



SCHEDULE OF BENEFITS - Seven Corners

All benefits listed in this Schedule of Benefits are in UNITED STATES Dollar amounts. All Medical and Dental benefits are subject to Deductible and Coinsurance. Also, all benefits except Loss of Checked Baggage are per Person per Period of Coverage.

Benefit or Service	Choice
COVERAGE LENGTH	5 days to 364 days
Coverage Area	Worldwide " Excluding " the United States Worldwide " Including " the United States
Medical Maximum Options	Worldwide "Including" the United States as indicated on the attached rate sheets: Ages Available Benefit Maximums 14 days to 69: \$50,000; \$100,000; \$500,000; \$1,000,000; \$2,000,000; \$5,000,000 70-79: \$50,000 Ages 80+: \$15,000 Worldwide "Excluding" the United States as indicated on the attached rate sheets: Ages Available Benefit Maximums 14 days to 69: \$50,000; \$100,000; \$500,000; \$1,000,000; \$2,000,000; \$5,000,000 70-79: \$50,000 or \$100,000 Ages 80+: \$15,000
Deductible Options (You Pay)	\$0; \$100; \$250; \$500; \$1,000; \$2,500; \$5,000
Coinsurance Options (The plan pays)	Outside the United States: 100% Inside the United States In PPO Network: 90% of the first \$5,000, then 100% up to the Medical Maximum Out of PPO Network: 80% of the first \$5,000, then 100% to the Medical Maximum
Hospital Room & Board	URC Up to Plan Maximum
Inpatient Hospital Services	URC Up to Plan Maximum
Outpatient Hospital / Clinical Services	URC Up to Plan Maximum
Emergency Room Services	URC Up to Plan Maximum
Doctor's Office Visits	URC Up to Plan Maximum
Prescription Drugs	URC Up to Plan Maximum
Home Healthcare	\$2,500
Local Ambulance Benefit:	\$10,000
Hospital Indemnity (Outside the United States & Canada)	\$150 per day to a maximum of 30 days
Coma Benefit	\$25,000 (separate from the Medical Maximum)
Precertification – 25% penalty	Required in the United States Penalty does not apply to emergency
Extension of Benefits to Home Country	\$10,000
Incidental Trips to Home Country	\$10,000

Waiver of Pre-existing Condition: United States Residents outside of the United States	Age 0-69: \$50,000 Age 70 & over: \$10,000
Acute Onset of a Pre-existing Condition: Non-United States Residents traveling to the United States	Age 0-69: \$30,000 Age 70 & over: \$5,000
Dental - Sudden Relief of Pain:	\$200
Dental - Accident:	\$5,000
Emergency Medical Evacuation & Repatriation:	\$500,000 (separate from the Medical Maximum)
Emergency Medical Reunion:	Up to \$200 per day / \$50,000 maximum limit
Return of Child(ren):	\$50,000
Return of Mortal Remains	\$50,000
Local Burial or Cremation	\$5,000
Natural Disaster Evacuation	\$50,000
Natural Disaster Daily Benefit	\$100 per day, 5-day limit
Political Evacuation & Repatriation	\$10,000
Felonious Assault	\$10,000 (separate from the Medical Maximum)
Terrorism	\$50,000
24/7 TRAVEL ASSISTANCE SERVICES	Included
Accidental Death and Dismemberment (AD&D)	\$25,000 Primary Insured or Travel Companion \$5,000 Child Aggregate Limit of \$250,000 for Total Number of Insureds on Plan
Common Carrier Accidental Death and Dismemberment	\$50,000 Primary Insured or Travel Companion \$10,000 Child Aggregate Limit of \$250,000 for Total Number of Insureds on Plan
Loss of Checked Luggage	Up to \$50 per article / \$500 per occurrence maximum
Trip Interruption	\$5,000
Personal liability	\$50,000
Hazardous Activities (Optional)	Up to Plan Maximum
Benefit Period	180 Days