

SCHEDULE OF BENEFITS

All benefits shown below are in United States dollar amounts. All medical and dental benefits are subject to deductible and/or copay and coinsurance. **You have 180 days to receive treatment from the date of an injury or illness, and your initial treatment must occur within 30 days of the date of injury or illness.** Unless otherwise stated, all benefits are per person, per period of coverage, and they are provided up to the amount shown.

	Seven Corners Travel Medical Basic <i>Reliable Coverage</i>	Seven Corners Travel Medical Choice <i>Most popular</i>
PLAN OPTIONS		
Medical Maximum Options	69 years and younger: Options up to \$1,000,000 70 to 79 years old: \$50,000; \$100,000 80 years and older: \$10,000	69 years and younger: Options up to \$1,000,000 70 to 79 years old: \$50,000; \$100,000 80 years and older: \$10,000
Deductible Options (You pay)	\$0 - \$5,000 (Choose the option you want.)	\$0 - \$5,000 (Choose the option you want.)
Coinsurance Inside the United States (The plan pays)	In PPO Network We pay 100% to the medical maximum. Out of PPO Network We pay 80% of the first \$10,000 in covered expenses, then 100% to the medical maximum.	In PPO Network We pay 100% to the medical maximum. Out of PPO Network We pay 90% of the first \$10,000 in covered expenses, then 100% to the medical maximum.
Coinsurance Outside the United States (The plan pays)	We pay 100% to the medical maximum.	We pay 100% to the medical maximum.
PROTECT YOUR HEALTH		
Hospital Room and Board, Inpatient & Outpatient Medical Expenses, Prescription Drugs	URC* to medical maximum	URC to medical maximum
COVID-19 Treatment	URC up to medical maximum	URC up to medical maximum
Emergency Room Services	URC to medical maximum, \$100 copay	URC to medical maximum, \$100 copay
Physician Office Visits	URC to medical maximum, \$30 copay	URC to medical maximum, \$20 copay
Urgent Care Visits	URC to medical maximum, \$30 copay	URC to medical maximum, \$20 copay
Physiotherapy & Chiropractic Care	N/A	\$50 per visit, 10 visits maximum
Local Ambulance	Inside the United States: \$5,000 Outside the United States: Up to medical maximum	Inside the United States: \$10,000 Outside the United States: Up to medical maximum
Extension of Benefits to Home Country	\$5,000	\$10,000
Incidental Trips to Home Country	\$5,000	\$10,000
Acute Onset of Pre-existing Conditions	14 days to 69 years old: \$25,000 70 to 79 years old: \$2,500 80 years and older: N/A	Cardiac Condition and/or Stroke 14 days to 69 years old: \$50,000 70 to 79 years old: \$5,000 80 years and older: N/A Other than Cardiac Condition and/or Stroke 14 days to 69 years old: \$75,000 70 to 79 years old: \$7,500 80 years and older: N/A
Dental — Sudden Relief of Pain	\$100	\$200
Dental — Accident	\$250	\$500
EMERGENCY SERVICES AND ASSISTANCE**		
Emergency Medical Evacuation & Repatriation	\$250,000 (separate from medical maximum)	\$500,000 (separate from medical maximum)
Emergency Medical Reunion	\$200 per day, 10-day limit, \$25,000 maximum	\$200 per day, 10-day limit, \$50,000 maximum
Return of Child(ren)	\$25,000	\$50,000
Return of Mortal Remains or Local Burial/Cremation	\$25,000	\$50,000
Natural Disaster Evacuation & Repatriation	\$25,000	\$25,000

*URC means Usual, Reasonable, and Customary. It is the maximum amount we will pay for covered expenses based on several factors. See the definition in the plan document for more details.

**Arrangement of the above benefits are not insurance and are handled by Seven Corners Assist. If you do not contact Seven Corners Assist, the benefit will be limited to the amount we would have paid if Seven Corners Assist was utilized. The requirement to use Seven Corners Assist does not apply to Return of Mortal Remains or Local Burial/Cremation.

Benefits continue on next page.

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	Seven Corners Travel Medical Basic Reliable Coverage	Seven Corners Travel Medical Choice Most popular
PROTECT YOUR TRIP EXPENSES AND BELONGINGS		
Trip Interruption	\$2,500	\$5,000
Loss of Checked Baggage	\$50 per article, \$250 per occurrence	\$50 per article, \$500 per occurrence
OPTIONAL COVERAGE		
Adventure Activities	Up to medical maximum	Up to medical maximum

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.

By purchasing this insurance provided by Crum & Forster, SPC, under the jurisdiction of the Cayman Islands, you become a member of the Fairmont Specialty Trust.

THIS IS A LIMITED BENEFIT POLICY. The insurance described in this document provides limited benefits. Limited benefits plans are insurance products with reduced benefits intended to supplement comprehensive health insurance plans. This insurance is not an alternative to comprehensive coverage. It does not provide major medical or comprehensive medical coverage and is not designed to replace major medical insurance. Further, this insurance is not minimum essential benefits as set forth under the Patient Protection and Affordable Care Act.

Note: This insurance is not subject to and does not provide certain insurance benefits required by the United States' Patient Protection and Affordable Care Act ("PPACA"). Please click [here](#) for the full disclosure.

[Limitations, exclusions and disclaimers from Crum & Foster, SPC.](#)

You can find exclusions for this plan in the [Travel Medical Basic](#) and [Travel Medical Choice](#) plan document.