

SEVEN CORNERS TRAVEL MEDICAL COMPARISON QUICK GUIDE

An overview of benefits for new 7C Travel Medical including USA vs. excluding USA plans May 2022



	BASIC		CHOICE	PLUS	
	Including USA	Excluding USA	Excluding USA	Including USA	Excluding USA
Product Design					
Coverage Length	5 days to 364 days	5 days to 364 days	5 days to 364 days	5 days to 364 days	5 days to 364 days
Coverage Extension	Up to 364 days	Up to 364 days	Up to 364 days	Up to 364 days	Up to 364 days
Eligible Demographic	Non-U.S. Residents / Citizens Ages 14 days to 80+ years	U.S. and non-U.S. Residents / Citizens Ages 14 days to 80+ years	U.S. and non-U.S. Residents / Citizens Ages 14 days to 80+ years	Non-U.S. Residents / Citizens Ages 14 days to 80+ years	U.S. and non-U.S. Residents / Citizens Ages 14 days to 74 years
Coverage Area	Worldwide including United States	Worldwide excluding United States	Worldwide excluding United States	Worldwide including United States	Worldwide excluding United States
State Address Restrictions	N/A	Colorado, Maryland, New York, South Dakota and Washington	Colorado, Maryland, New York, South Dakota and Washington	N/A	Colorado, Maryland, New York, South Dakota and Washington
Country Address Restrictions	Cuba, Gambia, Ghana, Iran, Nigeria, North Korea, Sierra Leone, Syria, and U.S. Virgin Islands, United States	Cuba, Gambia, Ghana, Iran, Nigeria, North Korea, Russia, Sierra Leone, Syria, and U.S. Virgin Islands	Cuba, Gambia, Ghana, Iran, Nigeria, North Korea, Russia, Sierra Leone, Syria, and U.S. Virgin Islands	Cuba, Gambia, Ghana, Iran, Nigeria, North Korea, Sierra Leone, Syria, and U.S. Virgin Islands, United States	Cuba, Gambia, Ghana, Iran, Nigeria, North Korea, Russia, Sierra Leone, Syria, and U.S. Virgin Islands
Destination Restrictions	Antarctica, Cuba, Iran, North Korea and Syria	Antarctica, Cuba, Iran, North Korea, Russia and Syria	Antarctica, Cuba, Iran, North Korea, Russia and Syria	Antarctica, Cuba, Iran, North Korea and Syria	Antarctica, Cuba, Iran, North Korea, Russia and Syria
Medical					
Medical Maximum Options	AGES 14 DAYS TO 69 YEARS \$50,000; \$100,000; \$500,000; \$1,000,000 AGES 70 TO 79 YEARS \$50,000; \$100,000 AGES 80 YEARS & OVER \$10,000	AGES 14 DAYS TO 64 YEARS \$50,000; \$100,000; \$500,000; \$1,000,000; \$2,000,000; \$5,000,000 AGES 65 TO 79 YEARS \$50,000; \$100,000 AGES 80 YEARS & OVER \$10,000	AGES 14 DAYS TO 64 YEARS \$50,000; \$100,000; \$500,000; \$1,000,000; \$2,000,000; \$5,000,000 AGES 65 TO 79 YEARS \$50,000; \$100,000 AGES 80 YEARS & OVER \$10,000	AGES 14 DAYS TO 69 YEARS \$50,000; \$100,000; \$500,000; \$1,000,000 AGES 70 TO 79 YEARS \$50,000; \$100,000 AGES 80 YEARS & OVER \$10,000	AGES 14 DAYS TO 64 YEARS \$50,000; \$100,000; \$500,000; \$1,000,000; \$2,000,000; \$5,000,000 AGES 65 TO 74 YEARS \$50,000; \$100,000 AGES 75 TO 79 YEARS \$50,000; \$100,000
Deductible Options	\$0; \$100; \$250; \$500; \$1,000, \$5,000	AGES 14 DAYS TO 64 YEARS \$0; \$100; \$250; \$500; \$1,000; \$5,000 AGES 65 TO 79 YEARS \$0; \$250; \$500; \$1,000; \$5,000 AGES 80 YEARS & OVER \$0; \$500; \$1,000; \$5,000	AGES 14 DAYS TO 64 YEARS \$0; \$100; \$250; \$500; \$1,000; \$5,000 AGES 65 TO 79 YEARS \$0; \$250; \$500; \$1,000; \$5,000 AGES 80 YEARS & OVER \$0; \$500; \$1,000; \$5,000	\$0; \$100; \$250; \$500; \$1,000, \$5,000	AGES 14 DAYS TO 64 YEARS \$0; \$100; \$250; \$500; \$1,000; \$5,000 AGES 65 TO 74 YEARS \$0; \$250; \$500; \$1,000; \$5,000
