

resideprime
2009



medical insurance that covers you no matter where you live.
comprehensive worldwide coverage • choice of deductibles • provides up to \$5,000,000 in lifetime benefits • coverage for families & individuals



SEVEN CORNERS

primary schedule of benefits

The following is the Schedule of Benefits for the first 36 months of continuous coverage. After 36 months of continuous coverage, the Extended Coverage Schedule of Benefits shall apply.

lifetime maximum benefit	\$5,000,000 per Insured Person.
policy period deductible options	\$250; \$500; \$1,000; \$2,500; \$5,000 Maximum of 3 Deductible payments for families enrolling on one Application. Any Eligible Expenses incurred and applied to your Policy Period Deductible in the last 30 days prior to your renewal date will carry over and be applied to the next Policy Period Deductible.
inside of the united states and canada (geographical treatment area a)	After the Deductible, the Policy pays 80% of the next \$5,000 of Eligible Expenses, then 100% up to the Policy Maximum. Expenses incurred inside the United States and Canada must be Pre-Notified using Seven Corners' Pre-Notification Program. If Services and Treatment eligible for coverage under this Certificate are received directly from an approved PPO Service Provider while the Insured Person is in the United States: (a) the Company will reduce by 50% any part of the Deductible applicable to such Eligible Benefits, and (b) the Company will waive any and all Coinsurance applicable to such Eligible Benefits.
outside of the united states and canada (geographical treatment area b)	After the Deductible, the Policy pays 100% of Eligible Expenses to the Policy Maximum. Hospital Admissions must be Pre-Notified using Seven Corners' Pre-Notification Program.
inpatient hospital expenses	Average Semi-Private room and board; Usual, Reasonable, and Customary (URC) Physician Charges, Prescription Medications, Durable Medical Equipment, Nursing Services and X-Rays up to the Policy Maximum.
intensive care	Intensive Care room and board; Usual, Reasonable, and Customary (URC) Physician Charges, Prescription Medications, Durable Medical Equipment, Nursing Services and X-rays up to the Policy Maximum.
surgery	Usual, Reasonable, and Customary (URC) Charges for Surgery, Physician and Anesthetics up to the Policy Maximum.
hospital daily indemnity benefit (geographical treatment area b)	\$50 per day (\$1,000 maximum per Policy Period), for every Medically Necessary night spent in a Hospital (<i>Hospital Admission</i>) outside of the United States and Canada. An additional Daily Indemnity Benefit Rider may be purchased to increase this benefit limit to \$200 per day.
outpatient treatment	Usual, Reasonable, and Customary (URC) Charges for Emergency Treatment, Surgery, Physician's office, Prescription Medication up to the Policy Maximum.
physiotherapy, chiropractic	Up to \$75 per visit (\$10,000 Lifetime Maximum), when referred in advance by a Physician.
medical supplies	Usual, Reasonable, and Customary (URC) Charges up to Policy Maximum.
ambulance	Usual, Reasonable, and Customary (URC) Charges up to Policy Maximum.
well child care	Up to \$200 per Policy Period Maximum for checkups and routine visits after 12-month waiting period. Up to age 18. Not subject to Deductible and Coinsurance.
maternity	Usual, Reasonable, and Customary (URC) Charges up to limits below, per Pregnancy, must be Pre-Notified within the first 90 days of Pregnancy. Waiting period of 12-months before maternity benefit begins. After 12 months of continuous policy term: \$1,000 After 24 months of continuous policy term: \$2,000 After 36 months of continuous policy term: \$3,000 After 48 months of continuous policy term: \$4,000 After 60 months of continuous policy term: \$5,000
mental & nervous	Usual, Reasonable, and Customary (URC) Charges up to a Maximum of \$10,000 per Policy Period after 12-month waiting period. Inpatient limited to a maximum of 45 days per Policy Period. Outpatient limited to a maximum of 40 visits per Policy Period at 70% of Eligible Expenses. Lifetime Maximum of \$30,000.

primary schedule of benefits

newborn benefit	Maximums listed below per eligible pregnancy for the first 31 days after birth. After 12 months of continuous policy term: \$1,000 After 24 months of continuous policy term: \$2,000 After 36 months of continuous policy term: \$3,000 After 48 months of continuous policy term: \$4,000 After 60 months of continuous policy term: \$5,000
dental	Usual, Reasonable, and Customary (URC) Charges for repair and replacement of sound, natural teeth damaged as a result of an accident, limited to \$500 per Policy Period. A Dental Benefit Rider may be purchased to expand Dental Coverage. Please visit www.sevencorners.com/rpdental .
emergency medical evacuation	\$250,000 Limit per person per Policy Period – when adequate medical facilities and/or treatment is not available when traveling outside your current Country of Residence. <i>(Pre-approval required.)</i>
repatriation of remains	\$25,000 Limit per person – when traveling outside your current Country of Residence. <i>(Pre-approval required.)</i>
emergency medical reunion	\$10,000 Limit per person per Policy Period – when traveling outside your current Country of Residence. <i>(Pre-approval required.)</i>
preventive benefits	Females and Males Age 19 and over up to \$175 per Policy Period Maximum for checkups, routine physical exams, female preventative exams and mammograms after 12-month waiting period. Not subject to Deductible or Coinsurance.
accidental death & dismemberment (ad&d)	Principal Sum: \$10,000 for Insured and Spouse, \$2,000 for Dependent Children. For Common Carrier, Principal Sum: \$40,000 for Insured and Spouse, \$8,000 for Dependent Children.
lifetime transplant benefit	Up to \$1,000,000 per Insured Person.

benefit options

Seven Corners offers additional benefit options for your review and possible selection. These are in addition to the standard Reside Prime program benefits and cannot be purchased independently.

ad&d principal sum rider	Reside Prime includes a standard Accidental Death & Dismemberment (AD&D) Principal Sum as mentioned above. Additional amounts are available to provide further protection should something happen to you or your family during your Policy Period. <i>For the primary insured, additional amounts of \$100,000; \$200,000; \$300,000; \$400,000 or \$500,000 are available. Additional amounts may not exceed 7 times your annual income.</i>
dental rider	Reside Prime offers an option for a Dental Rider. Whether you are at home or abroad, you now have access to a dental package that will provide protection worldwide. Please visit our website at www.sevencorners.com/rpdental to see full benefit description.
sports rider	Your time spent abroad could include a few adventurous activities. The Sports Rider removes the hazardous sport exclusion from Reside Prime. The optional Sports Rider provides coverage for mountaineering where ropes or guides are normally used, hang gliding, parachuting and bungee jumping.
hospital daily indemnity rider	The Hospital Daily Indemnity Rider protects you against unforeseen expenses worldwide should you or a covered member of your family find yourself in the unfortunate position of a hospital admission. This option pays \$150 <i>(additional to standard benefit, if applicable)</i> per night, should a covered Insured Person be admitted to a hospital for a covered condition in Geographical Treatment Area B under Reside Prime.

description of benefits

who needs this plan?

