SEVEN CORNERS TRAVEL MEDICAL INCLUDING USA COMPARISON QUICK GUIDE

An overview of benefits for new SCTM Including USA launching 8/25/2026 vs. old SCTM Including USA

SEVEN CORNERS TRAVEL INSURANCE

	BASIC		CHOICE	
	New	Old	New	Old
PRODUCT DESIGN				
Coverage Length	5 days to 364 days	5 days to 364 days	5 days to 364 days	5 days to 364 days
Coverage Extension	Up to 364 days	Up to 364 days	Up to 364 days	Up to 364 days
Eligible Demographic	Non-U.S. Residents Ages 14 days to 80+ years	Non-U.S. Residents Ages 14 days to 80+ years	Non-U.S. Residents Ages 14 days to 80+ years	Non-U.S. Residents Ages 14 days to 80+ years
Coverage Area	Worldwide including United States	Worldwide including United States	Worldwide including United States	Worldwide including United States
Residence State Restrictions	All	All	All	All
Residence Country Restrictions	Australia, Cuba, Gambia, Ghana, Iran, Nigeria, North Korea, Sierra Leone, Syria, U.S. Virgin Islands, United States	Australia, Cuba, Gambia, Ghana, Iran, Nigeria, North Korea, Sierra Leone, Syria, U.S. Virgin Islands, United States	Australia, Cuba, Gambia, Ghana, Iran, Nigeria, North Korea, Sierra Leone, Syria, U.S. Virgin Islands, United States	Australia, Cuba, Gambia, Ghana, Iran, Nigeria, North Korea, Sierra Leone, Syria, U.S. Virgin Islands, United States
Destination Country Restrictions	Afghanistan, Antarctica, Bahrain, Belarus, Burkina Faso, Central African Republic, Congo DRC, Cuba, Cyprus, Haiti, Iran, Iraq, Israel, Jordan, Kuwait, Lebanon, Libya, Mali, Myanmar, Niger, North Korea, Oman, Pakistan, Palestinian Territories, Qatar, Russia, Saudi Arabia, Somalia, South Sudan, Sudan, Syria, Ukraine, United Arab Emirates, Venezuela, Yemen	Afghanistan, Antarctica, Belarus, Burkina Faso, Central African Republic, Congo DRC, Cuba, Haiti, Iran, Iraq, Israel, Lebanon, Libya, Mali, Myanmar, North Korea, Palestinian Territories, Russia, Somalia, South Sudan, Sudan, Syria, Ukraine, Venezuela, Yemen	Afghanistan, Antarctica, Bahrain, Belarus, Burkina Faso, Central African Republic, Congo DRC, Cuba, Cyprus, Haiti, Iran, Iraq, Israel, Jordan, Kuwait, Lebanon, Libya, Mali, Myanmar, Niger, North Korea, Oman, Pakistan, Palestinian Territories, Qatar, Russia, Saudi Arabia, Somalia, South Sudan, Sudan, Syria, Ukraine, United Arab Emirates, Venezuela, Yemen	Afghanistan, Antarctica, Belarus, Burkina Faso, Central African Republic, Congo DRC, Cuba, Haiti, Iran, Iraq, Israel, Lebanon, Libya, Mali, Myanmar, North Korea, Palestinian Territories, Russia, Somalia, South Sudan, Sudan, Syria, Ukraine, Venezuela, Yemen
MEDICAL				
Medical Maximum Options	**AGES 14 DAYS TO 69 YEARS** $50,000; $100,000; $500,000; $1,000,000 **AGES 70 TO 79 YEARS** $50,000; $100,000 **AGES 80 YEARS & OVER** $10,000	**AGES 14 DAYS TO 69 YEARS** $50,000; $100,000; $500,000; $1,000,000 **AGES 70 TO 79 YEARS** $50,000; $100,000 **AGES 80 YEARS & OVER** $10,000	**AGES 14 DAYS TO 69 YEARS** $50,000; $100,000; $500,000; $1,000,000 **AGES 70 TO 79 YEARS** $50,000; $100,000 **AGES 80 YEARS & OVER** $10,000	**AGES 14 DAYS TO 69 YEARS** $50,000; $100,000; $500,000; $1,000,000 **AGES 70 TO 79 YEARS** $50,000; $100,000 **AGES 80 YEARS & OVER** $10,000
Deductible Options	$0; $100; $250: $500; $1,000, $5,000	$0; $100; $250: $500; $1,000, $5,000	$0; $100; $250: $500; $1,000, $5,000	$0; $100; $250: $500; $1,000, $5,000
Coinsurance	**INSIDE THE UNITED STATES** In PPO Network: We pay 100% Out of PPO Network: We pay 80% of the first $10,000, then 100% to the medical maximum **OUTSIDE THE UNITED STATES** We pay 100%	**INSIDE THE UNITED STATES** In PPO Network: We pay 100% Out of PPO Network: We pay 80% of the first $10,000, then 100% to the medical maximum **OUTSIDE THE UNITED STATES** We pay 100%	**INSIDE THE UNITED STATES** In PPO Network: We pay 100% Out of PPO Network: We pay 90% of the first $10,000, then 100% to the medical maximum **OUTSIDE THE UNITED STATES** We pay 100%	**INSIDE THE UNITED STATES** In PPO Network: We pay 100% Out of PPO Network: We pay 90% of the first $10,000, then 100% to the medical maximum **OUTSIDE THE UNITED STATES** We pay 100%
Benefit Period	180 days	180 days	180 days	180 days
Hospital Room and Board	URC up to medical maximum	URC up to medical maximum	URC up to medical maximum	URC up to medical maximum
Inpatient Medical Expenses	URC up to medical maximum	URC up to medical maximum	URC up to medical maximum	URC up to medical maximum
Outpatient Medical Expenses	URC up to medical maximum	URC up to medical maximum	URC up to medical maximum	URC up to medical maximum
Emergency Room Services	URC up to medical maximum $100 copay [in addition to deductible]	URC up to medical maximum $100 copay [in addition to deductible]	URC up to medical maximum $100 copay [in addition to deductible]	URC up to medical maximum $100 copay [in addition to deductible]
Physician Office Visits	URC up to medical maximum $30 copay [in addition to deductible]	URC up to medical maximum $30 copay [in addition to deductible]	URC up to medical maximum $20 copay [in addition to deductible]	URC up to medical maximum $20 copay [in addition to deductible]
Urgent Care Visits	URC up to medical maximum $30 copay [in addition to deductible]	URC up to medical maximum $30 copay [in addition to deductible]	URC up to medical maximum $20 copay [in addition to deductible]	URC up to medical maximum $20 copay [in addition to deductible]
Telehealth Consultations or Care	URC up to medical maximum	URC up to medical maximum	URC up to medical maximum	URC up to medical maximum
Prescription Drugs	URC up to medical maximum	URC up to medical maximum	URC up to medical maximum	URC up to medical maximum
Physiotherapy and Chiropractic Care	N/A	N/A	$50 per visit / 10 visit maximum	$50 per visit / 10 visit maximum
Home Health Care	URC up to medical maximum	URC up to medical maximum	URC up to medical maximum	URC up to medical maximum

