



Explore North AmericaSM Plus

COVID-19 COVERAGE FOR 5 DAYS TO 364 DAYS

Travel to the United States, Mexico, Canada,
and certain Caribbean countries



For more than 25 years, Seven Corners has protected travelers all over the world. We deliver health, safety, and security to you when you are away from home. Take us on your next trip!

The Right Way to Travel[®]



Why do I need visitor health insurance with COVID-19 protection?

Your health insurance at home may not cover you when you travel internationally, and this is important because of COVID-19's widespread impact on the world.

Explore North AmericaSM Plus has a special benefit that covers medical expenses for Coronavirus, and it's not affected by travel advisories. It's simple — if you contract COVID-19 on your trip, you're covered up to the stated amount. You can also be covered for other illnesses and injuries that occur while traveling.

This plan also includes 24/7 multilingual travel assistance services and access to a PPO network in the United States. Explore North America Plus is a great value because it provides comprehensive coverage instead of the more restrictive scheduled benefit coverage often seen on visitors insurance plans.

WHO CAN BUY AN EXPLORE NORTH AMERICA PLAN?

Everyone covered on the plan must be a non-United States resident and a non-United States citizen at least 14 days of age and younger than 75 years. You may buy coverage for yourself, your spouse, and your children who are at least 14 days old and younger than 19 years.

WHERE CAN I TRAVEL?

You must travel outside of your home country, which is the country where you have your permanent residence. Also, your trip destination must include the United States, Canada, Mexico, or unrestricted Caribbean countries.*

United States citizens, including those with dual citizenship that includes the United States, cannot buy an Explore North America Plus plan.

***The unrestricted Caribbean countries include:** Anguilla, Antigua and Barbuda, Aruba, Bahamas, Barbados, Belize, British Virgin Islands, Caribbean Netherlands, Cayman Islands, Curaçao, Dominica, Dominican Republic, Grenada, Guadeloupe, Guyana, Haiti, Jamaica, Martinique, Montserrat, Saint Barthélemy, Saint Kitts and Nevis, Saint Lucia, Saint Martin, Saint Vincent and the Grenadines, Saint Maarten, Suriname, Trinidad and Tobago, Turks and Caicos.

Coverholder at **LLOYD'S**

Underwriter

You can feel confident with Explore North America Plus' strong financial backing through Certain Underwriters at Lloyd's, London¹ an established organization with an AM Best rating of A (Excellent). Your coverage will be there when you need it.



Administrator

Seven Corners will handle your insurance needs from start to finish. We will process your purchase, provide all documents, and handle any claims. In addition, our own 24/7 in-house travel assistance team, Seven Corners Assist, will handle your travel needs.

¹In specific scenarios, coverage is provided by Tramont Insurance Company Limited. For details regarding Tramont, visit tramontinsurance.com.

Length of Coverage

Coverage Length — This may vary from 5 days to 364 days.

Effective Date — This is the start date of your plan, on the later of the following:

1. 12 a.m. the day after we receive your application and correct payment;
2. The moment you depart your home country;
3. 12 a.m. on the date you request.

Expiration Date — This is the date coverage ends, which is the earliest of the following:

1. The moment you return to your home country (except for coverage for Incidental Trips to Home Country);
2. 11:59 p.m. on the date of attainment of the maximum period of coverage;
3. 11:59 p.m. on the date shown on your ID card;
4. 11:59 p.m. on the date that is the end of the period for which you paid; or
5. The moment you are no longer eligible for coverage.

All times above refer to United States Eastern Time.

EXTENDING YOUR COVERAGE

You may extend your coverage by a minimum of 5 days and up to 364 days. You may not exceed 364 total days of coverage.

When you extend coverage, your original effective date will continue to be used to determine if maximum coverage amounts have been reached and to determine pre-existing conditions. Your medical maximum does not begin again when you extend coverage.

We will email you an extension (renewal) notice before your coverage ends, giving you the option to extend your plan.

Refund of Premium/Cancellation

We will refund your payment if we receive your written request for a refund before your effective date of coverage. If your request is received after your effective date, the unused portion of the plan cost may be refunded minus a \$25 cancellation fee, if you have not submitted any claims to Seven Corners.