U.S. Citizens: For U.S. citizens relocating or spending an extended amount of time overseas, security and flexibility are two essential ingredients of their medical program. There are thousands of medical insurance programs offered throughout the world, but there are many differences in the quality of both the programs and the insurance companies offering them. As U.S. citizens, we are accustomed to a certain degree of stability. Reside Prime is underwritten by an A "Excellent" rated insurance entity. Great care was taken to offer a program that gives insureds the same level of security abroad that they experience at home.

Foreign Nationals: A comprehensive plan providing protection in your home country, as well as the freedom to travel abroad is hard to find. Finding a program with these qualities offered by a secure company is next to impossible. The Reside Prime Worldwide Medical Plan combines the stability and financial strength of a superior underwriter with the flexibility of a universal policy.

eligibility

The Reside Prime program is available to persons of any country, who are at least 15 days of age and who have not yet reached age 75.

Applicants / Insured Person(s) in Geographical Treatment Area A must either be outside the United States and/or Canada at the time of Application, or must depart the United States and/or Canada within 30 days of the Certificate's Effective Date. In addition, the Insured Person(s) must reside outside the United States and/or Canada at least 6 months during any given 12-month period to meet the Eligibility Requirements of an Insured Person(s). If an Insured Person(s) resides in the United States and/or Canada longer than 6 months during any given 12-month period, their Coverage shall immediately terminate.

Applicants / Insured Person(s) in Geographical Treatment Area B must be outside the United States and/or Canada at the time of Application, or must depart the United States and/or Canada prior to the Certificate's Effective Date.

**It is the Insured Person's responsibility to maintain all records regarding travel history, age and student status and provide any documents to the Administrator, which would verify the Eligibility Requirements.*

coverage locations

No matter where you live or travel, Reside Prime has the right solution to meet your needs. Reside Prime has two coverage areas from which to choose. If your plans include residing or traveling to the United States and Canada (*Geographical Treatment Area A*) and you would like to be covered in those two countries, that option is available. If your plans do not include residing in or traveling to the United States or Canada (*Geographical Treatment Area B*) and you would like to exclude coverage for any benefits available in those locations, a different premium schedule is available for purchase.

Make sure you are thorough in your selection. After a Geographical Treatment Area is chosen and purchased, changes are not available on the same certificate. If you believe you will spend any time in the United States or Canada, it is best to select the Worldwide Coverage option. (*Geographical Treatment Areas A and B*).

how long may i be covered under reside prime?

The Reside Prime program is annually renewable as long as the Eligibility Requirements are met and the renewal premium is received. There are no additional medical questions upon renewal. The company cannot single out an individual for cancellation, they can only cancel coverage for an entire class* of insureds.

For those who continue coverage for an extended period of time (more than 36 months), Reside Prime provides for Extended Coverage Benefits. After an Insured Person is covered for 36 consecutive months and desires to continue coverage under Reside Prime, the Extended Coverage Schedule of Benefits shall become effective on the first day of the 37th month of continuous coverage. The Extended Coverage Schedule of Benefits allows the Insured Person to continue coverage, as well as control premium increases for long-term coverage.

**A "class" is a group of people defined by a common characteristic, including but not limited to demographic group and geographic region.*

description of benefits

applying for coverage

To apply, all you need to do is complete the application in full and pay the appropriate premium, given your age category, coverage area and desired deductible amount. Be sure to answer all sections and questions as completely, accurately, and as legibly as possible. The application you complete becomes part of your Certificate of Coverage should you be accepted. After the underwriters have had an opportunity to review the application, Seven Corners may request additional information from the applicant. If you are accepted, you will receive an ID Card confirming your effective date and conditions of acceptance, as well as a claim form and a Certificate of Coverage. The Certificate of Coverage describes the program in complete detail and how the insurance can be utilized. If you are ultimately not accepted, Seven Corners will return your premium without delay.

worldwide coverage

Reside Prime is designed to cover Insured Persons 24 hours a day, 7-days-a-week, regardless of where in the world they may be located (*depending upon Geographical Treatment Area purchased*). As an international citizen, you will no longer need to purchase multiple insurance programs in order to have seamless protection. Coverage in the United States and/or Canada is limited to 6 months during any 12-month Policy Period.

renewability

The initial Period of Coverage cannot exceed twelve (12) months. The Insured Person may apply for renewal of coverage at the Renewal Rates in force at the time. The renewal Period of Coverage may not total more than twelve (12) months. Renewal(s) will be contingent upon the Insured Person submitting the applicable renewal premiums for their class, as determined by the Company. Renewal(s) will also be contingent upon the Insured Person declaring that they continue to meet the Eligibility Requirements.