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SEVEN CORNERS TRAVEL INSURANCE

	BASIC		CHOICE	
	New	Old	New	Old
MEDICAL				
Acute Onset of Pre-Existing Conditions	168 hour [7 day] waiting period **AGES 14 DAYS TO 69 YEARS** $25,000 **AGES 70 TO 79 YEARS** $2,500 **AGES 80 YEARS & OVER** N/A	168 hour [7 day] waiting period **AGES 14 DAYS TO 69 YEARS** $25,000 **AGES 70 TO 79 YEARS** $2,500 **AGES 80 YEARS & OVER** N/A	168 hour [7 day] waiting period ***Other than Cardiac Condition and/or Stroke:*** **AGES 14 DAYS TO 69 YEARS** $75,000 **AGES 70 TO 79 YEARS** $7,500 **AGES 80 YEARS & OVER** N/A ***Cardiac Condition and/or Stroke:*** **AGES 14 DAYS TO 69 YEARS** $50,000 **AGES 70 TO 79 YEARS** $5,000 **AGES 80 YEARS & OVER** N/A	168 hour [7 day] waiting period ***Other than Cardiac Condition and/or Stroke:*** **AGES 14 DAYS TO 69 YEARS** $75,000 **AGES 70 TO 79 YEARS** $7,500 **AGES 80 YEARS & OVER** N/A ***Cardiac Condition and/or Stroke:*** **AGES 14 DAYS TO 69 YEARS** $50,000 **AGES 70 TO 79 YEARS** $5,000 **AGES 80 YEARS & OVER** N/A
Terrorist Activity	$10,000	$10,000	$25,000	$25,000
Local Ambulance	Inside the United States: $5,000 Outside the United States: Up to medical maximum	Inside the United States: $5,000 Outside the United States: Up to medical maximum	Inside the United States: $10,000 Outside the United States: Up to medical maximum	Inside the United States: $10,000 Outside the United States: Up to medical maximum
Incidental Trips to Home Country	$5,000	$5,000	$10,000	$10,000
Extension of Benefits to Home Country	$5,000	$5,000	$10,000	$10,000
Coverage Type	Secondary	Secondary	Secondary	Secondary
DENTAL				
Dental - Accident	$250	$250	$500	$500
Dental - Sudden Relief of Pain	$100	$100	$200	$200
Coverage Type	Secondary	Secondary	Secondary	Secondary
EMERGENCY ASSISTANCE				
Emergency Medical Evacuation and Repatriation	$250,000 [separate from medical maximum]	$250,000 [separate from medical maximum]	$500,000 [separate from medical maximum]	$500,000 [separate from medical maximum]
Emergency Medical Reunion	$2,000	$2,000	$2,000	$2,000
Bedside Visit	$1,000	$1,000	$1,000	$1,000
Return of Child(ren)	$25,000	$25,000	$50,000	$50,000
Return of Mortal Remains	$25,000	$25,000	$50,000	$50,000
Local Burial or Cremation	$25,000	$25,000	$50,000	$50,000
Natural Disaster Evacuation	$25,000	$25,000	$25,000	$25,000
Political Evacuation and Repatriation	$10,000	$10,000	$10,000	$10,000
Coverage Type	Secondary	Secondary	Secondary	Secondary
TRIP PROTECTION				
Trip Interruption	$2,500	$2,500	$5,000	$5,000
Loss of Checked Baggage	$50 per article / $250 per occurrence	$50 per article / $250 per occurrence	$50 per article / $500 per occurrence	$50 per article / $500 per occurrence
Lost or Stolen Travel Documents	N/A	N/A	$100	$100
Coverage Type	Secondary	Secondary	Secondary	Secondary