Coinurance	INSIDE THE UNITED STATES In PPO Network: We pay 100% Out of PPO Network: We pay 80% of the first \$10,000, then 100% to the medical maximum OUTSIDE THE UNITED STATES We pay 100%	We pay 100%	We pay 100%	INSIDE THE UNITED STATES In PPO Network: We pay 100% Out of PPO Network: We pay 90% of the first \$10,000, then 100% to the medical maximum OUTSIDE THE UNITED STATES We pay 100%	We pay 100%
Benefit Period	180 days	180 days	180 days	180 days	180 days
Pre-Certification	25% penalty	25% penalty	25% penalty	25% penalty	25% penalty
Hospital Room and Board	URC up to medical maximum	URC up to medical maximum	URC up to medical maximum	URC up to medical maximum	URC up to medical maximum
Inpatient Hospital Services	URC up to medical maximum	URC up to medical maximum	URC up to medical maximum	URC up to medical maximum	URC up to medical maximum
Outpatient Hospital Services	URC up to medical maximum	URC up to medical maximum	URC up to medical maximum	URC up to medical maximum	URC up to medical maximum
Emergency Room Services	URC up to medical maximum \$100 copay [in addition to deductible]	URC up to medical maximum	URC up to medical maximum	URC up to medical maximum \$100 copay [in addition to deductible]	URC up to medical maximum
Physician Office Visits	URC up to medical maximum \$30 copay [in addition to deductible]	URC up to medical maximum	URC up to medical maximum	URC up to medical maximum \$20 copay [in addition to deductible]	URC up to medical maximum
Urgent Care Visits	URC up to medical maximum \$30 copay [in addition to deductible]	URC up to medical maximum	URC up to medical maximum	URC up to medical maximum \$20 copay [in addition to deductible]	URC up to medical maximum
Telehealth Consultations or Care	URC up to medical maximum	URC up to medical maximum	URC up to medical maximum	URC up to medical maximum	URC up to medical maximum
Prescription Drugs	URC up to medical maximum	URC up to medical maximum	URC up to medical maximum	URC up to medical maximum	URC up to medical maximum
Physiotherapy and Chiropractic Care	N/A	N/A	\$50 per visit / 10 visit maximum	\$50 per visit / 10 visit maximum	\$50 per visit / 10 visit maximum
Home Health Care	URC up to medical maximum	URC up to medical maximum	URC up to medical maximum	URC up to medical maximum	URC up to medical maximum
Extended Care Facility	N/A	URC up to medical maximum	URC up to medical maximum	N/A	URC up to medical maximum
COVID-19 Treatment	N/A	N/A	N/A	URC up to medical maximum	AGES 14 DAYS TO 64 YEARS URC up to medical maximum AGES 65 TO 74 YEARS \$100,000
Acute Onset of Pre-Existing Conditions	168 hour (7 day) waiting period AGES 14 DAYS TO 69 YEARS \$25,000 AGES 70 TO 79 YEARS \$2,500 AGES 80 YEARS & OVER N/A	72 hour (3 day) waiting period AGES 14 DAYS TO 64 YEARS \$25,000 AGES 65 TO 79 YEARS \$5,000 AGES 80 YEARS & OVER N/A	72 hour (3 day) waiting period AGES 14 DAYS TO 64 YEARS \$50,000 AGES 65 TO 79 YEARS \$10,000 AGES 80 YEARS & OVER N/A	168 hour (7 day) waiting period AGES 14 DAYS TO 69 YEARS \$50,000 AGES 70 TO 79 YEARS \$5,000 AGES 80 YEARS & OVER N/A	72 hour (3 day) waiting period AGES 14 DAYS TO 64 YEARS \$50,000 AGES 65 TO 74 YEARS \$10,000