After 36 months of continuous coverage, the Extended Coverage Schedule of Benefits shall become effective.

maternity

Reside Prime provides maternity and newborn child(ren) benefits to eligible Insured Persons. See Schedule of Benefits for limits and conditions. A pregnancy must be Pre-Notified during the first 90 days of the pregnancy. Failure to Pre-Notify a pregnancy will result in a 25% reduction in eligible benefits. The plan does not pay expenses related to a pregnancy within the first 12 months of coverage.

international traveler's benefit

When the Insured Person travels outside of their home country, in addition to the standard benefit, they will be covered for Emergency Medical Evacuation, Repatriation of Mortal Remains and Emergency Medical Reunion coverage (*see Certificate of Coverage for details*).

newborn child benefit

A Newborn Child(ren) will automatically be covered for the first thirty-one (31) days after birth, provided the mother remains eligible for coverage and the pregnancy was considered eligible as defined in the Certificate. In order to be considered for coverage beyond the first thirty-one (31) days and be accepted as any other Insured Person, Seven Corners must receive an application and any applicable premium within thirty-one (31) days of the birth of the Newborn Child(ren). If the application and premium are received within thirty-one (31) days and the Newborn Child(ren) meets the Eligibility Requirements, the Newborn Child(ren) will be accepted, subject to underwriting. In no event shall the Company's maximum liability exceed the maximum amount stated in the Schedule of Benefits

limitations

Pre-existing Conditions: If an existing medical condition is fully and accurately disclosed on the application, and the condition is not excluded or restricted by an exclusionary rider, your pre-existing condition will be covered up to a lifetime maximum of \$50,000 (\$5,000 limit per year) after you have been continuously insured for 24 months.

Pre-existing conditions are any Injury or Illness that meets the following criteria: 1) A condition that would have caused a person to seek medical advice, diagnosis, care or treatment prior to the Effective Date of coverage under this Certificate; 2) A condition for which manifestation, medical advice, diagnosis, care or treatment (including medication) was recommended or received prior to the Effective Date of coverage under this Certificate; 3) Expenses for Pregnancy within twelve (12) months of the Effective Date of coverage under this Certificate.

extended coverage schedule of benefits

After 36 months of continued coverage under Reside Prime, the following Extended Coverage Schedule of Benefits shall apply to eligible expenses beginning on the 1st day of the 37th month. All other conditions of the policy shall continue to apply.

lifetime maximum benefit	\$2,500,000 per Insured Person.
policy period deductible options	\$500; \$750; \$1,250; \$2,750; \$5,250 Maximum of 3 deductible payments for families enrolling on one application. Any eligible charges incurred and applied to your Policy Period deductible in the last 30 days prior to your renewal date will carry over and be applied to the next Policy Period Deductible.
inside of the united states and canada (geographical treatment area a)	After the Deductible, the Policy pays 80% of the next \$5,000 of eligible expenses, then 100% up to the Policy Maximum. Expenses incurred inside the United States and Canada must be Pre-Notified using Seven Corners' Pre-Notification Program. If Services and Treatment eligible for coverage under this Certificate are received directly from an approved PPO Service Provider while the Insured Person is in the United States: (a) the Company will reduce by 50% any part of the Deductible applicable to such Eligible Benefits, and (b) the Company will waive any and all Coinsurance applicable to such Eligible Benefits.
outside of the united states and canada (geographical treatment area b)	After the Deductible, the Policy pays 90% of eligible expenses to the Policy Maximum. Hospital Admissions must be Pre-Notified using Seven Corners' Pre-Notification Program.
inpatient hospital expenses	Average Semi-Private room and board; Usual, Reasonable, and Customary (URC) Physician Charges, Prescription Medications, Durable Medical Equipment, Nursing Services and X-Rays, up to a limit of \$2,000 per day, up to the Policy Maximum.
intensive care	Intensive Care room and board; Usual, Reasonable, and Customary (URC) Physician Charges, Prescription Medications, Durable Medical Equipment, Nursing Services and X-rays, up to a limit of \$4,000 per day, up to the Policy Maximum.
surgery	Usual, Reasonable, and Customary (URC) Charges for Surgery and Physician up to the Policy Maximum. Anesthetics limited to one provider for a maximum benefit of 20% of the amount billed and eligible primary surgeons charge.
hospital daily indemnity benefit (geographical treatment b)	\$50 per day (<i>\$1,000 maximum per Policy Period</i>), for every Medically Necessary night spent in a Hospital (<i>Hospital Admission</i>) outside of the United States and Canada. An additional Daily Indemnity Benefit Rider may be purchased to increase this benefit limit to \$200 per day.
outpatient treatment	Usual, Reasonable, and Customary (URC) Charges for Emergency Treatment, Surgery, Physician's office, Prescription Medication up to the Policy Maximum. - Physician Charges, limit of \$150 per visit - Hospital Charge, \$100 co-pay unless admitted, then waived - Urgent Care Facility, \$25 co-pay - Diagnostic Lab and X-Rays limited to \$5,000 per Policy Period
physiotherapy, chiropractic	Up to \$75 per visit, \$1,000 maximum per Policy Period (\$10,000 Lifetime Maximum), when referred in advance by a Physician.
medical supplies	Usual, Reasonable, and Customary (URC) Charges up to Policy Maximum.
ambulance	\$100 per incident.
well child care	Up to \$200 per Policy Period Maximum for checkups and routine visits after 12-month waiting period. Up to age 18. Not subject to Deductible and Coinsurance.

extended coverage schedule of benefits

maternity	<p>Usual, Reasonable, and Customary (URC) Charges up to limits below, per Pregnancy, must be Pre-Notified within the first 90 days of Pregnancy. Waiting period of 12 months before maternity benefit begins.</p> <p>After 12 months of continuous policy term: \$1,000 After 24 months of continuous policy term: \$2,000 After 36 months of continuous policy term: \$3,000 After 48 months of continuous policy term: \$4,000 After 60 months of continuous policy term: \$5,000</p>
mental & nervous	<p>\$2,000 maximum per Policy Period. Inpatient limited to a maximum of 25 days per policy period. Outpatient limited to a maximum of 20 visits per policy period, at 70% of eligible expenses, up to \$75 maximum per visit. Lifetime maximum of \$30,000.</p>
newborn benefit	<p>Maximums listed below per eligible pregnancy for the first 31 days after birth.</p> <p>After 12 months of continuous policy term: \$1,000 After 24 months of continuous policy term: \$2,000 After 36 months of continuous policy term: \$3,000 After 48 months of continuous policy term: \$4,000 After 60 months of continuous policy term: \$5,000</p>
dental	<p>Usual, Reasonable, and Customary (URC) Charges for repair and replacement of sound, natural teeth damaged as a result of an accident, limited to \$500 per Policy Period. A Dental Benefit Rider may be purchased to expand Dental Coverage. Please visit www.sevencorners.com/rpdental.</p>
emergency medical evacuation	<p>\$250,000 Limit per person per Policy Period – when adequate medical facilities and/or treatment is not available and when traveling outside your current Country of Residence. <i>(Pre-approval required.)</i></p>
repatriation of remains	<p>\$15,000 Limit per person – when traveling outside your current Country of Residence. <i>(Pre-approval required.)</i></p>
emergency medical reunion	<p>\$10,000 Limit per person per Policy Period – when traveling outside your current Country of Residence. <i>(Pre-approval required.)</i></p>
preventive benefits	<p>Females and Males Age 19 and over up to \$175 per Policy Period Maximum for checkups, routine physical exams, female preventative exams and mammograms after 12-month waiting period. Not subject to Deductible or Coinsurance.</p>
accidental death & dismemberment (ad&d)	<p>Principal Sum: \$10,000 for Insured and Spouse, \$2,000 for Dependent Children. For Common Carrier, Principal Sum: \$40,000 for Insured and Spouse, \$8,000 for Dependent Children.</p>
lifetime transplant benefit	<p>Up to \$500,000 per Insured Person.</p>
chemotherapy or radiation therapy	<p>Up to \$10,000 per year, Lifetime Maximum of \$50,000.</p>
prescription medications	<p>Limit of \$5,000 per Policy Period for each Insured Person, outpatient only.</p>