SEVEN CORNERS ASSIST

What happens if you are sick in an area without appropriate medical care?

If medically necessary, we will arrange and pay to evacuate you to the nearest appropriate medical facility.

24/7 Travel Assistance — We can provide local weather details, currency rates, embassy contact information, interpreter referrals, help with lost passport recovery, and pre-trip information including inoculation and visa requirements.

24/7 Medical Assistance — We can help you locate appropriate medical care and arrange second opinions, emergency medical evacuations, medical transportation home after treatment, escorts and transportation for unaccompanied children, and medical record transfers.

Contact information for Seven Corners Assist is provided on your ID card.

FOR EMERGENCY TRAVEL ASSISTANCE, CLAIMS, AND BENEFIT QUESTIONS

TOLL FREE
1-800-690-6295

WORLDWIDE
317-818-2808

COLLECT CALLS
317-818-2809

customerservice@sevencorners.com



Important Information Regarding Your Coverage

Does this plan cover COVID-19?

Yes. See the schedule of benefits and benefit highlights in this brochure for details.

Please be aware this coverage is not a general health insurance plan, but an interim, travel medical program intended for use while away from your home country.

This brochure is a brief summary of benefits and services. It is not your plan document. If there is any difference between this brochure and your plan document, the provisions of the plan document will prevail. Benefits and premiums are subject to change.

It is your responsibility to maintain all records regarding travel history and age and provide necessary documents to Seven Corners to verify your eligibility for coverage.

Good Faith Efforts

Seven Corners will make good faith efforts to provide the services and assistance described in this brochure. If Seven Corners is unable to do so due to circumstances beyond its control or due to circumstances that make it unsafe for persons to provide such services and assistance, then Seven Corners will provide the services and assistance to the extent reasonable and possible. If Seven Corners is unable to directly arrange services, expenses incurred by you for services that would otherwise be covered under this plan and that would typically be arranged by Seven Corners may be eligible for reimbursement and should be submitted for consideration. **It is your responsibility to preserve all documentation of related financial transactions you wish to be considered for reimbursement.**

PPACA DISCLAIMER

Patient Protection and Affordable Care Act: THIS IS NOT QUALIFYING HEALTH COVERAGE ("MINIMUM ESSENTIAL COVERAGE") THAT SATISFIES THE HEALTH CARE COVERAGE REQUIREMENT OF THE AFFORDABLE CARE ACT. IF YOU DON'T HAVE MINIMUM ESSENTIAL COVERAGE, YOU MAY OWE AN ADDITIONAL PAYMENT WITH YOUR TAXES.

Optional Coverage

Hazardous Activities

We cover typical vacation activities. If you plan to participate in more adventurous activities when you travel, consider buying this optional coverage.

It covers: bungee jumping; caving; hang gliding; jet skiing; motorcycle or motor scooter riding whether as a passenger or a driver; parachuting; parasailing; scuba diving only to a depth of 10 meters with a breathing apparatus provided that you are SSI, PADI or NAUI certified; snowmobiling; spelunking; wakeboard riding; water skiing; windsurfing; or zip lining. **You must purchase this optional coverage if you wish to be covered while riding a motorcycle, motor scooter, or similar transportation when such transportation is an established and accepted routine means of public transportation for hire in the specific geographic area where you are located in the host country.**

Filing a Claim

For a claim to be payable, it must meet the terms and conditions in the Explore North America Plus plan document.

In addition, you must submit a completed claim form to us within 90 days of the date of service.

Claims are paid two ways:

1. We pay your provider if they did not require you to pay up front. To do this, we need an itemized bill from the provider along with a claim form completed by you.
2. We reimburse you if you paid medical expenses up front. To do this, we need an itemized bill (showing you paid the expenses) along with a claim form completed by you.

Important: If you are traveling in the U.S. and visit a provider in network, please do not pay for services up front and instead allow the provider to bill Seven Corners. Your ID card will provide information about the PPO network in the United States.

Visit sevencorners.com/claims to find forms and instructions on filing a claim.

