



Seven Corners Travel Medical USA Visitor

SCHEDULED BENEFIT INSURANCE FOR
NON-U.S. RESIDENTS AND NON-U.S. CITIZENS

Covers trips to the United States



SEVEN CORNERS
TRAVEL INSURANCE



Our Travel Medical USA Visitor Plans

If you're traveling to the United States, you should be aware medical expenses in the USA are some of the most expensive in the world. That's why it's important to consider a travel medical insurance plan like Travel Medical USA Visitor to protect you if you become sick or hurt on your trip. Because it has scheduled benefits, it is priced affordably even for longer trips and includes 24/7 multilingual travel assistance services.

To review the plan benefits, obtain a quote, and purchase a plan, visit our Travel Medical USA Visitor product page.

Who can purchase this plan?

Non-United States citizens and Non-United States residents who are traveling to the USA can buy Seven Corners Travel Medical USA Visitor. You may buy coverage for yourself, your spouse, your children, and your traveling companions. To be covered, travelers must be at least 14 days of age and younger than 100 years of age.

United States citizens, including those with dual citizenship, and Green Card/Permanent Resident cardholders cannot buy this plan for travel to the United States and U.S. territories.

Where can I travel?

If you wish to buy this plan, your travel destination must be the USA. The plan provides limited coverage for travel to additional countries for trips that originate in the USA. See the International Travel Coverage benefit for details.

Coverage Length

You can buy up to 364 days of coverage. If you buy less than 364 days, we will email you an extension (renewal) notice before coverage ends. There is a \$5 fee for each extension. If you purchase Travel Medical USA Visitor Choice you can extend your coverage up to 1,092 days (3 years). For details regarding how an extension beyond 364 days works for the USA Visitor Choice plan, visit the product page.

ABOUT SEVEN CORNERS

Founded in 1993, Seven Corners, Inc. is an award-winning travel insurance provider that serves customers all over the world with our insurance products and assistance services.

We will take care of your plan needs from start to finish — we don't outsource any services! We'll guide you through your purchase, provide your coverage information, answer your questions along the way, assist with your travel needs, and process your claims. Our goal is to provide you with outstanding service every step of your journey with us.

Seven Corners Assist

If you need travel assistance during your trip, our own in-house multilingual team, Seven Corners Assist, is available 24/7.

24/7 Travel Assistance — We can provide local weather details, currency rates, embassy contact information, interpreter referrals, help with lost passport recovery, and pre-trip information such as inoculation and visa requirements.

24/7 Medical Assistance — We can help you locate appropriate medical care through our provider directory, arrange second opinions, arrange emergency medical evacuations, and medical record transfers.

YOUR UNDERWRITER

You can feel confident with Travel Medical USA Visitor. It has strong financial backing through Certain Underwriters at Lloyd's, London*, an established organization with an AM Best rating of A (Excellent). Your coverage will be there when you need it.

In specific scenarios, coverage is provided by **Tramont Insurance Company Limited.*

SCHEDULE OF BENEFITS

All benefits are shown in United States dollar amounts. All medical and dental benefits are subject to the deductible. All benefits are provided up to the amount shown and are per person, per occurrence (injury or illness), unless otherwise noted. No coinsurance applies. **The initial treatment of an injury or illness must occur within 30 days of the date of Injury or onset of Illness.**

| | Seven Corners Travel Medical USA Visitor Basic <i>Essential Medical Coverage for Visitors to the U.S.</i> | Seven Corners Travel Medical USA Visitor Choice <i>Most Popular</i> |
|--|---|--|
| PLAN OPTIONS | | |
| Benefit Period | You have 180 days to receive treatment from the date of an injury or illness. Initial treatment must occur within 30 days. | |
| Lifetime Plan Maximum (The maximum amount payable for the total period of coverage.) | \$1,000,000 | \$1,000,000 |
| Medical Maximum Options (Per person, per Injury or Illness) | 14 days to 69 years old: \$50,000; \$100,000; \$150,000 70 to 99 years old: \$50,000; \$100,000 | 14 days to 69 years old: \$50,000; \$100,000; \$150,000 70 to 99 years old: \$50,000; \$100,000 |
| Deductible Options (You pay) | 14 days to 69 years old: \$0; \$50; \$100 70 to 99 years old: \$100; \$200 | 14 days to 69 years old: \$0; \$50; \$100 70 to 99 years old: \$100; \$200 |
| MEDICAL TREATMENT AND SERVICES | | |
| Hospital Room and Board (Includes nursing care, hospital miscellaneous expenses (pre-admission and while hospital confined), operating room, lab tests, x-rays, anesthesia, drugs or medicine, therapeutic services, supplies.) | \$1,100 per day 30-day maximum | \$2,000 per day 30-day maximum |

Benefits continue on next page.

