

Volunteers In Mission

Travel Medical Insurance

Frequently Asked Questions

Plan Administrator:
Seven Corners, Inc.
303 Congressional Blvd.
Carmel, IN 46302

Medical Assistance Provider:
24 hour emergency assistance services
Inside the US: 800-690-6295
Outside the US: +0-317-818-2808

1. What is the purpose and limitation of this document?

The purpose of this document is to provide easy to locate answers to frequently asked questions about the United Methodist Volunteers In Mission travel medical insurance program. This will allow you to locate the information you need to know about your policy and its benefits. Keep in mind that this document will address coverage issues in a broad manner, and if any dispute shall arise the policy wording will apply.

2. Who is the insurance company?

This plan is underwritten by Certain Underwriters at Lloyd's of London.

3. Who handles my insurance questions and administration?

Seven Corners, Inc. is the program administrator and can answer any questions about this policy. Since 1993, Seven Corners, Inc. has alleviated many of the concerns with international travel by providing insurance plans to private citizens, governments, missionaries, students, and corporations of various nations around the globe including the AmeriCorps and Peace Corps programs.

Our Medical Assistance staff can be reached 24 hours a day, 7 days a week, 365 days a year by calling +01-317-818-2808 or by email at assist@sevendcorners.com.

Due to recent medical outbreaks, you can log on to the web-site listed below to view the most Up-To-Date information regarding these outbreaks. Please check it out at: www.wellabroad.com/

Please call 1-800-335-0611 to contact the Seven Corners customer service department with any other policy questions.

4. When does the coverage begin and end?

The minimum period of coverage is five (5) days; maximum is twelve (12) months. Coverage can be purchased in a combination of monthly and/or daily periods by paying the appropriate plan cost.

Your coverage will begin on the latest of the following: 1.) The moment you depart your Home Country; or 2.) The date and time the Application and full plan cost is received and accepted by Seven Corners; or 3.) The date requested on the Application.

Coverage will end on the earliest of the following: 1.) Your return to your Home Country or 2.) The date shown on the ID card, for which plan cost has been paid; 3.) The date you are no longer eligible under this plan.

5. Where does the insurance cover me?

Eligible Persons shall be participants, employees or members of the Assured Group, while traveling on a sanctioned United Methodist Volunteers in Mission trip, whose name and travel dates have been submitted on the Group Application and have been accepted by the Administrator.

6. Is there a deductible or co-payment?

Yes. There is a \$50 per occurrence deductible.

Co-insurance Inside the United States and Canada: After you pay the deductible, the program pays 80% of the next \$5,000 of eligible expenses, then 100% to the selected Maximum.

Co-insurance Outside the United States and Canada: After you pay the deductible, the program pays 100% to the selected Maximum.

7. Who should I contact in the event of an emergency?

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.

Inside the U.S. call: 800-690-6295

Outside of the U.S. call: 0-317-818-2808 (collect)

Email: assist@sevencorners.com

8. How do I find a provider in country?

Members may utilize any provider outside the United States. If the member would like a provider referral the may contact the Seven Corners Assistance line. To contact assist, please refer to the above contact information.

9. How do I make a claim under this policy?

Charges incurred outside of the United States may be settled out-of-pocket by the member and submitted to Seven Corners for reimbursement. Should the member desire direct billing with the medical provider, Seven Corners' assistance staff will arrange the billing details with the provider. Seven Corners has a network of over 12,000 doctors and hospitals worldwide. With one phone call, we can assist you in locating a provider.

Documents required for submitting a claim are as follows:

- A completed Claim Form
- Passport copies
- Detailed bills for services received
- Receipts for payments made
- Any other supporting medical documentation provided
- Claims documents may be submitted via postal mail, fax, or email attachment to:

Seven Corners, Inc.

ATTN: Claims

303 Congressional Blvd.

Carmel, IN 46032

United States

Fax: (+01) 317-575-2256

Email: claims@sevencorners.com