

FMCAssist Medical Emergency and Travel Assistance Program

Schedule of Benefits

1. Emergency medical evacuation/repatriation

The plan will pay covered expenses incurred if any covered injury or illness that commences during the period of coverage results in the medically necessary emergency medical evacuation or repatriation (i.e., the member's medical condition warrants immediate transportation from the medical facility where he or she is located to the nearest medical facility that is capable of furnishing the required level and type of care for the applicable illness or injury as determined by the attending physician in consultation with the Seven Corners medical director).

The maximum amount of this benefit is \$500,000.

2. Emergency medical reunion

When emergency medical evacuation or repatriation is ordered and the attending physician recommends that a family member travel with the member, Seven Corners will provide transportation for one individual of the member's choice to be at their side while they are hospitalized and then accompany them during their return to their permanent primary residence. Costs incurred for transportation and lodging are covered by the insurance policy. Approval and coordination of this benefit must be provided by the Seven Corners medical director in consultation with the attending physician to be considered a covered expense.

The maximum amount of this benefit is \$50,000.

3. Return of mortal remains

A sensitive and valuable service that relieves the stress and confusion for families when transporting mortal remains across a country. Laws and regulations can differ, and Seven Corners will manage all logistics involved. The insurer will pay expenses incurred for preparation and return of a covered person's body to his or her permanent primary residence if he or she dies. Approval and coordination of this benefit must be provided by Seven Corners to be considered a covered expense.

The maximum amount of this benefit is \$50,000.

4. Return of dependents

Should the member be traveling alone with dependent(s) and become hospitalized and unable to take care of the dependent(s) and he or she is left unattended, the plan will arrange and pay for a one-way economy fare to the one location stipulated by the dependent's legal guardian (including the cost of an attendant/escort, if necessary to insure the safety and welfare of dependents under the age of 19). Approval and coordination of this benefit must be provided by Seven Corners to be considered a covered expense.

The maximum amount of this benefit is \$50,000.

5. Vehicle return (limited to trips in North America only)

Should the member, due to a medical condition, be unable to drive his/her vehicle back to his/her permanent primary residence within the United States, Mexico, or Canada, Seven Corners will arrange and pay to have a designated service return the vehicle to the member's home, provided:

- a) The member has been transported under either the "emergency medical evacuation/repatriation" or "return of mortal remains" benefits; and
- b) no one in the member's traveling party is capable of driving, or proficient and competent to drive, the member's vehicle. The vehicle must be in good condition and capable of being safely driven on the highway in compliance with local laws.

The insurance plan will also cover the return of any additional vehicle that is legally hitched to their vehicle at the time of the "emergency medical evacuation/repatriation" or "return of mortal remains" to the destination of the pulling vehicle.

The member will be responsible for any costs incurred during the return of the vehicle to maintain the safe operation of the vehicle.

Alternatively, the member may choose to have his or her vehicle returned by a friend or family member. In such instance, and provided the return has been approved by Seven Corners and the vehicle is returned directly and expediently to the member's permanent primary residence within the United States, Mexico, or Canada, Seven Corners will arrange and pay for transportation of that person to the location of the vehicle, and will also reimburse the member for gas and tolls during the return. In addition, the plan will provide a \$100-per-day benefit, up to a maximum of five days for incidental expenses while driving. In no event shall the total expenses of a vehicle return exceed \$5,000 for all expenses associated with the vehicle return.

Seven Corners must arrange and approve the vehicle return. If the member chooses to have a friend or family member perform the vehicle return, Seven Corners will not pay more than what it would have cost to have the company arrange the vehicle return.

The maximum amount of this benefit is \$5,000.

6. Pet return

Should the member be traveling with his or her pet and become unable to care for it due to a medical emergency, Seven Corners will arrange for the return of the insured's pet to his/her domicile.

The maximum amount of this benefit is \$1,000.

7. Prescription medication and glasses replacement

If the member misplaces a medical prescription or damages eyeglasses or contact lenses while away from home, Seven Corners will arrange and pay to deliver the replacement prescription or glasses (lenses included) to the member's current location. Only the cost of shipping is covered. The cost of obtaining the prescription and/or glasses is the insured's responsibility.

The maximum amount of this benefit is \$500.

8. Discount Drug Card

Use your free, preactivated discount drug card at pharmacies across the United States. Use it at any time, even if you are not traveling. Show your card, along with your prescription, to the pharmacist and ask for a discount on your medication.

