

# The Fuller Center for Housing

## 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: ATR21-210203-01TMP

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](mailto:customerservice@sevencorners.com)

### Finding a Provider

[www.sevencorners.com/find-a-doctor](http://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-Notification Guidelines

Your complete benefits often require that you give notice to Seven Corners either before or within 48 hours of receiving treatment. You must notify Seven Corners through our Assist department at the contact information shown above by phone, fax, or e-mail.

1. You (or someone on your behalf) must notify Seven Corners 48 hours *before* a scheduled, non-emergency hospital admission anywhere in the world.
2. You (or someone on your behalf) must notify Seven Corners within 48 hours of an emergency hospital admission anywhere in the world.
3. You (or someone on your behalf) must notify Seven Corners 48 hours *before* incurring any expense in excess of US\$1,000 within the United States.

***Failure to pre-notify as stated will result in a reduction of benefits and/or an additional deductible. Pre-notification does not guarantee payment of benefits.***

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## Schedule of Benefits

All Coverages and Plan Costs listed in this Evidence of Benefits are in U.S. Dollar amounts.

### BENEFIT OR SERVICE

|  |  |                         |
|--|--|-------------------------|
| Period of Coverage                                   | 5 days to 364 days   |                         |
| Extension of Coverage                                | Extendable for a total of up to 364 days   |                         |
| Coverage Area  | Worldwide excluding the United States  |                         |
|  | <b>Ages Available</b>  | <b>Benefit Maximums</b> |
| Medical Maximum Options                              | 14 days to 79 years:   | \$250,000               |
|  | 80 years & over:   | \$15,000                |
| Deductible Options (You pay)                         | \$250 per Occurrence   |                         |
| Coinsurance (The Plan pays)                          | Outside the United States: 100% to the Medical Maximum                               |                         |
|  | Inside the United States: 80% of the first \$5,000, then 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  |                         |
| 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  |                         |
| Hospital Daily Indemnity (outside the United States) | \$150 per day, 30-day limit  |                         |
| Extension of Benefits to Home Country                | \$5,000  |                         |
| Incidental Trips to Home Country                     | \$50,000   |                         |
| COVID-19 Treatment                                   | 14 days to 74 years: URC up to \$100,000   |                         |
|  | 75 years & over: N/A   |                         |
|  | <b>Ages Available</b>  | <b>Benefit Maximum</b>  |
| 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        | \$100,000 (separate from Medical Maximum)  |                         |
| Emergency Medical Reunion                            | \$200 per day, 10-day limit  |                         |
|  | \$50,000   |                         |
| Return of Child(ren)                                 | \$50,000   |                         |
| Return of Mortal Remains                             | \$25,000   |                         |
| Local Burial or Cremation                            | \$5,000  |                         |
| Political Evacuation and Repatriation                | \$10,000   |                         |
| 24/7 Travel Assistance Services                      | Included   |                         |
| Accidental Death and Dismemberment (AD&D)            | \$50,000 Principal Sum   |                         |
|  | \$250,000 Aggregate Limit total number of Insured Persons on Plan                    |                         |
| Loss of Checked Baggage                              | \$500  |                         |
| Trip Interruption                                    | \$5,000  |                         |
| Hazardous Activities                                 | Up to Medical Maximum  |                         |
| Benefit Period                                       | 180 days   |                         |

Except as specifically indicated otherwise, all benefits are subject to Deductible and Coinsurance and are per Period of Coverage.

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.



# The Fuller Center for Housing

## 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](mailto: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.***

## Medical Emergencies

### How We Help in a Medical Emergency

- Emergency Medical Transportation
- Pre-Certification (when applicable)
- Medical Bill Payment Guarantees
- Help Locating Medical Care
- Second Opinions
- Escorts for Unaccompanied Children
- Medical Record Translations
- And Much More

## Travel Emergencies

### How We Help with a Travel Emergency

- Political Evacuations (when applicable)
- Natural Disaster Evacuations (when applicable)
- Lost Passport Recovery
- Embassy Contact Information
- Hotel & Flight Re-bookings
- Currency Rates
- Local Weather Details
- Inoculation Requirements
- Visa Requirements
- Interpreter Referrals
- And Much More