Excess Insurance

All coverages except Accidental Death & Dismemberment are in excess of other insurance or similar benefit programs and apply only when such benefits are exhausted. This plan is secondary coverage to other insurance. Such other insurance or similar benefit programs may include, but are not limited to, membership benefits; workers' compensation benefits/programs; government programs; group or blanket coverage; prepayment coverage; union, labor, or employee plans; socialized insurance programs or program otherwise required by law or statute; automobile insurance; or third-party liability insurance.

Pre-Certification Requirements

The following expenses must always be pre-certified in the United States:

1. Outpatient surgeries or procedures;
2. Inpatient surgeries, procedures, or stays including those for rehabilitation;
3. Diagnostic procedures including MRI, MRA, CT, and PET scans;
4. Chemotherapy;
5. Radiation therapy;
6. Physiotherapy;
7. Home infusion therapy;
8. Home Health Care.

To comply with the pre-certification requirements, you must:

1. Contact Seven Corners Assist before the expense is incurred; and
2. Comply with Seven Corners Assist's instructions and submit any information or documents required; and
3. Notify all medical providers of the pre-certification requirements and ask them to cooperate with Seven Corners Assist.

Once we pre-certify your services, we will review them to determine if they are covered by the plan.

If you do not comply with the pre-certification requirements or if the services are not pre-certified, we will review the expenses to determine if they are covered by the plan. If covered:

1. Covered expenses will be reduced by 25%; and
2. The deductible will be subtracted from the remaining 75%; and
3. Coinsurance will be applied.

Pre-certification does not guarantee coverage, payment, or reimbursement of expenses.

WellCard™ Discounts & Services

Lower your cost for these products and services incurred in the USA and receive cash rewards for:

- Prescription drugs — save up to 50%.
- Dental services — save up to 45% .
- Vision services — save up to 50%.
- Diabetic care & supplies — save up to 75%.
- Hearing aids.
- Mail order vitamins.
- Daily living products — discounted rates for medical supplies and equipment.
- National network of over 59,000 pharmacies

Share your free card with friends and family and use it even after your coverage ends. Visit sevendcorners.com/well-card to learn more, locate participating providers and determine the available discounts. Information about WellCard will be included with your purchase documents. **This card is not insurance and does not replace our existing networks.**



Finding Medical Providers

Network providers can be located at: sevendcorners.com/help/find-a-doctor or by contacting Seven Corners Assist.

Inside the United States — We offer an extensive network of providers with special network pricing and potential savings for you.

Outside of the United States — Seven Corners has a large international directory of providers, and many of them will bill Seven Corners direct for treatment they provide. We recommend you contact us for a referral, but you may seek treatment at any facility.

Utilizing the network does not guarantee benefits or that the treating facility will bill Seven Corners direct. We do not guarantee payment to a facility or individual until we determine the expense is covered by the plan.

Geographic Restrictions

State Restrictions — We cannot accept an address in Maryland, Washington, New York, South Dakota, and Colorado.

Country Restrictions — We cannot accept an address in Cuba, Islamic Republic of Iran, Syrian Arab Republic, United States Virgin Islands, Gambia, Ghana, Nigeria, Sierra Leone and Democratic People's Republic of Korea (North Korea).

Destination Restrictions — This plan covers travel to the United States, Mexico, Canada, and unrestricted Caribbean countries.

Unrestricted Caribbean countries include: Anguilla, Antigua and Barbuda, Aruba, Bahamas, Barbados, Belize, British Virgin Islands, Caribbean Netherlands, Cayman Islands, Curaçao, Dominica, Dominican Republic, Grenada, Guadeloupe, Guyana, Haiti, Jamaica, Martinique, Montserrat, Saint Barthélemy, Saint Kitts and Nevis, Saint Lucia, Saint Martin, Saint Vincent and the Grenadines, Saint Maarten, Suriname, Trinidad and Tobago, Turks and Caicos. **The plan does not cover trips to Cuba.**

Schedule of Benefits

All benefits listed in this Schedule of Benefits are in United States Dollar amounts. All medical and dental benefits are subject to deductible and/or copay and coinsurance. Unless otherwise stated, all benefits are per person, per period of coverage, and they are provided up to the amount shown.