description of benefits

limitations (cont.)

Charges for treatment of the following illnesses or surgeries, which manifest themselves or are recommended, or in which symptoms occur during the first 180 days of coverage hereunder beginning on the initial effective date: any condition of the breast, any condition of the prostate, disorders of the reproductive system, gall stones or kidney stones, any acne diagnosis or acne-related condition, or any surgery that is not emergency in nature, as emergency is defined hereunder. Note: coverage for such illnesses or surgeries may be further limited under the pre-existing condition exclusion and definition contained herein, or other exclusions contained herein.

The following conditions, treatments, supplies, services, and/or expenses are not covered. *(This is a Summary of the Exclusions contained in the Certificate of Coverage.):*

- Pre-existing conditions as defined above.
- Claims not presented to Company within ninety (90) days following incident.
- Treatment, that is not considered medically necessary, treatment that exceeds reasonable and customary charges, treatment provided at no cost to the Insured Person, or treatment performed by a relative or anyone who lives with the Insured Person.
- Experimental treatment.
- Suicide or any attempted suicide.
- War or warlike operations.
- Injury in organized, professional, amateur, or interscholastic athletics.
- Routine physicals or procedures.
- Treatment of Temporomandibular joint.
- Vocational, Speech, Recreational or Music Therapy.
- Cosmetic surgery except as a result of a covered accident.
- Dental or eye treatment unless otherwise covered.
- Injuries as a result of disablement due to liquor or drugs.
- Telephone consultations.
- Treatment or services relating to custodial, rehabilitative, or nursing home care.
- Congenital conditions.
- Non-medical expenses.
- Self-inflicted Injury or Illness.
- Expenses in connection with the commission or attempt of a criminal offense.
- Injury while taking part in mountaineering, hang gliding, parachuting, bungee jumping, racing, SCUBA diving (*unless PADI, NAUI, YMCA, SSI or PDIC certified*). (*A Sports Rider may be purchased to cover certain activities.*)
- Treatment of venereal or sexually transmitted disease.
- Treatment due to HIV or AIDS.
- Drug treatment relating to infertility.

limitations (cont.)

This brochure is only a brief description of Reside Prime. A complete description of the Master Policy Provisions and Benefits are contained in the Certificate of Coverage, which will be mailed to you after your application and premium have been received and approved by Seven Corners. To view a sample copy of the Certificate of Coverage go to www.sevencorners.com/rpcert.

pre-notification program/ppo

To ensure you receive the best care possible, Reside Prime requires that the Insured Person (or someone on the Insured Person's behalf) contact Seven Corners Assist for notification prior to all hospital admissions worldwide and any medical expenses incurred within the United States that exceed \$1,000 U.S. dollars. The methods of contacting Seven Corners Assist will appear on the back of your ID Card. Seven Corners Assist will also be able to assist you in locating the approved Seven Corners medical care providers in the United States.

Services and Treatment in the United States must be received at an approved PPO Service Provider facility, if one exists within a 50-mile radius of where the Insured Person is located. To obtain a list of approved PPO Service Providers contact Seven Corners Assist or visit the approved PPO Service Provider website at: www.sevencorners.com/ppo.

If Services and Treatment eligible for coverage under this Certificate are received directly from an approved PPO Service Provider while the Insured Person is in the United States: (a) the Company will reduce by 50% any part of the Deductible applicable to such Eligible Benefits, and (b) the Company will waive any and all Coinsurance applicable to such Eligible Benefits.

Failure to follow the Pre-Notification Program and to use an approved PPO Service Provider will result in a 25% reduction of the Eligible Benefits stated in the Schedule of Benefits.

Using a PPO Service Provider is not required when you are converted to Extended Coverage Schedule of Benefits. Our Assistance Department is available to help you locate a provider in your area should you need Services and/or Treatment.

description of benefits

important information

It is important to note that Reside Prime is a program for international citizens and Lloyd's of London is an international entity. Thus, Lloyd's of London operates as an unauthorized insurer in most U.S. states. Coverage and benefits under Reside Prime are not regulated by any U.S. state insurance department.

The information concerning Reside Prime is not intended to be an offer to sell Reside Prime or a solicitation by Seven Corners, Inc. or Lloyd's of London in any jurisdiction where any such action would be unlawful or in which Seven Corners or Lloyd's of London is not qualified to do so. Reside Prime may not be available in all situations or jurisdictions. Reside Prime is intended for persons living or traveling outside the United State and/or Canada.

the underwriter

Reside Prime is underwritten by Certain Underwriters at Lloyd's of London and is rated A "Excellent" by A.M. Best and an A+ (Strong) rating from Standard & Poor's. In addition to being one of the largest insurance entities in the world, Lloyd's of London has over 300 years of experience in the international insurance business.

the program administrator

Properly serving the medical needs of international citizens requires specialization. Most companies are not prepared to meet the unique requirements of these customers. An organization must be equipped to address foreign currencies, international doctors and hospitals, as well as unusual claim forms and documents. The Reside Prime Medical Plan is administered worldwide by Seven Corners, Inc. The professionals at Seven Corners have over 250 years of experience in claim processing and administration. Seven Corners currently serves the needs of thousands of policyholders throughout the world.

seven corners

Since 1993, Seven Corners, Inc. has provided international insurance plans to private citizens, governments, missionaries, students, and corporations of various nations around the globe. As a premier underwriter, Seven Corners has had the opportunity to provide innovative solutions to unique and challenging situations.