Local Ambulance	Inside the United States: \$5,000 Outside the United States: Up to medical maximum	Up to medical maximum	Up to medical maximum	Inside the United States: \$10,000 Outside the United States: Up to medical maximum	Up to medical maximum

	BASIC		CHOICE		PLUS	
	Including USA	Excluding USA	Excluding USA		Including USA	Excluding USA
Medical						
Hospital Indemnity	N/A	N/A	\$150 per day / 30 day maximum	N/A	\$150 per day / 30 day maximum	
Incidental Trips to Home Country	\$5,000	\$5,000	\$10,000	\$10,000	\$10,000	\$10,000
Extension of Benefits to Home Country	\$5,000	\$5,000	\$10,000	\$10,000	\$10,000	\$10,000
Dental & Vision						
Dental - Accident	\$250	\$250	\$500	\$500	\$500	\$500
Dental - Sudden Relief of Pain	\$100	\$100	\$200	\$200	\$200	\$200
Emergency Eye Exam	N/A	N/A	\$100 per occurrence	N/A	\$100 per occurrence	\$100 per occurrence
Emergency Assistance						
Emergency Medical Evacuation and Repatriation	\$250,000 [separate from medical maximum]	\$250,000 [separate from medical maximum]	\$500,000 [separate from medical maximum]	\$500,000 [separate from medical maximum]	\$500,000 [separate from medical maximum]	\$500,000 [separate from medical maximum]
Emergency Medical Reunion	\$200 per day / 10 day and \$25,000 maximum	\$200 per day / 10 day and \$25,000 maximum	\$200 per day / 10 day and \$50,000 maximum	\$200 per day / 10 day and \$50,000 maximum	\$200 per day / 10 day and \$50,000 maximum	\$200 per day / 10 day and \$50,000 maximum
Return of Child(ren)	\$25,000	\$25,000	\$50,000	\$50,000	\$50,000	\$50,000
Return of Mortal Remains	\$25,000	\$25,000	\$50,000	\$50,000	\$50,000	\$50,000
Local Burial or Cremation	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000
Natural Disaster Evacuation	\$25,000	\$25,000	\$50,000	\$50,000	\$50,000	\$50,000
Natural Disaster Daily Benefit	\$50 per day / 5 day maximum	\$50 per day / 5 day maximum	\$100 per day / 5 day maximum	\$100 per day / 5 day maximum	\$100 per day / 5 day maximum	\$100 per day / 5 day maximum
Political Evacuation and Repatriation	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000
Terrorist Activity	\$10,000	\$10,000	\$25,000	\$25,000	\$25,000	\$25,000
Other Coverages & Services						
Accidental Death and Dismemberment	AGES 14 DAYS TO 18 YEARS \$2,500 principal sum	AGES 14 DAYS TO 18 YEARS \$2,500 principal sum	AGES 14 DAYS TO 18 YEARS \$5,000 principal sum	AGES 14 DAYS TO 18 YEARS \$5,000 principal sum	AGES 14 DAYS TO 18 YEARS \$5,000 principal sum	AGES 14 DAYS TO 18 YEARS \$5,000 principal sum
	AGES 19 TO 80 YEARS & OVER \$10,000 principal sum	AGES 19 TO 80 YEARS & OVER \$10,000 principal sum	AGES 19 TO 80 YEARS & OVER \$25,000 principal sum	AGES 19 TO 80 YEARS & OVER \$25,000 principal sum	AGES 19 TO 80 YEARS & OVER \$25,000 principal sum	AGES 19 TO 74 YEARS \$25,000 principal sum