Explore North AmericaSM Plus

Health Insurance for Visitors

PLAN OPTIONS

Benefit Period	180 days						
Coverage Length	5 days to 364 days						
Extend Coverage	Extendable for a total of up to 364 days.						
Covered Countries	U.S., Canada, Mexico, and unrestricted Caribbean countries						
Medical Maximum Options	<table border="0"> <tr> <td>Ages</td> <td>Maximums</td> </tr> <tr> <td>14 days to 69 years old:</td> <td>\$50,000, \$100,000, \$500,000, \$1,000,000</td> </tr> <tr> <td>70 to 74 years old:</td> <td>\$50,000, \$100,000</td> </tr> </table>	Ages	Maximums	14 days to 69 years old:	\$50,000, \$100,000, \$500,000, \$1,000,000	70 to 74 years old:	\$50,000, \$100,000
Ages	Maximums						
14 days to 69 years old:	\$50,000, \$100,000, \$500,000, \$1,000,000						
70 to 74 years old:	\$50,000, \$100,000						
Deductible Options (You pay)	\$0, \$100, \$250, \$500, \$1,000						
Coinsurance (The plan pays)	We pay 100%.						

MEDICAL

Hospital Room & Board, Inpatient Hospital Services, Outpatient Hospital / Clinical Services, Doctor's Office Visits, Chemotherapy and/or Radiation Therapy, Nursing Services, Prescription Drugs, Home Health Care, Extended Care Facility	URC* up to medical maximum						
COVID-19 Treatment	URC up to Medical Maximum or \$100,000; whichever is less.						
Emergency Room Services	URC up to medical maximum \$100 copay						
Urgent Care Visits	URC up to medical maximum \$20 copay						
Physiotherapy	Inpatient: URC up to medical maximum Outpatient: \$50 maximum per visit						
Local Ambulance	Up to medical maximum						
Hospital Daily Indemnity <i>Canada, Mexico, & unrestricted Caribbean countries</i>	\$150 per day, 30-day limit						
Coma	\$25,000 (separate from medical maximum)						
Felonious Assault	\$10,000 (separate from the medical maximum)						
Pre-certification – 25% penalty	Required inside the United States for specific types of treatment. Penalty does not apply to emergencies. See pre-certification section on page 4 for details.						
Incidental Trips to Home Country	\$10,000						
Acute Onset of Pre-existing Condition(s) <i>Non-United States Residents traveling to U.S., Canada, Mexico, and unrestricted Caribbean countries</i>	<table border="0"> <tr> <td>Ages</td> <td>Benefit</td> </tr> <tr> <td>14 days to 69 years old:</td> <td>\$50,000</td> </tr> <tr> <td>70 to 74 years old:</td> <td>\$5,000</td> </tr> </table>	Ages	Benefit	14 days to 69 years old:	\$50,000	70 to 74 years old:	\$5,000
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14 days to 69 years old:	\$50,000						
70 to 74 years old:	\$5,000						

DENTAL

Dental — Sudden Relief of Pain	\$200
Dental — Accident	\$5,000

EMERGENCY SERVICES AND ASSISTANCE

All emergency services except Natural Disaster Daily Benefit and Terrorist Activity must be coordinated by Seven Corners Assist.

Emergency Medical Evacuation & Repatriation	\$500,000 (separate from the medical maximum)
Emergency Medical Reunion	\$200 per day, 10-day limit / \$50,000 maximum
Return of Child(ren)	\$50,000
Return of Mortal Remains	\$50,000
Local Burial or Cremation	\$5,000

*URC means Usual, Reasonable, and Customary. It is the maximum amount we will pay for covered expenses based on several factors. See the definition in the plan document for more details.

Schedule of Benefits *(continued)*

All benefits listed in this Schedule of Benefits are in United States Dollar amounts. All medical and dental benefits are subject to deductible and/or copay and coinsurance. Unless otherwise stated, all benefits are per person, per period of coverage, and they are provided up to the amount shown.

Explore North AmericaSM Plus	
<i>Health Insurance for Visitors</i>	

EMERGENCY SERVICES AND ASSISTANCE *(continued)*

All emergency services except Natural Disaster Daily Benefit and Terrorist Activity must be coordinated by Seven Corners Assist.