Our claims professionals are experienced in the complexity of processing international medical expenses. As an insured of Seven Corners, you can feel confident that there is someone ready to assist you with a medical situation 24 hours a day, 365 days a year.

Other services include proficient administration, responsive underwriting, and access to secure and stable insurance carriers and medical care providers worldwide.

seven corners assist

When Unpronounceable Diseases Occur In Unpronounceable Countries:

Seven Corners Assist is a leading provider of customized emergency assistance services to international organizations, corporations, government entities, insurance companies, and individual travelers. Regardless of the location, Seven Corners Assist provides valuable assistance in locating the best possible medical treatment.

Foreign Country – Familiar Service:

In today's world, companies and international citizens must operate in strange lands and challenging environments. In some situations, individuals must travel to developing regions where the quality of care is in question. In effort to alleviate these concerns, proper worldwide medical assistance is essential.

Quality Of Care:

With access to a network of emergency room physicians, Seven Corners Assist is able to effectively evaluate the quality of local care. The Seven Corners Assist physician will consult with the attending physician (*if available*) to review local standards and discuss the proposed course of treatment. If the quality of care is in question, Seven Corners Assist will arrange medical transportation to a location where adequate care can be rendered.

A Description Of Our Services:

The following services are available 24 hours a day, 7 days a week from a multilingual staff of service professionals.

Assistance With Travel

pre-trip information: Provide information concerning inoculation and visa requirements for countries worldwide

weather information: Concerning local weather conditions

exchange rate information: Present day currency rates, etc.

embassy referral: Providing contact information for the nearest embassies around the world

interpreter referral: Contact information for interpreters around the world

lost passport: Provide directions for lost passport recovery to insureds while traveling outside of their home country

emergency message: In the event of a medical emergency, assistance in relaying urgent messages to family, friends, or business associates at the insured's request

hotel accommodation: In case of insured's hospitalization outside of their home country, assistance in locating hotel accommodation for insured's companion

Medical Assistance While Traveling

24-hour telephone contact: Should medical emergencies arise, there is help in locating medical care

conference calls: Arranging telephone conferences between your attending and home physicians

second opinions: Arranging second medical opinions in hospital cases

emergency messages: Relaying emergency messages to family and employer during medical emergencies

payment guarantee: Guarantee or payment of medical bills or authorizing medical benefits according to the program for eligible benefits only

ticketing services: 24-Hour ticketing service to arrange emergency family visits

medical evacuations: Arranging emergency medical evacuation from medically underserved areas

repatriation: Arranging medical transportation home after treatment

medical / travel escorts: Arranging escorts and transportation for unaccompanied children

medical records: Arranging transfer of medical records

remains return: Arranging repatriation of remains for deceased travelers

reside[®]prime worldwide medical plan

Annual Medical Premiums Effective February 1, 2009

worldwide coverage including united states and canada (geographical treatment areas a & b)

Age	If you choose a \$250 Annual Deductible		If you choose a \$500 Annual Deductible		If you choose a \$1,000 Annual Deductible		If you choose a \$2,500 Annual Deductible		If you choose a \$5,000 Annual Deductible	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
14 days through 18	\$483	\$483	\$394	\$394	\$309	\$309	\$279	\$279	\$250	\$250
19 through 29	\$1,021	\$1,597	\$886	\$1,422	\$709	\$1,029	\$613	\$885	\$481	\$753
30 through 39	\$1,101	\$1,763	\$942	\$1,588	\$762	\$1,150	\$662	\$1,010	\$520	\$838
40 through 44	\$1,467	\$1,989	\$1,342	\$1,747	\$1,073	\$1,345	\$924	\$1,223	\$721	\$1,057
45 through 49	\$1,698	\$2,039	\$1,531	\$1,885	\$1,182	\$1,474	\$1,063	\$1,307	\$869	\$1,082
50 through 54	\$2,019	\$2,219	\$1,809	\$2,033	\$1,445	\$1,619	\$1,338	\$1,459	\$1,074	\$1,176
55 through 59	\$2,629	\$2,554	\$2,327	\$2,319	\$1,900	\$1,773	\$1,609	\$1,564	\$1,350	\$1,308
60 through 64	\$3,693	\$3,496	\$3,453	\$3,215	\$2,747	\$2,552	\$2,591	\$2,406	\$2,178	\$1,915
65 through 69	\$7,386	\$6,641	\$7,125	\$6,242	\$6,622	\$5,675	\$5,119	\$4,724	\$4,496	\$4,144
70 through 74	Contact Your Agent or Seven Corners for Rates									
Dep. Child	\$438	\$438	\$374	\$374	\$280	\$280	\$254	\$254	\$225	\$225

worldwide coverage excluding united states and canada (geographical treatment area b)