SCHEDULE OF BENEFITS (CONTINUED)

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|--|---|---|
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MEDICAL TREATMENT AND SERVICES

| | | |
|--|--|---|
| Hospital Intensive Care Unit | Additional \$500 per day 8-day maximum | Additional \$750 per day 8-day maximum |
| COVID-19 Treatment | Same as any illness | Same as any illness |
| Surgery (Inpatient and Outpatient) | \$3,000 | \$5,000 |
| Anesthetist (Inpatient and Outpatient) | \$500 | \$1,000 |
| Assistant Surgeon (Inpatient and Outpatient) | \$500 | \$1,000 |
| Physician's Office Visits, including Urgent Care and Telehealth (Inpatient and Outpatient) | \$75 per visit, 1 per day 30 visits maximum | \$100 per visit, 1 per day 30 visits maximum |
| Consulting Physician | \$250 | \$500 |
| Private Duty Nursing | \$500 | \$650 |
| Pre-Admission Tests within 7 days of Hospital admission | \$750 | \$1,000 |
| Diagnostic Basic (X-rays and Laboratory Tests) | \$500 | \$750 |
| Diagnostic Comprehensive (PET, CAT, MRI) | \$750 | \$1,250 |
| Emergency Room Services | \$350 | \$600 |
| Prescription Drugs | \$200 per Period of Coverage | \$350 per Period of Coverage |

OTHER TREATMENT AND SERVICES

| | | |
|---|--|--|
| Outpatient Surgical Facility and Day Surgery Miscellaneous (Related to outpatient day surgery and surgery performed in a hospital emergency room, trauma center, physician's office, or clinic.) Includes operating room, lab tests, x-rays, anesthesia, drugs/medicine, therapeutic services and supplies. | \$750 | \$1,000 |
| Initial Orthopedic Prosthesis or Brace | \$1,000 | \$1,250 |
| Medical Equipment Rental | \$1,200 | \$1,500 |
| Mental Illness including Substance Abuse | Same as any Illness | Same as any Illness |
| Physiotherapy | \$40 per visit, 1 per day 12 visits maximum | \$60 per visit, 1 per day 12 visits maximum |

Benefits continue on next page.

SCHEDULE OF BENEFITS (CONTINUED)

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|--|---|---|

OTHER TREATMENT AND SERVICES

| | | |
|---|---|--|
| Local Ambulance | \$300 | \$500 |
| Pre-certification Penalty — \$500 | Required inside the United States for specific types of treatment. Penalty does not apply to a medical emergency. See pre-certification section in your plan document for details. | |
| Incidental trips to Home Country* | \$25,000 | \$50,000 |
| Acute Onset of Pre-Existing Conditions | 14 days to 69 years old: \$50,000 | 14 days to 69 years old: \$75,000 |
| | 70 to 79 years old: \$25,000 | 70 to 79 years old: \$25,000 |
| | 80 and older: N/A | 80 and older: N/A |
| Terrorist Activity | \$25,000 | \$50,000 |
| Dental — Sudden Relief of Pain* | \$500 | \$750 |
| Dental — Accident | \$500 | \$750 |
| Emergency Medical Evacuation** | \$100,000 separate from medical maximum | \$100,000 separate from medical maximum |
| Return of Mortal Remains** | \$20,000 | \$25,000 |
| Local Burial or Cremation** | \$20,000 | \$25,000 |
| 24/7 Travel Assistance Services | Included | Included |
| Common Carrier Accidental Death and Dismemberment | \$25,000 per Insured Person (aggregate limit of \$125,000 per any one accident) | \$25,000 per Insured Person (aggregate limit of \$125,000 per any one accident) |
| International Travel Coverage* | Up to medical maximum | Up to medical maximum |

*This benefit is only available if you purchase a minimum 30 days of coverage.

**These benefits must be arranged by Seven Corners Assist. Failure to utilize Seven Corners Assist may result in a denial of benefits.

Please be aware this coverage is not a general health insurance plan; it is an interim, travel medical program intended for use while away from your home country.

It is your responsibility to maintain all records regarding travel history and age and provide necessary documents to Seven Corners to verify your eligibility for coverage.

This brochure is intended as a brief summary of benefits and services. It is not your plan document and does not contain a complete list of the coverage, limitations, and exclusions of this coverage. If there is any difference between this brochure and your plan document, the provisions of the plan document will prevail. Benefits and plan costs are subject to change.

PATIENT PROTECTION AND AFFORDABLE CARE ACT: THIS IS NOT QUALIFYING HEALTH COVERAGE ("MINIMUM ESSENTIAL COVERAGE") THAT SATISFIES THE HEALTH CARE COVERAGE REQUIREMENT OF THE AFFORDABLE CARE ACT. IF YOU DON'T HAVE MINIMUM ESSENTIAL COVERAGE, YOU MAY OWE AN ADDITIONAL PAYMENT WITH YOUR TAXES.

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Crossborder Services LLC
5 GREENTREE CENTER STE 104
ROUTE 73
Marlton, NJ 08053-3422
Phone: 877-340-7910
Fax: 888-640-9807
info@americanvisitorinsurance.com
<https://www.americanvisitorinsurance.com/>

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Seven Corners, Inc.
303 Congressional Boulevard
Carmel, IN 46032 USA
1-800-335-0611 or 1-317-575-2652
www.sevencorners.com