Natural Disaster Evacuation and Repatriation	\$50,000
Natural Disaster Daily Benefit	\$150 per day, 5-day limit
Political Evacuation & Repatriation	\$10,000
Terrorist Activity	\$50,000
24/7 Travel Assistance Services	Included

AD&D

Accidental Death and Dismemberment (AD&D)	Who Primary Insured or Eligible Spouse	Principal Sum \$25,000
	Eligible Dependent Child(ren)	\$5,000
<i>(aggregate limit of \$250,000 for total number of insureds on the plan)</i>		
Common Carrier Accidental Death	Who Primary Insured or Eligible Spouse	Principal Sum \$50,000
	Eligible Dependent Child(ren)	\$10,000
<i>(aggregate limit of \$250,000 for total number of insureds on the plan)</i>		

OTHER TRAVEL BENEFITS

Trip Interruption must be coordinated by Seven Corners Assist.

Loss of Checked Baggage	\$50 per article \$500 per occurrence
Trip Interruption	\$5,000
Lost or Stolen Travel Documents	\$100
Personal Liability	\$50,000

OPTIONAL COVERAGE

Hazardous Activities	Up to medical maximum
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Benefit Highlights

Benefit Period — This is the amount of time (180 days) you have from the date of your injury or illness to receive treatment. If your plan ends during your benefit period, you can still receive treatment if you are outside your home country.

Medical Coverage — We cover injuries and illnesses that occur during your period of coverage. Benefits are paid in excess of your deductible and/or copay up to your medical maximum. You must receive initial treatment for an injury or illness within 30 days of the date of injury or onset of illness.

COVID-19 Medical Treatment — The plan covers medically necessary treatment for:

- COVID-19 (the disease);
- SARS-Cov-2 (the virus); and
- Any mutation or variation of SARS-CoV-2.

Travel assistance services, including Emergency Medical Evacuation and Repatriation, Emergency Medical Reunion, Return of Children, Return of Mortal Remains, and Local Burial or Cremation can apply if you contract COVID-19 while covered by this plan. *See the schedule of benefits for dollar limits that apply to those services.*

Hospital Daily Indemnity — We will pay you for each night you are hospitalized up to 30 days. The benefit applies while you are traveling outside of the United States to Canada, Mexico, or the unrestricted Caribbean countries. The benefit is in addition to other covered expenses, and you may use the incidental funds as you wish.

Incidental Trips to Home Country — This can cover a new illness or injury that occurs on an incidental trip home. You receive 5 days of coverage for each month of coverage you purchased, up to 60 days. *There is no coverage if the illness or injury occurs while you are outside your home country, and there is no coverage for pre-existing conditions. Coverage is available if your period of coverage is greater than 30 days.*

Coma Benefit — This coverage can pay benefits if you become comatose due to an accident.

Felonious Assault — This coverage can pay benefits if you are injured as the result of a felonious assault while traveling.

Dental Sudden Relief of Pain — The plan can pay for emergency treatment for the relief of pain to sound natural teeth. *Coverage is available if your period of coverage is greater than 30 days.*

Benefit Highlights *(continued)*

Dental Emergency Accident — The plan can pay for emergency treatment to repair or replace sound natural teeth damaged because of an accidental injury caused by external contact with a foreign object. You are not covered if you break a tooth while eating or biting into a foreign object.

Emergency Medical Evacuation and Repatriation** — If medically necessary, we will arrange and pay for transportation and related medical expenses during transportation to:

1. Transport you to the nearest adequate medical facilities.
2. Transport you to your home country for treatment or to recover after an emergency medical evacuation.

This benefit applies regardless of whether your hospitalization is related to a pre-existing condition.

Emergency Medical Reunion** — If your physician recommends it, we will pay and arrange for one person of your choice to travel to the hospital where you are located when an emergency medical evacuation is occurring or has occurred or when an emergency medical repatriation is to occur. *This benefit applies regardless of whether your hospitalization is related to a pre-existing condition.*

Return of Children** — If you are traveling alone with children and are hospitalized because of a covered illness or injury, we will arrange and pay for:

1. One-way economy airfare to return the children to their home country and;
2. Attendant/escort services to ensure the children's safety.

This benefit applies regardless of whether your hospitalization is related to a pre-existing condition.

