

WELCOME TO
SEVEN CORNERS, INC.



SEVEN **CORNERS**

GROUP LEADER FIELD GUIDE

Thank you for choosing Seven Corners for your group's travel insurance program. We wish you safe and happy travels! In the event of an emergency, please use this quick reference guide to assist you in addressing the situation.

Please print this guide to take with you on your travels or scan it to your smartphone, tablet, or laptop.

BEFORE YOU LEAVE

1. Log on to www.WellAbroad.com (it's free) and review the medical providers in the countries and cities you will be visiting. We advise you to print a list of these providers or scan to your Smartphone, tablet, or laptop in the event you do not have access to the internet once you arrive at your destination.
2. Review your destination country's culture, weather and security concerns on www.WellAbroad.com. If you have questions or concerns about weather or security risks, contact Seven Corners Assist: assist@sevencorners.com or call 1-800-335-0477 or collect 0-317-575-2656, or fax 317-815-5984.
3. Collect and carry a list of emergency contacts for each member of your group.

DURING YOUR TRAVELS

1. It is important that Seven Corners knows who you are and what group you are with when you call us for assistance. Your group's insurance ID number is
Also, each member is issued a unique *certificate number*, which is shown on the ID card.
2. In the event of a medical emergency with immediate trauma, contact the local emergency response unit, such as the fire or police department, and seek immediate care in a local facility. Once admitted to the local facility for treatment, you or someone from your group should contact Seven Corners to report the incident, and we will provide additional medical assistance or transportation, if medically necessary.
3. If a member is injured or feeling ill and needs medical attention, contact Seven Corners Assist, and our team will direct you to the nearest appropriate medical provider.
4. If a member has travel issues such as trip delay, lost luggage or lost passport, or has security concerns regarding civil or political developments in their area, contact Seven Corners Assist, and we will assess your situation and provide you with a solution.

PRE-NOTIFICATION

You or someone on your behalf is required to contact Seven Corners Assist in the following situations:

- Within 48 hours of an emergency hospital admission anywhere in the world.
- Before a scheduled, non-emergency hospital admission anywhere in the world.
- Before receiving any medical treatment inside the United States.
- Before inpatient or outpatient surgery worldwide.

Please review your policy for possible penalties which may apply for failure to follow pre-notification procedures.

NETWORK

- Inside of the United States: Seven Corners' provider network is not required. By utilizing the network, you may receive potential discounts and out-of-pocket savings for any incurred eligible expenses.
- Outside of the United States: Seven Corners has an extensive network of international providers, many of which have direct pay agreements. We recommend you contact Seven Corners Assist for a provider referral, however, you may seek treatment at any facility.

Please review your policy for more information on possible advantages to using a medical provider which is a member of the Seven Corners' provider network.

SEVEN CORNERS ASSIST - 24/7 EMERGENCY ASSISTANCE DEPARTMENT

NON-EMERGENCY ASSISTANCE

Contact Seven Corners Assist for help regarding benefits, coverage, non-emergency medical treatment, and to locate a doctor or medical facility. Please email assist@sevencorners.com or call 1-800-335-0477 or collect 0-317-575-2656, or fax 317-815-5984.

EMERGENCY ASSISTANCE

- United States, Canada and the Caribbean (Toll-free): 1-800-690-6295
- International*: Toll-free Country Access Code (+1) 800-690-6295
- Collect Calls: 0-317-818-2808 Email: assist@sevencorners.com

EMERGENCY LINES ARE NOT TO BE USED FOR PURCHASE ASSISTANCE OR PURCHASE ERRORS, ONLY MEDICAL EMERGENCIES

**Seven Corners uses AT&T Direct for its toll-free 800 numbers. To reach us, simply dial an access code & then dial one of Seven Corners' 800 numbers. For a complete listing of access codes, please visit <http://www.att.com/esupport/traveler.jsp>*

ADMINISTRATION DEPARTMENT

- Contact Administration for help with ID cards, changes to a policy, and renewal notices. Please email groups@sevencorners.com or call 1-800-335-0611 or collect 0-317-575-2652 and ask for the Administration Department, or fax 317-575-2659.

HOW TO FILE A CLAIM

Go to <http://www.sevencorners.com/forms/> to download the Proof of Loss Form from the Travel Medical Form section.

Complete the Proof of Loss and sign and date appropriately. Submit with the following documents:

- Copies of your Passport including the identification page and the entry/exit stamps from the past 12 months.
- Detailed bills for services received.
- Receipts for payments made.
- Any other supporting medical documentation provided.

Claims documents must be signed and submitted within 90 days from the date of service via postal mail, fax or email attachment to:

Seven Corners, Inc.
Attn: Claims
303 Congressional Boulevard
Carmel, IN 46032 USA
Fax: (+01) 317-575-2256
Email: claims@sevencorners.com

CLAIMS Q&A

Q: Can the claim payment be sent to someone other than me?

A: Substitution of a different payee (not the insured) on a claim reimbursement can be accomplished, but authorization from the insured is needed.

A written document must be provided and signed by the insured, authorizing Seven Corners to reimburse the other party named in the document. This document is required to protect all parties from possible incorrect payment of funds. An address must be listed in the document stating where claims payments should be sent. Please keep in mind that claims must be submitted within 90 days from the date of service.

Q: Will you send my claim reimbursement via wire transfer?

A: Wire transfers are possible for claim payment (some restrictions may apply). In order to process such a request, detailed banking information is required. Please obtain contact information and forward to claims@sevencorners.com. Our claims personnel will contact you within two business days. Please keep in mind that claims must be submitted within 90 days from the date of service.

Q: How do I appeal my claim?

A: Claims Appeals must be received in writing with supporting medical information. Appeals are addressed within 30 days after receipt. You may submit your written appeal to the address listed above.

Q: What if I paid for my medical bills in a foreign currency and my doctor's receipts are in a foreign language?

A: We will have your documents translated. If the claim is considered eligible, you will be reimbursed in U.S. dollars, based on the exchange rate for the U.S. dollar on your date of service. Please keep in mind that claims must be submitted within 90 days from the date of service.