Age	If you choose a \$250 Annual Deductible		If you choose a \$500 Annual Deductible		If you choose a \$1,000 Annual Deductible		If you choose a \$2,500 Annual Deductible		If you choose a \$5,000 Annual Deductible	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
14 days through 18	\$370	\$370	\$302	\$302	\$237	\$237	\$214	\$214	\$191	\$191
19 through 29	\$771	\$1,206	\$670	\$1,074	\$535	\$776	\$463	\$669	\$363	\$569
30 through 39	\$815	\$1,304	\$697	\$1,175	\$563	\$851	\$490	\$748	\$385	\$620
40 through 44	\$1,093	\$1,482	\$999	\$1,302	\$799	\$1,002	\$689	\$911	\$537	\$788
45 through 49	\$1,256	\$1,509	\$1,133	\$1,395	\$874	\$1,092	\$787	\$967	\$643	\$801
50 through 54	\$1,524	\$1,676	\$1,365	\$1,535	\$1,091	\$1,223	\$1,010	\$1,102	\$810	\$888
55 through 59	\$1,972	\$1,915	\$1,745	\$1,739	\$1,425	\$1,329	\$1,207	\$1,173	\$1,013	\$980
60 through 64	\$2,751	\$2,605	\$2,573	\$2,395	\$2,046	\$1,901	\$1,930	\$1,793	\$1,624	\$1,427
65 through 69	\$5,465	\$4,914	\$5,273	\$4,620	\$4,901	\$4,199	\$3,788	\$3,496	\$3,327	\$3,067
70 through 74	Contact Your Agent or Seven Corners for Rates									
Dep. Child	\$333	\$333	\$285	\$285	\$214	\$214	\$193	\$193	\$171	\$171

premiums for optional benefits

AD&D Principal Sum Rider:		Dental Rider:		Sports Rider:		Hospital Indemnity Benefit Rider:	
Benefit	Annual Premium	For U.S. Citizens:		\$240 annually per person		Benefit is an additional \$150 per night for a covered hospital admission, maximum 30 nights per policy period.	
\$100,000	\$143 <small>Primary Insured and/or Spouse</small>	\$359 annually per person		<i>(if selected for one, then all applicants must purchase the option)</i>		\$145 annually per person <i>(if selected for one, then all applicants must purchase the option)</i>	
\$200,000	\$286 <small>Primary Insured Only</small>	For non-U.S. Citizens: \$508 annually per person <i>(if selected for one, then all applicants must purchase the option)</i>					
\$300,000	\$429 <small>Primary Insured Only</small>						
\$400,000	\$572 <small>Primary Insured Only</small>						
\$500,000	\$715 <small>Primary Insured Only</small>						
Child \$10,000	\$15						

*The Dependent Child Premium is only available when one parent (*legal guardian*), of a natural or legally adopted unmarried child over 14 days old and under 19 years of age (or under 24 years of age if attending a university full-time and must rely on parents for support), is also covered under the same program. No medical premium is charged for the first two (2) Dependent Children between the ages of 14 days and 9 years old if both parents are also covered under the same program.

If the Applicant desires to pay premiums on a Semi-Annual, Quarterly or Monthly basis, they must do so by credit card payment only. Seven Corners will automatically debit the credit card on the due date of the premium installment. The Premium Installment Factors to be applied to the Annual Premium are as follows:

Annual 1.00 / Semi-Annual 0.55 / Quarterly 0.28 / Monthly 0.10

IMPORTANT NOTICE: The premiums referenced above are applicable for the initial 12-month coverage period, only after the Applicant has been accepted by Seven Corners. Seven Corners reserves the right to increase the stated premiums based upon the Applicant's medical condition at the time of application and underwriting. Applicants with chronic and/or severe medical conditions may be declined. At each renewal period, Seven Corners will inform the Applicant of the renewal premium for each subsequent coverage period based upon the Applicant's age and deductible category.

Attention Applicants: Certain Underwriters at Lloyd's of London, operates as an approved Surplus Lines market in the United States. The premiums listed above include a general Surplus Lines Tax. Your State of Residence may warrant an additional Surplus Lines Tax, Stamping Fees and administration fee. Upon receipt and review of your application, Seven Corners will inform you if additional Surplus Lines Taxes and fees will apply. If so, Seven Corners will request the payment of the additional Surplus Lines Taxes and fees from you prior to issuing coverage. The additional Surplus Lines Taxes and fees shall be listed on the declaration page of your policy.

reside[®] prime application for coverage

2009 Reside Prime Worldwide Medical Plan – All Sections Must be Completed in Full

As described in the brochure and documentation, Reside Prime Worldwide Medical Plan is a comprehensive medical insurance program designed exclusively for the international citizen. In order to provide you and your family with the coverage you desire, please follow the directions and answer all questions in complete detail.

Please note that Reside Prime limits coverage in the United States and/or Canada to 6 months during any given 12-month Policy Period. This plan is not intended to cover permanent residents of the United States.

Directions For Completing The Application

1. Please print or type all information. Illegible information will delay underwriting and processing of your coverage.
2. Each family member requesting coverage must be listed on the Application. All questions on the Application apply to all applicants requesting coverage. Answer each and every question, as it pertains to each applicant listed on the Application. All members of a family must choose the same Deductible.
3. Each section of the application must be completed in full. Any question where a "Yes" is marked must be described in detail in Section 4. Information in Section 4 must include the applicant's name, physician's name, address and phone number, diagnosis, prognosis, and course of treatment. If necessary, use an additional sheet of paper to describe the condition(s) and attach it to the Application when submitted to Seven Corners.
4. The Premiums listed are annual premiums and can be paid by check, money order, VISA[®], MasterCard[®], Diners Club[®], American Express[®], or Discover[®]. Due to the inconsistent reliability of international mail, monthly, quarterly and semi-annual payments can be made by using a credit card or ACH payment. Monthly, quarterly and semi-annual payment modes are only accepted with Pre-authorization to debit your credit card or checking account on the due date of your premium installment.
5. After Seven Corners underwrites your application and determines that coverage should be issued, we will send you an ID Card and a Certificate of Coverage by mail. The Certificate of Coverage contains the full program wording and definitions. This package will also include details on how to submit a claim as well as information regarding Seven Corners' Pre-Notification Program.

All Sections Must Be Completed in Full

section 1. program options

1. Coverage Option:

- Worldwide Coverage Including United States and Canada (*Geographical Treatment Areas A and B*) **or**
 Worldwide Coverage Excluding the United States and Canada (*Geographical Treatment Area B*)

Be certain to choose the correct premium in your premium calculation. Please note that Worldwide Coverage Excluding the United States and Canada excludes any expenses incurred in the United States or Canada. After you have made a selection, please keep in mind that you may not alter your coverage location option.

