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## Travel Medical Insurance Policy Brochure



CHI | Work & Travel  
Group ID: ATR18-180201-04TM

24-hour Assistance:  
Toll-free: (877) 702-6767 or Direct Dial: + 1 (317) 582-2622  
or via email at: [assist@sevendcorners.com](mailto:assist@sevendcorners.com)

# Using Your Insurance

If you need to seek medical treatment, please be sure to seek care appropriately for the condition/situation that you are experiencing. Choosing the correct medical provider will make your experience much better, and it will make the billing and payment process much smoother. Here are some guidelines for choosing appropriate medical care.

## Non-Emergency Care

When you need to seek non-emergency care, please visit a local doctor, urgent care treatment center or walk-in medical clinic, as they will be best placed to assist you and the cost will be reasonable. Use of the hospital emergency room for non-emergency care is not appropriate in the USA. To locate a provider, use the online search tool described below or call Seven Corners for appropriate in-network providers in your area. Examples of non-emergency care include cold, flu, minor injuries and sickness.

## Emergency Care

If you need to seek emergency care, please go to the nearest hospital emergency room or call the emergency services (911 in the USA) for immediate assistance. Provide them with your insurance information at the time of treatment. Examples of emergency care include serious accidents or sickness, and any condition that requires an ambulance.

As with anything, we ask you to use your judgment with a situation. If you feel you need immediate emergency attention, please do not delay and go straight to the Emergency Room. However if you are unsure, or your condition is not severe, then either call the emergency services for assistance or visit a local doctor, urgent care center or walk-in clinic in your area.

**Please Note** – an additional \$250 deductible will apply for use of the emergency room for an illness and not admitted. Use of the emergency room for an Injury will not be subject to the deductible.

## ID Card

It is extremely important that you carry your insurance ID card with you at all times as this will identify to the provider treating you who your insurance is with. Your ID card will be given to you before you travel and should be kept with you at all times.

## Providers

Whether inside or outside the USA you have the freedom of choice to visit any provider you wish, however you are strongly encouraged to visit medical providers who are part of the insurance plan network. This will allow direct billing and can remove the need for you to pay up front for medical expenses.

Inside the USA, you can search for a network providers online and either call for an appointment or for urgent care clinics, just walk up for treatment. Outside the USA, you can still search for providers online or find the nearest provider to you, seek treatment and pay for those expenses up front. You can then claim these back at a later time.

Providers can be located online by visiting:

<http://www.envisageglobalinsurance.com/seven-corners/>

## Pre-Notification

Seven Corners Assist must be contacted prior to: (1) hospital admissions worldwide; (2) inpatient or outpatient surgeries worldwide; (3) emergency evacuation/ repatriation; (4) emergency medical reunion; (5) trip interruption; and (6) return of mortal remains. For Emergency admissions and situations, Seven Corners Assist must be contacted within 48 hours, or as soon as reasonably possible.

## Student Zone

To learn more about your insurance plan, locate providers, view the full policy conditions, download claim forms and much more, please visit the Student Zone online where you can obtain all this information:

<https://www.envisageglobalinsurance.com/student-zone/chi/>

## Claims

When seeking medical care please use the following guidelines to submit your claims to the insurance company:

*Inside the USA* - If you sought treatment from an in-network provider, and provided your insurance ID card at the time of treatment, they should be able to bill the Seven Corners claims team directly with no payment up front.

If you have received any medical bills after treatment or paid for any services up front to a provider, please complete a claim form and email these documents to the claims email for processing.

*Outside the USA* - When outside the USA, please seek treatment from a provider that is nearest to you, pay for the services upfront and then submit a claim for reimbursement.

*Prescription Medications* - Any medications that you have been prescribed will need to be paid for at the time of purchase and added to any claims you are submitting.

## Claim Forms

You can download a copy of the claim form from the student zone and submit it with your receipts to:

Seven Corners, Inc.  
303 Congressional Blvd  
Carmel, IN 46032  
Fax 317-575-2659  
[claims@sevendcorners.com](mailto:claims@sevendcorners.com)

For faster processing, we recommend scanning and emailing claim forms and other claim documents.

## Claims Update

My Account in your Student Zone will allow you to login and view all your claims activity and contact the claims team directly with any questions. You can also email the claims team directly at [claims@sevendcorners.com](mailto:claims@sevendcorners.com) for an update on any claims that have been submitted.

# Plan Details

The following table shows the plan benefits that are available under your international insurance plan. Please take some time to review the coverage benefits to make sure you understand what is covered. This is a consolidated summary of the benefits, for a full listing of the coverage benefits along with the plan exclusions please see the full policy conditions.

Plan Benefits	Coverage Amount
Medical Maximum	\$250,000 per person, per injury/illness
Deductible	\$100 per injury/ illness
Emergency Room Deductible	\$250 for illness and not admitted
Coinsurance	After you pay the deductible, the plan pays 100% to the medical maximum
Outpatient Medical Expenses	Reasonable and customary to Medical Maximum
Hospital Room and Board	Reasonable and customary to Medical Maximum
Intensive Care	Reasonable and customary to Medical Maximum
Prescription Medications	Reasonable and customary to Medical Maximum
Local Ambulance	Reasonable and customary to Medical Maximum
Dental (Accident Coverage)	Reasonable and customary to Medical Maximum
Dental (Sudden Relief of Pain)	To a maximum of \$200
Emergency Medical Evacuation/ Repatriation	\$50,000 (in addition to medical maximum)
Return of Mortal Remains	\$25,000
Emergency Medical Reunion	\$2,500
Accidental Death and Dismemberment	\$10,000
Common Carrier Accidental Death	\$20,000 Principal Sum
Interruption of Trip	\$5,000
Terrorism	Reasonable and customary to Medical Maximum
Assistance Services	Included
Benefit Period	180 days

*Please note: the benefit table above is a consolidated summary of the plan benefits. Please refer to the policy certificate (a copy of which can be found in the student zone) for a full outline of the plan benefits and limitations.*

## Medical Expenses

This plan shall pay Reasonable and Customary charges for Covered Expenses, excess of the chosen Deductible and Coinsurance up to the selected Medical Maximum, incurred by You due to an Accidental Injury or Illness which occurred during the Period of Coverage outside Your Home Country. All bodily disorders existing simultaneously which are due to the same or related causes shall be considered one Disablement. If a Disablement is due to causes which are the same or related to the cause of a prior Disablement, the Disablement shall be considered a continuation of the prior Disablement and not a separate Disablement. The initial treatment of an Injury or Illness must occur within thirty (30) days of the date of Injury or onset of Illness.

## Travel Assistance Services

The plan includes valuable travel and medical assistance services, which are available to you 24 hours a day, 7 days a week. Contact Seven Corners to access these services:

*Travel Medical Assistance* - support and coordination for medical evacuation/ repatriation, medical referral, case monitoring and more...

*Trip Management Assistance* - travel support that includes trip delay and missed connection coordination, hotel and flight rebooking, lost luggage assistance, lost travel document retrieval and assistance and information on local medical and travel advisories.

*Travel Intelligence Services* - through wellabroad.com participants can sign up for travel text message and email alerts from the world's latest travel advisories and more...

*Provider Support* - no matter your location in the world, assistance will help you locate a provider that is close to your current location.

You can contact and utilize the many travel assistance services by contacting Seven Corners Assist:

Toll-free: (877) 702-6767

Direct Dial: + 1 (317) 582-2622

or via email at:

[assist@sevendcorners.com](mailto:assist@sevendcorners.com)