Return of Mortal Remains** — We can pay reasonable expenses for embalming, a minimally-necessary container for transportation, shipping costs, and government authorizations to return your remains to your home country if you die while outside your home country. You cannot use this benefit if you use the Local Cremation or Burial benefit. *This benefit applies regardless of whether your death is related to a pre-existing condition.*

Local Burial or Cremation** — This benefit can pay reasonable expenses for the preparation and either your local burial or cremation if you die while outside your home country. You cannot use this benefit if you use the Return of Mortal Remains benefit. *This benefit applies regardless of whether your death is related to a pre-existing condition.*

Natural Disaster Evacuation and Repatriation** — If you need an emergency evacuation due to a natural disaster, we will arrange and pay for: 1) Your natural disaster evacuation; 2) Lodging for five days if you are delayed at the safe location; and 3) Your return home via one-way economy airfare. Seven Corners security personnel determines the need for evacuation in consultation with local governments and security analysts. *This benefit does not apply when you are in the U.S. and if the natural disaster precedes your arrival at the affected location. See plan document for additional details.*

Natural Disaster Daily Benefit — We can reimburse you for replacement accommodations for up to five days if you are displaced from planned, paid accommodations due to an evacuation from a forecasted natural disaster or following a natural disaster. You must provide proof of payment for the accommodations from which you were displaced.

Political Evacuation and Repatriation** — We can arrange and pay for your political evacuation and/or return to your home country via one-way economy airfare if:

1. A formal recommendation is made for you to leave your host country; or
2. You are expelled or declared persona non-grata by the host country.

This benefit will not apply if you did not follow a Level 3 Terrorism, Level 3 Civil Unrest, or any Level 4 Travel Advisory from the U.S. Department of State or similar warnings from authorities of your host country or home country.

Terrorist Activity — If you are injured as a result of terrorist activity, we will provide benefits if the following conditions are met:

1. You have no direct or indirect involvement.
2. The terrorist activity is not in a country or location where the U.S. government issued a Level 3 Terrorism, Level 3 Civil Unrest, or any Level 4 Travel Advisory or the authorities of your host country or home country issued similar warnings, any of which were in effect within six months of your arrival.
3. You departed the country or location following the date a warning to leave was issued by the U.S. government or appropriate authorities of your host country or home country.

Accidental Death & Dismemberment (AD&D) — This can pay benefits for death, loss of limbs, quadriplegia, paraplegia, hemiplegia, and uniplegia due to an accident occurring while on your trip. If benefits are payable under Common Carrier AD&D, this benefit will not be paid.

Common Carrier AD&D — This can pay benefits for death due to an accident that occurred while riding as a passenger on a common carrier (any public air conveyance operating under a valid license to transport passengers for hire).

Loss of Checked Baggage — This benefit can reimburse you for lost bags and personal items owned by you and checked with a common carrier, if you took reasonable measures to protect, save, and recover the property.

Trip Interruption** — We can reimburse you for the cost of economy travel to your home if you cannot continue your trip due to the death of a parent, spouse, sibling or your child or due to serious damage to your principal residence from fire or natural disaster. *See plan document for details.*

Lost or Stolen Travel Documents — This benefit can reimburse you for fees for replacement of your passport, visas and other travel documents if they are lost, stolen, damaged or destroyed during your covered trip.

Personal Liability — We will pay for eligible court-entered judgments or settlements approved by Seven Corners that are related to the personal liability you incur for acts, omissions, and other occurrences for losses or damages caused by your negligent acts or omissions that result in: 1) injury to a third person; 2) damage or loss to a third person's personal property; 3) damage or loss to a relative's personal property. *Review the plan document for conditions, restrictions, and exclusions for this benefit.*

****These benefits must be arranged by Seven Corners Assist. Failure to use Seven Corners Assist may result in the denial of benefits.**



Pre-existing Conditions

What is a pre-existing condition?

Pre-existing conditions include any medical condition, sickness, injury, illness, disease, mental illness or mental or nervous disorder, including congenital, chronic, subsequent, or recurring complications or related consequences or resulting consequences that existed with reasonable medical certainty when you bought the plan or any time in the 36 months before your coverage on this plan began, whether or not previously manifested, symptomatic, known, diagnosed, treated, or disclosed.