2. Please Choose Your Policy Period Medical Deductible: \$250 \$500 \$1,000 \$2,500 \$5,000

3. Would you like to include the Dental Option: Yes No

4. Would you like to include the Sports Option: Yes No

5. Would you like to include the Hospital Daily Indemnity Option: Yes No

6. Would you like to increase the Accidental Death and Dismemberment Benefit: Yes No If yes, to what amount: _____

Primary Insured \$100,000 \$200,000 \$300,000 \$400,000 \$500,000

Spouse \$100,000

Child (each child) \$10,000

What is the Primary Insured's Annual Income? _____

Accidental Death and Dismemberment (AD&D) benefit is limited to 7 times the Primary Insured's Annual Income for persons under the age of 55. Persons over the age of 55 may be limited to a lesser amount.

Requested Effective Date: ____ / ____ / ____ (month/day/year) (Requested Effective Date must be within 60 days of application date and insured person must leave the U.S. and/or Canada within 30 days of effective date. If accepted, official Effective Date will be advised by Seven Corners.)

For the AD&D benefit (including any increased amount), please provide the beneficiary:

Primary Insured: _____ Spouse: _____

Child #1: _____ Child #2: _____

Child #3: _____ Child #4: _____

section 2. applicant information:

Applicant's Name <i>(Last, First, Middle, Maiden)</i>	Sex	Relationship	Date of Birth <i>(MM/DD/YYYY)</i>	Citizenship	Height <i>Feet / Inches</i>	Weight <i>lbs</i>
		Primary				
		Spouse				
		Child #1				
		Child #2				
		Child #3				
		Child #4				

Address of Residence:

(must be outside the United States)

Street: _____ City: _____

State: _____ Postal Code: _____ Country: _____

Mailing Address:

Street: _____ City: _____

State: _____ Postal Code: _____ Country: _____

Home Phone: (____) _____ Business Phone: (____) _____ Fax: (____) _____
(please include area and/or country code)

Email: _____

Occupation of Primary Insured: _____
(If retired, previous occupation(s))

Name of Employer: _____

Duties of Occupation: _____

Occupation of Spouse: _____

Family Physician Name: **(Required)** _____

1. Do you understand this is an international program and not U.S. health insurance? Yes No
2. Do you understand that you are unable to be in the U.S. and/or Canada longer than 6 months during any given policy year? Yes No
3. Are you or any listed dependents currently in the United States and/or Canada? If yes, enter departure date below. Yes No
When do you plan to depart the United States and/or Canada: ____ / ____ / ____ *(month/day/year)*
Please note: *Individuals choosing Worldwide Coverage Excluding The United States and Canada must depart the United States and/or Canada prior to the effective date.*
4. Are any listed dependents who are age 19, 20, 21, 22 and 23 full-time students? *(if yes, please list schools and locations)* Yes No
5. Do you understand that should you maintain this coverage longer than 36 consecutive months, the Extended Coverage Benefit Schedule will apply starting in the 37th month? Yes No

section 3. underwriting questions for all applicants

In order for your Application to be processed successfully, each question must be answered truthfully for all applicants. Any answers to “yes” questions must be explained in Section 4 Health History Details. In addition, answers to “yes” questions require an Attending Physicians Statement (APS) dated within the past 90 days containing detailed information and medical records.

Within the past ten (10) years, have you or any applicant sought treatment or been advised to seek treatment for, been medically advised, referred, counseled, treated, had surgery, diagnosed or currently taking prescription medicine for: (Please ‘check’ all that apply and state in detail in Section 4. Health History Details.)

yes no

- 1. Digestive system diseases or disorders (including, but not limited to: gastritis, ulcers, esophageal regurgitation, hemorrhoids, colon or rectum disorders)?
- 2. Cardiovascular and/or circulatory diseases or disorders (including, but not limited to: elevated blood pressure, hypertension, elevated cholesterol, heart attack, angina, chest pains, arteriosclerosis, coronary insufficiency, thrombosis, phlebitis, vascular afflictions, rheumatic fever, heart murmur)? If “Yes” attach Attending Physicians Statement (APS) and current blood pressure reading, dated within the past 90 days describing the cardiovascular and/or circulatory condition.
- 3. Respiratory diseases or disorders (including, but not limited to: chronic cough, bronchial asthma, bronchitis, tuberculosis, lung disorders, emphysema, respiratory insufficiency, pleurisy pneumonia)?
- 4. Diseases or disorders of the eyes, nose, ears and throat (including, but not limited to: nasal septum deviation, chronic sinusitis, cataracts, glaucoma, allergies or hay fever)?
- 5. Sexually transmitted diseases or immune deficiency disorder (AIDS / ARC), tested positive for HIV or any related illness?
- 6. Diseases or disorders of the Pancreas, Liver, Gall Bladder or endocrine disorders (including, but not limited to: obesity, pituitary or lymph glands, thyroid or metabolic disorders)?
- 7. Diabetes? (If “Yes”, complete the following)
 - a) Diabetic Type: _____ I or _____ II
 - b) Date Diagnosed: _____ / _____ / _____ (MM/DD/YYYY)
 - c) Medications: Type: _____ Dosage: _____
 - d) Controlled by diet only?: _____ Yes or _____ No
 - e) Date of last HbA1c Test: _____ / _____ / _____ (MM/DD/YYYY) HbA1c Results (1-10): _____
- 8. Diseases or disorders of the mental and nervous system (including, but not limited to: mental retardation, psychosis, mental or behavioral disorders, Down Syndrome or other chromosome disorders, depression, anxiety, chronic fatigue, eating disorders)?
- 9. Neurological disorders including but not limited to: multiple sclerosis (MS), muscular dystrophy, Lou Gehrig’s disease (ALS), Parkinson’s disease, paralysis, epilepsy, convulsions, seizures, migraines, chronic headaches, stroke, or transient ischemic attacks?
- 10. Addictive diseases or disorders (including, but not limited to: alcoholism, chemical or drug abuse or addiction, or has any applicant used illegal drugs or used prescription medication, other than as prescribed)?
- 11. Kidney or urinary tract system diseases or disorders (including, but not limited to: kidney or bladder stones and infections)?
- 12. Cell or blood diseases or disorders (including, but not limited to: cancer, tumors, cysts, polyps or other growths of the skin or internal organs, hepatitis, leukemia or Kaposi’s sarcoma)?
- 13. Muscular or skeletal diseases or disorders and inflammation (including, but not limited to: scoliosis, arthritis, rheumatism, gout, tendonitis, joint or vertebrae disorders, osteoporosis)?
- 14. Have you or any applicant consulted a therapist, physician, chiropractor, psychologist, or health care practitioner for medical advice, medical treatment and/or preventative care? Have you or any applicant been hospitalized or undergone medical studies (including, but not limited to diagnostic tests, x-rays, electrocardiograms, radiology or blood work)?
- 15. For male applicants, diseases or disorders of the reproductive system (including, but not limited to: prostate or elevated PSA level)?
- 16. For female applicants, diseases or disorders of the reproductive system (including, but not limited to: vaginal bleeding, fibroids, nodules, fallopian tubes, ovaries or uterus)?
- 17. For female applicants, are you currently pregnant or have had a complicated pregnancy or delivery? If currently pregnant, when is the expected due date? _____ / _____ / _____ (MM/DD/YYYY)
- 18. Diseases or disorders of the breasts (including, but not limited to: cysts, nodules, calcifications or abnormal mammogram)?

