

Dynamic Global Exchange

Benefit Guide

Thank you for choosing Seven Corners to service your international health insurance needs. Our goal is to provide you with complete, efficient, and helpful service. We have created this Benefit Guide as a quick reference tool for your benefits.

This Benefit Guide is a summary of emergency information and instructions; it is not a substitute for your review of the Certificate of Insurance which has been provided. For a full and detailed explanation of benefits, provisions, and exclusions from which claims are processed and coverage determinations made, please refer to the official Certificate of Insurance. If you do not have a copy of the Certificate of Insurance, please immediately contact Seven Corners for another copy.

Group Number: ATR21-210420-01TMP

Your ID card contains important contact information and *your individual certificate number*, which you will need when you contact us.

Customer Service (24/7)

Toll-Free: 800-335-0611

Worldwide: 317-575-2652

Collect: 317-818-2809

WhatsApp: 317-430-1140

Email: customerservice@sevencorners.com

Finding a Provider

www.sevencorners.com/find-a-doctor

A complete list of international providers is also available at Wellabroad.com.

Wellabroad.com: Our real-time, information-rich Web site offers quick and easy access to important and varied travel information free to our insureds. It contains travel advisories and warnings as well as country-specific background information including entry requirements, languages, and airport locations. The site also provides common travel resources such as international area codes, language tools and currency and time zone converters.

Pre-Certification Guidelines

The following expenses must always be Pre-Certified:

- Inpatient stays
- Rehab inpatient stays
- Outpatient surgeries/procedures
- Diagnostic procedures including MRI, MRA, CT and PET Scans.
- Chemo Therapy
- Radiation Therapy
- Physical and Occupational Therapies
- Home Infusion Therapy
- Home Health Care

To comply with the Pre-Certification requirements, You must:

1. Contact Seven Corners Assist at the telephone number shown below and on your I.D. card as soon as possible before the expense is to be incurred; and
2. Comply with Seven Corners Assist's instructions and submit any information or documents they require; and
3. Notify all Physicians, Hospitals and other providers that this Insurance contains Pre-certification requirements and ask them to fully cooperate with Seven Corners.

Emergency Pre-Certification – In the event of an emergency Hospital admission, Pre-Certification must be made within 48 hours after the admission, or as soon as is reasonably possible.

Pre-Certification Does Not Guarantee Benefits – The fact that expenses are Pre-certified does not guarantee coverage for, or payment of the service or procedure reviewed. Eligibility for and payment of benefits are subject to all the terms, conditions, provisions and exclusions herein.

This Benefit Guide is provided as a quick reference for emergency information and instructions. For a full and detailed explanation of benefits, provisions, and exclusions from which claims are processed and coverage determinations made, please refer to the official Certificate of Insurance available from Seven Corners.

Dynamic Global Exchange

Schedule of Benefits

BENEFIT OR SERVICE

Period of Coverage	5 days to 364 days	
Extension of Coverage	Extendable for a total of up to 1,092 days	
Coverage Area	Worldwide including the United States	
	<u>Ages Available</u>	<u>Benefit Maximums</u>
Medical Maximum per Occurrence	14 days to 74 years:	\$200,000
	75 to 79 years:	\$50,000
	80 years & over:	\$15,000
Deductible Options (You pay)	\$75 per Occurrence	
Coinsurance (The Plan pays)	100% to the Medical Maximum	
Hospital Room and Board	URC up to Medical Maximum	
Inpatient Hospital Services	URC up to Medical Maximum	
Outpatient Hospital / Clinical Services	URC up to Medical Maximum	
Emergency Room Services	URC up to Medical Maximum	
	\$250 Copay (Waived if admitted)	
Doctor's Office Visits	URC up to Medical Maximum	
Urgent Care Visits	URC up to Medical Maximum	
Prescription Drugs	URC up to Medical Maximum	
Home Health Care	URC up to Medical Maximum	
Extended Care Facility	URC up to Medical Maximum	
Local Ambulance	\$5,000	
Mental Illness including Alcohol and Substance Abuse	Inpatient: Payable at 80% to \$10,000, 40-day limit	
	Outpatient: Payable at 80% up to \$700	
COVID-19 Treatment	14 days to 74 years: URC up to \$100,000 or Medical Maximum, whichever is less	
	75 years & over: N/A	
	<u>Ages Available</u>	<u>Benefit Maximum</u>
Acute Onset of Pre-Existing Conditions	14 days to 64 years:	\$20,000
	65 years to 79 years:	\$2,500
	80 years & over:	N/A
Dental – Sudden Relief of Pain	\$250	
Dental – Accident	\$500	
Emergency Medical Evacuation and Repatriation	\$50,000 (separate from Medical Maximum)	
Emergency Medical Reunion	\$200 per day, 10-day limit	
	\$50,000	
Return of Mortal Remains	\$25,000	
Local Burial or Cremation	\$5,000	
Felonious Assault	\$10,000 (separate from Medical Maximum)	
24/7 Travel Assistance Services	Included	
Accidental Death and Dismemberment (AD&D)	\$10,000 Principal Sum	
	\$250,000 Aggregate Limit total number of Insured Persons on Plan	
Trip Interruption	\$2,000	
Benefit Period	364 days	

Dynamic Global Exchange

Claims Submission

Documents required for submitting a claim include the following:

1. Completed Proof of Loss (Claim form) - can be found at: <https://www.sevencorners.com/claims>
2. Detailed bills for services received.
3. Receipts for payments made.
4. Any other supporting medical documentation pertinent to the claim.

Claims may be submitted to:

Seven Corners, Inc.
PO Box 211379
Eagan, MN 55121 UNITED STATES
Fax: (+01) 317-575-2256
Email: claims@sevencorners.com

Claims which do not require additional medical documentation are processed within 30-45 days of receipt.

Member reimbursement may be issued via bank check or wire transfer, depending on the member's preference. It is important to answer all questions on the claim form with as much detail as possible.

Currency conversions for claims are paid based on the exchange rate for the U.S. dollar on your date of service.