This includes, but is not limited to, any medical condition, sickness, injury, illness, disease, mental illness, or mental or nervous disorder for which medical advice, diagnosis, care, or treatment was recommended or received or for which a reasonably prudent person would have sought treatment during the 36 months immediately preceding the start date of this plan.

How do we cover pre-existing conditions?

Many travel insurance plans do not cover pre-existing conditions. Explore North America Plus covers them through the acute onset of pre-existing conditions benefit.

Coverage amounts vary by age. See the schedule of benefits for details.

ACUTE ONSET OF PRE-EXISTING CONDITIONS

What is an acute onset of a pre-existing condition?

It is a sudden and unexpected outbreak or recurrence of a pre-existing condition:

- That occurs spontaneously and without advanced warning either in the form of physician recommendations or symptoms and requires urgent care;
- That occurs while you are covered, after the 168-hour (7-day) waiting period, and
- For which treatment is obtained within 24 hours of the sudden and unexpected outbreak or recurrence.

A pre-existing condition is not an acute onset of a pre-existing condition if:

1. The condition is chronic, congenital, or gradually becomes worse over time; or
2. If, during the 30 days prior to the acute event, you had a change in prescription or treatment for a diagnosis related to the underlying pre-existing condition.

Coverage ends on the earlier of:

1. The condition no longer being acute; or
2. Your discharge from the hospital.

There is no coverage for known, scheduled, required, or expected medical care, drugs, or treatments existent or necessary prior to arrival in the United States, Mexico, Canada, and the unrestricted Caribbean countries and before your coverage begins.

There is no coverage for treatment for which you have traveled or conditions for which travel was undertaken after your physician limited or restricted travel.

Exclusions

Unless otherwise specifically covered by the plan, the exclusions below apply to these benefits: Medical Covered Expenses, Local Ambulance, Hospital Daily Indemnity, Coma, Incidental Trips to Home Country, COVID-19 Treatment, Dental Emergency — Sudden Relief of Pain, Dental Emergency — Accident, Emergency Medical Evacuation and Repatriation, Emergency Medical Reunion, Return of Child(ren), Return of Mortal Remains, Local Burial or Cremation, Natural Disaster Evacuation and Repatriation, Political Evacuation and Repatriation, Accidental Death and Dismemberment (AD&D), Common Carrier Accidental Death and Dismemberment, Trip Interruption, Optional Coverage — Hazardous Activities. **These exclusions exclude expenses that are for, resulting from, related to, or incurred for the following:**