section 3. underwriting questions for all applicants (continued)

- 19. Have you or any applicant ever been rejected, ridered, cancelled, or had premium increased for any Health, Life or Disability Policy?
- 20. Are you or any applicant currently hospitalized, disabled or unable to perform normal activities?
- 21. Any Congenital defect, physical disorder or deformity, or developmental problems not listed above?
- 22. In the last 12 months, have you or any applicant used any form of tobacco?
If "Yes" what form of tobacco? _____ Quantity: _____ How often: _____
- 23. Have you or any applicant recently experienced any signs, indications, symptoms, diagnosis or treatment that would cause you to believe that you currently have a new medical condition?

section 4. health history details for applicants

List details for all "YES" answers to the Section 3 Underwriting Questions (use additional paper, if necessary). Incomplete answers may delay processing or result in denial of application.

Name of Person and Question #	Condition / Diagnosis, Treatment Medical Prescribed and Results of Treatment	Duration / Dates of Treatment	Physician / Clinic Address and Telephone #

Information about prior / other coverage

yes no

- 1. Have you been covered by another medical plan at any time during the past year?
- 2. Will you be covered under any other medical plan (*individual or group*) while you are covered under this plan?

For all "YES" answers, please provide the following information. If more than one situation applies, attach a separate piece of paper to describe each situation.

Name of Insureds: _____

Policy Number: _____

Type of Plan: _____

- Spouse's employer group plan
- Other group plan
- Individual plan

Insurance Company: _____ Phone: (____) _____

Effective Date: ____ / ____ / ____ (MM/DD/YYYY) Termination Date: ____ / ____ / ____ (MM/DD/YYYY)

Reason for termination:

- Left employment
- Employer canceled plan
- Non-Renewal

section 5. declaration and enrollment request / authorization to release medical information:

I hereby apply for the Reside Prime program and for the insurance provided by Certain Underwriters at Lloyd’s of London (the “Underwriter”). I hereby subscribe to the Global International Trust and enroll in the group coverage for which I am eligible under the group contract issued by Certain Underwriters at Lloyd’s of London.

I represent that I have read the completed application and that all my answers and statements on this Application and any attachments hereto is complete and true to the best of my knowledge and belief. I understand that my qualification for insurance is based upon my answers and statements herein and that this information may be verified by Seven Corners, Inc. (the “Administrator”). I understand that no one has the authority to exclude or direct me to exclude any information sought by this form. I understand that the Administrator will rely on all information on this Application in determining whether or not to issue coverage and that any incorrect or incomplete information may result in a claim denial or loss of coverage.

I understand that benefits may be limited or excluded for conditions for which any insured person has received any medical diagnosis or treatment, or taken any medication, or realized the manifestation of a condition before his or her effective date, according to the pre-existing conditions limitations provisions of the plan.

I AUTHORIZE any physician, medical practitioner, hospital, clinic, other medical or medically-related facility, the Medical Information Bureau, Inc. (MIB, Inc.), consumer reporting agency, insurance or reinsuring company, or employer having certain information about me or my dependents to give Seven Corners, Inc. or its legal representative, any and all such information. The nature of the information authorized to be disclosed includes, but is not limited to, information about: physical condition(s), health history(ies), avocation(s), age(s), occupation(s), and personal characteristics. This authorization includes information about drugs, alcoholism, mental illness, or communicable diseases.

I UNDERSTAND the information obtained by use of this Authorization will be used by the Administrator to determine eligibility for benefits. I ALSO AUTHORIZE the Administrator to release any information obtained to reinsuring companies, Medical Information Bureau, Inc., or other persons or organizations performing business or legal services in connection with my application, claim, or as may be otherwise lawfully required, or as I may further authorize.

I UNDERSTAND that as a resident of a foreign jurisdiction, I may be subject to foreign laws with respect to the type and form of coverage in which I am enrolling. I also understand and agree that responsibility for complying with those foreign laws rests solely on me.

I UNDERSTAND that no coverage is effective until I am notified in writing by the Administrator and advised of the official Effective Date. I also UNDERSTAND that if I am not accepted for coverage by the Administrator, the sole obligation of the Administrator and the Underwriter is to return the premium. I also UNDERSTAND that coverage in the United States and/or Canada is limited to 6 months during any one 12 month policy period. I also UNDERSTAND that Lloyd’s of London operates as an unauthorized insurer in most U.S. states and that claims may not be made against a state guarantee insurance fund. I UNDERSTAND and AGREE that this program is issued outside the United States and that the coverage may not comply with the minimum requirements set forth by any insurance jurisdiction, within or outside the United States.

I UNDERSTAND that this program is not, nor does it intend to be, a general United States health insurance policy.

I ALSO UNDERSTAND any person who, with intent to defraud or knowing that he or she is facilitating a fraud against an insurer, submits an enrollment form, or files a claim containing a false or deceptive statement may be guilty of insurance fraud.

Signature of Applicant or Guardian

Date

Signature of Applicant’s Spouse (if applicable)

Date

administered by:



SEVEN CORNERS

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www.SevenCorners.com



insurance carrier:

Certain Underwriters at Lloyd's of London

Rated A "Excellent" by A.M. Best

A+ "Strong" by Standard & Poor's

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