, Dental, Vision, Telemedicine, Teledentist, Life Insurance, Cancer, Critical Illness, Accident, Hospital, Pet, Long Term Care, short-term disability, international medical, and medication transportation/evacuation insurance. [The US Equestrian Federation \(USEF\)](#) plans to continue adding services based upon member feedback.

Who is eligible for these insurance plans?

- The health insurance plans are accessible in most states **and all available states receive the same rates!**
- Available to PATH Intl. Professional Plus members with no additional health questions or participation requirements!

I am a member of PATH Intl. - How can I enroll to access the insurance benefits?

1. **Log In to your PATH Intl. account** to ensure you are an active PATH Intl. Professional Plus member in good standing as of February 1, 2023, and your account is not expired. **To join/upgrade your membership and access all that [Professional Plus membership has to offer!](#)**
2. Once verified, you will be eligible for customized health coverage options for your individual needs including medical, accident, critical illness, hospital short-term disability, dental, vision, and more.
 1. PATH Intl. membership staff will automatically enroll Professional Plus members with USEF, and you will receive your USEF insurance benefits number the first week of the following month. For example, if you upgrade your membership on

February 5th, you will receive your USEF insurance benefits number within the first week of March.

3. Once you receive your USEF insurance benefits number, please call the 24/7 dedicated PATH Intl. Member-Only Insurance Benefits Hotline at 1 (800) 439-5222 to formally enroll in insurance benefits.
4. Insurance benefits go into effect on the first of the month following enrollment. **However**, please note if you enroll after the 15th of the month, your coverage will not go into effect until the 1st of the **following** month. For example, if you enroll on February 2, coverage will go into effect on March 1. However, if you enroll on February 16, coverage will go into effect on April 1.
5. Return to this health and insurance benefits page to learn about each insurance benefit and how to enroll by clicking through the icons.
6. Call the Dedicated PATH Intl. Member-Only Insurance Benefits Hotline 24/7 with questions at: 1 (800) 439-5222

What kind of individual medical plan is offered?

- Associations and membership organizations are typically unable to offer employer-based traditional health plans to their members. Comprehensive, traditional health plans are generally expensive as they include services that many people will never use – yet the premiums can be costly for everyone. Limited medical plans are more affordable, but are often missing catastrophic health coverage, like inpatient care and pharmaceutical coverage.
- PATH Intl. in coordination with USEF works directly with a private health care system to provide a tiered medical plan that allows members to enroll in only the coverage level that they need, and thereby keep the pricing the most affordable.
- All tiers of this plan cover the basics like physician visits, inpatient care, and pharmaceutical coverage. Each level of this plan provides a higher level of coverage, and applicable cost.
- In coordination with USEF, this plan is tailored to equestrians and includes telemedicine, accident coverage, and medical air & ground evacuation (covered at 100%) – all at no additional cost to the member.
- We may have some members who need to obtain or continue traditional healthcare through the Affordable Care Act Marketplace, yet those members can still contact the member-only insurance benefits hotline at 1 (800) 439-5222 and can still enroll in all the other supplemental insurance services.

Will I receive insurance cards?

- Yes, you will receive information and printed insurance cards. Most plans also have online enrollment and information access.

What happens if I have a concern over a claim?

- You will contact the specific insurance company directly as you would with all insurance. This contact information will be shared with you after enrollment. USEF has coordinated with several different insurance companies to provide the most significant discount to all eligible Professional Plus members. Upon enrollment, you will receive information on each plan you are enrolled in, along with the appropriate contact information.

What if I am already enrolled in a different insurance plan?

- PATH Intl. Professional Plus members can enroll in the insurance plan at any point in the year. However, every insurance provider is different. To ensure no lapse in coverage, get in touch with your current insurance provider to determine their cancellation policy, as some may only allow changes during open enrollment or with a qualifying event.

What happens if my PATH Intl. Professional Plus membership expires soon after I enroll in insurance?

- If your PATH Intl. Professional Plus membership expires quickly after insurance enrollment, your insurance coverage will NOT be affected. However, you will not have access to the 24/7 Professional Plus members-only insurance benefits hotline. This means you will not be able to change coverage or enroll in new benefits during the year.

Does PATH Intl. Or USEF make money from the selected providers?

- PATH Intl. & US Equestrian Federation coordinated these plans and plan discounts for members; however, we do not accept any royalties or payments from any of the insurance companies or representatives. This allows us the highest level of control over plan offerings and member service. The goal is to strive to provide the best plans and the most affordable value for members.

Who should I call if I have questions about enrollment?

- The Professional Plus members-only insurance benefits 24/7 hotline can be reached at 1 (800) 439-5222

Who should I contact if I have feedback about the plan offerings or member service?

- [CLICK HERE to provide feedback.](#) PATH Intl. & USEF appreciate this to continuously improve and build upon these services. You may also reach Kelly Bolton, Director of Human Resources at US Equestrian, by emailing kbolton@usef.org, to provide feedback.

Who should I contact if I have PATH Intl. Membership questions or feedback?

- Please email individualmembership@pathintl.org for any questions or feedback.