	\$250,000 aggregate limit per total insureds on plan	\$250,000 aggregate limit per total insureds on plan	\$250,000 aggregate limit per total insureds on plan	\$250,000 aggregate limit per total insureds on plan	\$250,000 aggregate limit per total insureds on plan	\$250,000 aggregate limit per total insureds on plan
Common Carrier Accidental Death and Dismemberment	AGES 14 DAYS TO 18 YEARS \$5,000 principal sum	AGES 14 DAYS TO 18 YEARS \$5,000 principal sum	AGES 14 DAYS TO 18 YEARS \$10,000 principal sum	AGES 14 DAYS TO 18 YEARS \$10,000 principal sum	AGES 14 DAYS TO 18 YEARS \$10,000 principal sum	AGES 14 DAYS TO 18 YEARS \$10,000 principal sum
	AGES 19 TO 80 YEARS & OVER \$20,000 principal sum	AGES 19 TO 80 YEARS & OVER \$20,000 principal sum	AGES 19 TO 80 YEARS & OVER \$50,000 principal sum	AGES 19 TO 80 YEARS & OVER \$50,000 principal sum	AGES 19 TO 80 YEARS & OVER \$50,000 principal sum	AGES 19 TO 74 YEARS \$50,000 principal sum
	\$250,000 aggregate limit per total insureds on plan	\$250,000 aggregate limit per total insureds on plan	\$250,000 aggregate limit per total insureds on plan	\$250,000 aggregate limit per total insureds on plan	\$250,000 aggregate limit per total insureds on plan	\$250,000 aggregate limit per total insureds on plan
Trip Interruption	\$2,500	\$2,500	\$5,000	\$5,000	\$5,000	\$5,000
Travel Delay	N/A	N/A	\$100 per day / 2 day maximum per occurrence	\$100 per day / 2 day maximum per occurrence	\$100 per day / 2 day maximum per occurrence	\$100 per day / 2 day maximum per occurrence
Loss of Checked Luggage	\$50 per article / \$250 per occurrence	\$50 per article / \$250 per occurrence	\$50 per article / \$500 per occurrence	\$50 per article / \$500 per occurrence	\$50 per article / \$500 per occurrence	\$50 per article / \$500 per occurrence
Lost or Stolen Travel Documents	N/A	N/A	\$100	\$100	\$100	\$100
Personal Liability	\$25,000	\$25,000	\$50,000	\$50,000	\$50,000	\$50,000
24/7 Travel Assistance Services	Included	Included	Included	Included	Included	Included
Optional Benefits						
Adventure Activities	Up to medical maximum	Up to medical maximum	Up to medical maximum	Up to medical maximum	Up to medical maximum	Up to medical maximum
Ancillary Provisions						
Claims Timely Filing	90 days	90 days	90 days	90 days	90 days	90 days
Purchase Date vs. Effective Date	12 months	12 months	12 months	12 months	12 months	12 months
Refund / Cancellation	Before Effective Date: Full refund After Effective Date: Partial refund unused portion of plan cost less \$25 cancellation fee if no claims on file	Before Effective Date: Full refund After Effective Date: Partial refund unused portion of plan cost less \$25 cancellation fee if no claims on file	Before Effective Date: Full refund After Effective Date: Partial refund unused portion of plan cost less \$25 cancellation fee if no claims on file	Before Effective Date: Full refund After Effective Date: Partial refund unused portion of plan cost less \$25 cancellation fee if no claims on file	Before Effective Date: Full refund After Effective Date: Partial refund unused portion of plan cost less \$25 cancellation fee if no claims on file	Before Effective Date: Full refund After Effective Date: Partial refund unused portion of plan cost less \$25 cancellation fee if no claims on file