Discounts of 10 to 85 percent on brand and generic medications
More than 60,000 participating pharmacies nationwide

This discount plan is not insurance or a Medicare prescription drug plan. Members must pay 100 percent of the prescription cost to the pharmacy at the point of sale. The plan does not pay pharmacies for prescription drugs provided to members. Your privacy is protected; Seven Corners never shares or sells your personal information.

If you do not have a card, print one [HERE](#) (member login required).

9. Medical, dental, and pharmacy referral and case monitoring

If a member is hospitalized while on a covered trip, he or she receives access to Seven Corners' network of medical providers. Seven Corners' medical management team monitors the case from initial admission until discharge while maintaining close contact with the member's attending physician.

10. Trip delay and missed connection coordination

Seven Corners is available to assist FMCA members to rebook flights in the event of cancellations, missed connections, or changes of schedules. All expenses incurred are the direct responsibility of the member.

11. Hotel and flight rebookings

Seven Corners is able to assist FMCA members with any change or cancellation of existing hotel reservations in the event of unexpected change of travel plans.

12. Luggage delay, lost baggage, and stolen or damaged baggage delay coordination

Seven Corners can assist with the coordination to return any delayed luggage and also with claim efforts against the commercial carrier for any lost or stolen luggage.

13. Emergency return travel arrangements

In the event a member needs to return home due to an emergency, Seven Corners is available to assist in making hotel, flight, and transportation arrangements to assist the member in returning home.

14. Lost travel documents retrieval or duplication

Seven Corners can assist in obtaining emergency travel documents and replacements of lost or stolen documents, credit cards, passports, or visas.

15. Currency conversion assistance

Seven Corners can provide exact exchange rates for all currencies and assist in case of need to purchase foreign currency.

16. Interpretation and translation services

Seven Corners can provide emergency translation and interpretation services in all major languages and referrals to interpreter services locally.

17. Urgent message relay

Seven Corners will assist with contacting family in the event of an emergency situation while the member is traveling and relay any messages at the member's request.

18. Emergency cash advance

Seven Corners can assist members in obtaining cash advances in local U.S. currency for medical emergencies or other travel needs.

19. Legal referrals/bond assistance

Seven Corners provides the member with information about general legal services in the area where the member is traveling and bond assistance if needed (expenses covered by the member).

20. Travel intelligence services

In our ever-changing global medical, security, and business climate, Seven Corners' travel intelligence services seek to prepare all travelers with the advanced tools for successful travel. All travelers can benefit from the pretrip preparation, which includes medical, political, and cultural informational services. The value-added differentiator of trip intelligence services includes many benefits and educational resources for travelers even if medical care or trip management is not needed, including:

Text messaging alerts — Includes weather emergencies, security issues, customs alerts, as well as health care or pandemic warnings.

Country profiles — Access to Seven Corners' Wellabroad travel portal with updated information about any country in the world, and political, economic, and medical information affecting the members' travels.

Security alerts — Via text message or e-mail, Seven Corners is able to keep the member informed of any security situation affecting the area where the member is traveling and provide valuable information that will ensure the member's safety.

Crisis management — In case of a security situation or natural disaster affecting the area where the member is currently traveling, Seven Corners will inform the member of the best and safest way to return home. All expenses incurred are the direct responsibility of the member.

21. Concierge services

All expenses incurred are the direct responsibility of the member.

Hotel referrals and reservations — Worldwide hotel search and referrals and assistance in making reservations on behalf of the member, subject to availability.

Gifts arrangements and deliveries — Coordination of finding unique gifts for friends, families, or business associates, including wrapping and delivery.

Special activities recommendations — Worldwide local activities recommendation and reservations made on behalf of the member, subject to availability.

Tee time reservation (golf course recommendation) — Assistance with scheduling tee times and making course recommendations, subject to availability.

Sports events tickets and reservations — Assistance with obtaining tickets to sporting events and theater, concert, and other events, subject to availability.

Rental car or limousine reservations — Coordination of car or limo arrangements, including transportation to and from the airport, hotel, meetings, and more.

22. Access to WellAbroad.com

Pre-travel destination information; legal, embassy or consulate referrals; information about local medical and travel advisories

WellAbroad is Seven Corners' travel portal, which contains the most current information related to medical advisories, immunization needs, preventive measure tips, medical facility capabilities, and up-to-date information on emergency assistance services worldwide. WellAbroad also contains travel-related embassy information, country-related important facts, updated travel-related information, links, country profiles and much more.