



Liaison® Student 2018 Travel Series Agent Q&A

Do these new plans replace Liaison Student and Student Express?

Liaison Student Economy replaces Student Express, Liaison Student Elite replaces Liaison Student, and Liaison Student Choice is a new plan that represents benefits and pricing that fall between the other two plan options.

Are the student plans available to students in the United States?

These plans cover U.S. students (U.S. citizens) studying outside the United States. The destination restrictions include Islamic Republic of Iran and Syrian Arab Republic. Remember that a U.S. citizen living outside the United States cannot buy a student plan for travel to the United States. This is a requirement from Lloyd's, our carrier.

Will the plans cover a non-U.S. citizen traveling to a country other than the United States?

Yes, the 2018 student series covers third country coverage. That means, for example, we cover a Brazilian citizen traveling to France. We also cover a non-U.S. citizen for travel to the United States.

Who is eligible to buy the student plans?

Requirements for the primary participant – The person listed first on the policy (primary participant) must be a full-time student, faculty member, or scholar between 12 and 64 years of age, who is engaged in full-time educational or research activities while residing outside their home country.* They must also meet these requirements:

- U.S. citizens traveling outside the United States – You must have a valid visa issued by your host country, if required. U.S. citizens cannot buy a Liaison Student plan for travel to the United States and/or U.S. territories.
- Non-U.S. citizens traveling to the United States – You are required to have a valid J-1, H-3, F-1, M-1 or Q-1 visa or similar appropriate visa and may participate in an OPT program.
- Non-U.S. citizens traveling outside the United States – You must have a valid visa issued by your host country, if required.

Requirements for dependents – The primary participant can buy coverage for their legal spouse (your legal domestic partner or legal civil partner) and unmarried children (over 13 days and under 19 years or under 26 years if attending an accredited institution full-time).

If the primary insured (the student, faculty member, or scholar) is spending most of their time studying outside the United States and a smaller amount time studying in the United States, which rates should be utilized?

If any of a student's studies are in the United States, they should use the rate which includes the U.S. It is labeled as "Worldwide Including the United States."



Can a spouse or child of the student apply for coverage?

A spouse and child of the student can be covered on the student plans only if the student is also covered by the plan. In addition, the student, faculty member, or scholar must be listed as the primary insured. There is no coverage for a spouse and/or child if they apply for coverage without the student, faculty member, or scholar.

Will the new student plans provide coverage for an OPT, Optional Practical Training student who is not considered full time status at the college?

Yes. The Liaison Student series will cover both part-time and full-time OPT eligible participants and their family members (provided the eligible participant is listed as the primary insured).

For those who currently have Student Express or Liaison Student — when they enroll for the next semester, will they have continuous coverage?

We will allow any insured who is currently enrolled in Student Express or Liaison Student to continue their current plan as long as they meet the eligibility requirements. If they choose to purchase one of the new Liaison Student Plan options (Economy, Choice or Elite), any pre-existing conditions will be subject to the 364-day waiting period.

If a non-U.S. student comes to the United States from abroad, would he/she be covered in a public shooting situation?

Yes, medical expenses would be covered if the shooting was not considered an act of war. If it was a terrorist event, there would be coverage up to the limits for terrorism shown in the schedule of benefits in the certificate. These limits vary by plan.

For terrorism, there are three requirements that must be met for coverage to apply:

1. The insured must have no direct or indirect involvement in the Terrorist Activity;
2. The Terrorist Activity must not be in a country or location where the U.S. government has issued a Level 3 Terrorism, Level 3 Civil Unrest, or any Level 4 Travel Advisory or the appropriate authorities of either the insured's Host Country or Home Country have issued similar warnings, any of which have been in effect within six months prior to the insured's date of arrival.
3. The insured must not have failed to depart the country or location following the date a warning to leave that country or location is issued by the U.S. government or the appropriate authorities of the Host Country or Home Country.

How are maternity benefits provided?

Pregnancies are covered if conception occurs 180 days after the effective date of coverage. If a pregnancy occurs before the 180-day waiting period, it will not be covered. In addition, the insured must notify Seven Corners of the pregnancy within 90 days of conception or there is a 25% penalty on payment of benefits.



How long is the newborn covered?

If the newborn is born as the result of a covered pregnancy, he or she is covered from date of birth through the first 30 days. To maintain continuous coverage beyond that, the newborn must be added to the policy by the 31st day.

If a baby is born to a parent who is not on the plan at the time of birth, and they wish to add the baby to the student plan, they can do this no sooner than 14 days of age.

How does coinsurance work in the U.S.? In-network versus out-of-network?

When seeking treatment in the U.S., insureds have a choice of providers. If they use a provider in the PPO network, their out-of-pocket expenses are reduced. The coinsurance percentage covered by Seven Corners varies by plan. Liaison Student Economy has the lowest percentages, and Liaison Student Elite has the highest.

Liaison Student Economy Example for an insured seeking treatment in the United States:

In Network: Seven Corners pays 80% of the first \$5,000 then 100% to the medical maximum.

Out of Network: Seven Corners pays 70% of the first \$5,000 then 100% to the medical maximum.

How does a person find information about the PPO network?

This information is on our website at <https://www.sevencorners.com/help/find-a-doctor>

Will the new plans require a new link to the website?

Yes! Even though both the Student Express and Liaison Student links will redirect to the Liaison Student Series link, it's best if you update the links so the plan name displays properly to reflect the new plan name. There will be one link, which will direct consumers to a family page with Liaison Student Economy, Choice, and Elite. You can find the new links in the Agent portal on the launch date – June 19, 2018.

How do we obtain hard copy brochures and rate sheets?

Brochures will be available in the brochure builder on Jun 19 if you wish to customize them with your information. Otherwise, brochures and rate sheets are located on the product page.

Can you please explain the Geographic Restrictions?

We are unable to accept addresses in the state and country restrictions listed below.

State Restrictions: We cannot accept an address in Maryland, Washington, New York, South Dakota, and Colorado. Insureds can travel to these locations and are covered.

Country Restrictions: We cannot accept an address in Australia, Switzerland, Canada, Islamic Republic of Iran, Syrian Arab Republic, U.S. Virgin Islands, Gambia, Ghana, Nigeria, and Sierra Leone. Insureds can travel to these locations and are covered while there except for Islamic Republic of Iran and Syrian Arab Republic.

Destination Restrictions: We cannot cover trips to Islamic Republic of Iran and Syrian Arab Republic.



How does coverage for pre-existing conditions work?

During the first 364 days of coverage, any pre-existing conditions are covered under the Acute Onset of a Pre-existing Condition benefit. This provides benefit levels which differ according to the plan option selected (Student Economy, Student Choice, or Student Elite). It covers one acute onset per pre-existing condition.

After 364 days, pre-existing conditions are covered the same as any other condition.

What deductibles are assumed in the rate tables?

The rate table uses the \$250 deductible as the base rates for the premium calculation.

When can we get the brochures and the rates so we can get our sites updated?

We will email rate sheets and brochures to all active agents on Wednesday, June 13. The brochures will be posted to the agent portal in the brochure builder on Tuesday, June 19 and will display on the product page on that date as well.

For additional questions, please reach out to agents@sevencorners.com