

Seven Corners has been a leader in providing international medical and trip insurance plans to people around the globe for over 15 years. We are proud to provide Medical Tourist/Travelers with the first comprehensive insurance plan for your specific needs: Bordercross WorldwideSM Medical Procedure Insurance.

Why do I need Insurance for a Medical Tour?

A decision to seek treatment abroad with no insurance coverage raises many questions.

- How will my investment be protected, if I cannot start or complete the medical tour procedure?
- What about acute medical conditions or accidental injuries that arise on my journey abroad?
- How will complications be covered immediately after the scheduled treatment and when I return home?

Bordercross WorldwideSM answers your questions and addresses the unique and specific needs of the Medical Tourist/Traveler. Bordercross WorldwideSM provides coverage which is either excluded or not found in standard Trip/Travel medical insurance plans.

*See our [Bordercross WorldwideSM Medical Procedure Insurance Brochure](#) for full details and restrictions.

Do Standard Trip/Travel Insurance Plans I can get from my Travel or Insurance Agent Cover a Medical Tour?

No. Standard Trip/Travel insurance plans **excludes** the following:

- Traveling for medical treatment.
 - Reimbursement of non-refundable deposit for scheduled medical treatment.
 - Medical coverage for complications arising from a scheduled medical treatment abroad.
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Do I qualify for the Bordercross WorldwideSM ?

If you are seeking a covered medical, dental or cosmetic treatment outside your country of residence and are between the ages of 18 and 64, please [click here](#) to view a list of eligible procedures.

Bordercross WorldwideSM will be an invaluable asset in protecting your total medical tour investment and provides coverage for medical complications, which may occur in a foreign country or when you return home.

Can Bordercross WorldwideSM Cover my Traveling Companion?

Yes. Your traveling companion(s) must purchase the trip cancellation and acute illness or injury from accident, component of Bordercross WorldwideSM, in order to be covered while traveling with you. Companion coverage is available to those travelers under the age of 80.

What is Covered Under Bordercross WorldwideSM ?

Bordercross WorldwideSM benefit highlights include coverage for the following:

- Trip cancellation, interruption and delay coverage for medical tour packages, including travel accommodations, air-fare and any non-refundable cost for [scheduled medical treatments](#) as well as delay of travel after the scheduled medical treatment, due to covered complications.
- Worldwide medical coverage to resolve medical conditions arising from complications incurred from scheduled treatment abroad, even after returning home.
- Worldwide emergency medical evacuation and repatriation, for any necessary medical condition, **even if incurred during the [scheduled medical treatment](#)**.
- Medical coverage for patient and traveling companion for acute illness (not related to scheduled medical treatment) or injury from accident, while traveling outside their home country.
- See our [Bordercross WorldwideSM Medical Procedure Insurance Brochure](#) for full details and restrictions.

What is the Cost and How do I Buy Bordercross WorldwideSM ?

Seven Corners offers Bordercross WorldwideSM through professional Medical Tour Providers, to assure that proper facilities are being utilized and you are receiving professional and ethical assistance from a respected Medical Tour Provider for all your needs. We believe by taking this course, it is better for you, the patient, and will provide you with a safe and enjoyable tour. The Medical Tour Provider spends much time and effort evaluating your needs and knows the specific risk you may encounter. Who better to offer the insurance plan to the patient and who would the patient trust more? The Medical Tour Provider is in the best position to consult you and provide an insurance solution and further solidify your continuity of care.

Contact your Medical Tour Provider for purchase of Bordercross WorldwideSM

Can I receive treatment abroad from any Physician or Hospital?

Bordercross WorldwideSM requires that any Eligible Scheduled Medical Treatment performed on an inpatient basis (hospitalized for more than 24 hours), be performed in a Joint Commission International (JCI) Hospital. A list of JCI hospitals can be found at [Accredited and Approved JCI Hospitals](#).

For any Eligible Scheduled Medical Treatment performed on an outpatient basis (day surgery) there is no requirement of accreditation for the surgical facility itself. However, the surgeon performing the procedure must be a Legally Qualified Physician who: (a) is licensed and certified in the surgical discipline to be performed, as required in the jurisdiction in which the Eligible Scheduled Medical Treatment is performed; and (b) is a member of a professional society or association of Legally Qualified Physicians specializing in the type of Eligible Scheduled Medical Treatment to be performed if such societies exist and are generally accepted as having authority concerning medical practice in the jurisdiction in which the Eligible Scheduled Medical Treatment is performed.

What Medical, Dental and Cosmetic Treatments are eligible for coverage?

Review the list of [Approved Scheduled Medical Treatments](#)

The following list of medical treatments are NOT APPROVED and therefore NOT considered eligible for coverage:

- Expenses incurred for organ or tissue transplants
- Expenses for gender reassignment
- Expenses for any Treatments related to the cardiovascular system
- Expenses for pregnancy, complications of pregnancy or childbirth; expenses for fetal intervention surgery in-utero
- Expenses for Treatment involving the brain stem, spinal cord, or the central nervous system
- Expenses incurred in the United States which have not been pre-notified to the Administrator
- Expenses for the treatment of any cancer
- Expenses incurred when traveling against the advice of a Legally Qualified Physician who restricted travel; 1.) associated with the Scheduled Medical Treatment, or 2.) associated with Covered Complication(s) arising from the Scheduled Medical Treatment
- Expenses for onset of Covered Complication(s) arising from a Scheduled Medical Treatment performed in a Hospital, which is not Joint Commission International (JCI) accredited

*See the [Bordercross WorldwideSM Medical Procedure Insurance Policy](#) for a complete list of coverage provisions, restrictions and limitations.

What medical complications are covered?

Any Eligible Scheduled Medical Treatment which produces a Covered Medical Complication as listed below, within 60 days from the Eligible Scheduled Medical Treatment, shall be covered.

- Cardiopulmonary Related: Myocardial Infarction, diagnostic testing and treatment to Rule Out Myocardial Infarction, Arrhythmia, Hypoxia, Pulmonary Dysfunction, diagnostic testing and treatment to Rule Out Deep Vein Thrombosis (DVT), diagnostic testing and treatment to Rule Out Pulmonary Embolus, Fluid Overload, Cardiac Arrest, Shock
- Surgery Related: Hemorrhage, Hematoma, Foreign Objects left in patient after surgery, Infection
- Anesthesia Related: Severe hypotension (systolic BP equal to or less than 80, three (3) hours after the Eligible Scheduled Medical Treatment), Severe hypertension (systolic BP equal to or greater than 200 or diastolic BP equal to or greater than 100, three (3) hours after the Eligible Scheduled Medical Treatment).
- Post Operative: Pneumomediastinum, Iatrogenic Pneumothorax, Sepsis, Pneumonia, Urinary Tract Infections

The above listed Complication(s) will only be considered Covered Complication(s), if the Insured Person(s) has followed all pre- and post-operative instructions including attending all Post-Operative Examination Visits, physical therapy, post operative care, and medication.