- Pre-Existing Condition(s) except as waived under Acute Onset of Pre-existing Conditions and Emergency Medical Evacuation and Repatriation, Emergency Medical Reunion, Return of Child(ren) Return of Mortal Remains, Local Burial or Cremation;
- Claims not received by the Company or Administrator within ninety (90) days of the date of service;
- Treatment that (i) exceeds Usual, Reasonable, and Customary Expenses; (ii) is Investigational, Experimental, or for research purposes; or (iii) received in a Hospital emergency room visit that is not a Medical Emergency;
- Treatment, services, or supplies that are not administered by or under the supervision of a Physician or Surgeon and products that can be purchased without a Physician's or Surgeon's prescription;
- Routine physicals, inoculations, or other examinations or tests conducted when there is no objective indications or impairments in normal health;
- Chiropractic care or acupuncture;
- Services, supplies, medications, testing, or Treatment prescribed, performed, or provided by a Relative or Immediate Family Member;
- Durable medical equipment;
- False teeth, dentures, dental appliances, dental expenses, normal ear or hearing tests, hearing aids, hearing implants, eye refractions, eye examinations for prescribing corrective lenses or eyeglasses unless caused by Accidental Injury, eyeglasses, contact lenses, or eye surgery when the primary purpose is to correct nearsightedness, farsightedness, or astigmatism;
- Replacement of artificial limbs, eyes, larynx, and orthotic appliances;
- Custodial Care, Educational or Rehabilitative Care, or any Treatment in any establishment for the care of the aged;
- Vocational, occupational, sleep, speech, recreational, or music therapy;
- Pregnancy, illness or complications from Pregnancy, childbirth, abortion, miscarriage including that resulting from an Accident, postpartum care, preventing conception or childbirth, artificial insemination, infertility, impotency, sexual dysfunction, or sterilization or reversal thereof;
- Sleep apnea or other sleep disorders;
- Mental illness and Mental and Nervous Disorders, Rest Cures, learning disabilities, attitudinal disorders, or disciplinary problems;
- Congenital abnormalities and conditions arising out of or resulting therefrom;
- Temporomandibular joint;
- Occupational Diseases;
- Exposure to non-medical nuclear radiation or radioactive materials;
- Sexually transmitted diseases, venereal diseases, and conditions and any consequences thereof;
- Acquired Immune Deficiency Syndrome (AIDS), AIDS-Related Complex (ARC), or the Human Immunodeficiency Virus (HIV);
- Human organ or tissue transplants;
- Exercise programs whether prescribed or recommended by a Physician or therapist;
- Weight reduction programs or the surgical Treatment of obesity including, but not limited to, wiring of the teeth and all forms of intestinal bypass Surgery;
- Cosmetic or plastic Surgery including deviated nasal septum; modifications of Your physical body intended to improve Your psychological, mental, or emotional well-being including, but not limited to, sexual reassignment Surgery;
- Acne, moles, skin tags, disease of sebaceous glands, seborrhea, sebaceous cyst, unspecified disease of the sebaceous glands, hypertrophic and atrophic conditions of skin, nevus;
- Hazardous Activities unless You purchase optional Hazardous Activities coverage and then only for the activities covered under Hazardous Activities;
- Injuries sustain while participating in professional Athletics, amateur Athletics, or interscholastic Athletics including, but not limited to, events, games, matches, practice, training camps, sport camps, conditioning, and any other activity related thereto but excluding non-competitive, recreational, or intramural activities;
- Abuse, misuse, illegal use, overuse, dependency upon, or being under the influence of alcohol, drugs, chemicals, or narcotic agents unless administered under the advice of a Physician and taken in accordance with the proper dosing as directed by the Physician;
- Suicide or any attempt thereof; self-destruction or any attempt thereof; or any intentionally self-inflicted Injury or Illness;
- Terrorist Activity except as provided under the Terrorist Activity Benefit; War, Hostilities, or War-like Operations;
- Commission of a criminal offense or any other criminal or illegal activity as defined by the local governing body;
- You unreasonably fail or refuse to depart a country or location following the date a warning to leave that country or location is issued by the United States government or similar warnings issued by other appropriate authorities of either Your Host Country or Your Home Country;
- Service in the military, naval, coast guard, or air service of any country or while on duty as a member of a police force or unit;
- Treatment paid for or furnished under any other individual, government, or group policy or Expenses incurred at no cost to You;
- You while in Your Home Country unless covered under Incidental Trips to Home Country;
- Conditions for which travel was undertaken to seek Treatment after Your Physician has limited or restricted travel;
- Travel accommodations;
- Injury sustained while You are riding as a pilot, student pilot, operator, or crew member, in or on, boarding or alighting, from any type of aircraft;
- Injury sustained while You are riding as a passenger in any aircraft (i) not having a current and valid Airworthy Certificate and (i) not piloted by a person who holds a valid and current certificate of competency for piloting such aircraft;
- Flying in any aircraft being used for acrobatic or stunt flying, racing, endurance tests, rocket-propelled aircraft, crop dusting or seeding or spraying, firefighting, exploration, pipe or power line inspection, any form of hunting or herding, aerial photography, banner towing, or any experimental purpose; and
- Participating in contests of speed or riding or driving in any type of competition;
- Loss of life;
- Long-term disability; or
- Financial guarantee, financial default, bankruptcy, or insolvency risks.

Explore North AmericaSM Plus

COVID-19 COVERAGE FOR 5 DAYS TO 364 DAYS

Travel to the United States, Mexico, Canada,
and certain Caribbean countries

Disclaimer: This brochure is intended as a brief summary of benefits and services. It is not your plan document. If there is any difference between this brochure and your plan document, the provisions of the plan document will prevail. Benefits and premiums are subject to change.

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