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SEVEN CORNERS TRAVEL INSURANCE

	BASIC		CHOICE	
	New	Old	New	Old
OTHER COVERAGES & SERVICES				
24/7 Travel Assistance Services	Included	Included	Included	Included
Teladoc Virtual Medical Care	Included	N/A	Included	N/A
Accidental Death and Dismemberment	**AGES 14 DAYS TO 18 YEARS** $2,500 principal sum **AGES 19 TO 80 YEARS & OVER** $10,000 principal sum $250,000 aggregate limit per total insureds on plan	**AGES 14 DAYS TO 18 YEARS** $2,500 principal sum **AGES 19 TO 80 YEARS & OVER** $10,000 principal sum $250,000 aggregate limit per total insureds on plan	**AGES 14 DAYS TO 18 YEARS** $5,000 principal sum **AGES 19 TO 80 YEARS & OVER** $25,000 principal sum $250,000 aggregate limit per total insureds on plan	**AGES 14 DAYS TO 18 YEARS** $5,000 principal sum **AGES 19 TO 80 YEARS & OVER** $25,000 principal sum $250,000 aggregate limit per total insureds on plan
Common Carrier Accidental Death	**AGES 14 DAYS TO 18 YEARS** $5,000 principal sum **AGES 19 TO 80 YEARS & OVER** $20,000 principal sum $250,000 aggregate limit per total insureds on plan	**AGES 14 DAYS TO 18 YEARS** $5,000 principal sum **AGES 19 TO 80 YEARS & OVER** $20,000 principal sum $250,000 aggregate limit per total insureds on plan	**AGES 14 DAYS TO 18 YEARS** $10,000 principal sum **AGES 19 TO 80 YEARS & OVER** $50,000 principal sum $250,000 aggregate limit per total insureds on plan	**AGES 14 DAYS TO 18 YEARS** $10,000 principal sum **AGES 19 TO 80 YEARS & OVER** $50,000 principal sum $250,000 aggregate limit per total insureds on plan
Personal Liability	$25,000	$25,000	$50,000	$50,000
Coverage Type	Primary [secondary for Personal Liability]	Primary [secondary for Personal Liability]	Primary [secondary for Personal Liability]	Primary [secondary for Personal Liability]
OPTIONAL BENEFITS				
Adventure Activities Add-On				
Adventure Activities	Up to medical maximum	Up to medical maximum	Up to medical maximum	Up to medical maximum
Trip Protection Add-On				
Trip Interruption	*See Standard Benefits*	N/A	*See Standard Benefits*	N/A
Trip Delay	N/A	N/A	N/A	N/A
Baggage Delay	N/A	N/A	N/A	N/A
ANCILLARY FEATURES				
Claims Timely Filing	90 days	90 days	90 days	90 days
Purchase Date vs. Effective Date	12 months	12 months	12 months	12 months
Refund / Cancellation	Before Effective Date: Full refund After Effective Date: Partial refund unused portion of plan cost less $35 cancellation fee if no claims on file	Before Effective Date: Full refund After Effective Date: Partial refund unused portion of plan cost less $35 cancellation fee if no claims on file	Before Effective Date: Full refund After Effective Date: Partial refund unused portion of plan cost less $35 cancellation fee if no claims on file	Before Effective Date: Full refund After Effective Date: Partial refund unused portion of plan cost less $35 cancellation fee if no claims on file