

# **J Visa Compliance Travel Medical Insurance**

**TRAVEL MEDICAL INSURANCE FOR J-2 VISA  
HOLDERS AND THEIR DEPENDENTS**

Covers travel to the United States.





## Our J Visa Compliance Travel Medical Insurance Plans

As a J-2 visa holder, you're required to have travel medical insurance that meets the U.S. government's requirements. This plan provides the coverage you need, and COVID-19 expenses are covered and treated the same as any other illness.

To review the plan benefits in detail, obtain a quote, and purchase a plan, [visit our J Visa product page](#).

### Important Requirements for Coverage

- You and your dependents must live outside your home country\* while covered. U.S. residents and citizens are not eligible for this plan.
- You must hold a valid J-2 Visa.
- The J-1 visa holder must remain in official status through full-time educational or research activities.
- You can buy coverage for your dependents, including your legal spouse and unmarried children over 14 days and under 21 years of age if they are wholly dependent upon you for maintenance and support.

*\*Your home country is where you have your permanent residence.*

### Coverage Length

You can buy up to 364 days of coverage and extend it up to a total of 1,092 days. We will email you an extension notice before coverage ends. There is a \$5 fee for each extension.

## ABOUT SEVEN CORNERS

Founded in 1993, Seven Corners, Inc. is an award-winning travel insurance provider that serves customers all over the world with our insurance products and assistance services.

We will take care of your plan needs from start to finish — we don't outsource any services! We'll guide you through your purchase, provide your coverage information, answer your questions along the way, assist with your travel needs, and process your claims. Our goal is to provide you with outstanding service every step of your journey with us.

### Seven Corners Assist

If you need travel assistance during your trip, our own in-house multilingual team, Seven Corners Assist, is available 24/7.

**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 such as inoculation and visa requirements.

**24/7 Medical Assistance\*\*** — We can help you locate appropriate medical care, arrange emergency medical evacuations, medical transportation home after treatment, and medical record transfers.

*\*\*This service is not insurance and is not affiliated with Crum & Forster, SPC.*

## YOUR UNDERWRITER

This plan includes travel insurance underwritten by Crum & Forster SPC. C&F and Crum & Forster are registered trademarks of United States Fire Insurance company. The Crum & Forster group of companies is rated A (Excellent) by AM Best 2021.

## 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. The initial treatment of an injury or illness must occur within 30 days of the date of injury or onset of illness. Unless otherwise indicated, all benefits are per insured person, per occurrence and provided up to the amount shown.

<b>J Visa Compliance</b> <b>Travel Medical Insurance for J-2 Visa Holders and Their Families</b> <i>Maximum Benefit Amount</i>	
<b>PLAN OPTIONS</b>	
Benefit Period	180 days
Medical Maximum Options	\$100,000 per person per occurrence (injury or illness) COVID-19 expenses are covered and treated the same as any other illness.  <b><i>Inside the U.S. a PPO network is available with special network pricing and potential savings for you.</i></b>
Deductible Options (You pay) (per person per occurrence)	\$100; \$250; \$500
Coinsurance (The plan pays)	After you pay your deductible, we pay 80% of the first \$5,000 of eligible expenses, then 100% to the medical maximum. This applies per period of coverage.
<b>MEDICAL</b>	
Hospital Room and Board, Inpatient Hospital Services, Outpatient Hospital / Clinical Services, Prescription Drugs, Physiotherapy, Telehealth Consultations or Care	URC*** up to medical maximum
Emergency Room Services	URC up to medical maximum \$75 copay per visit
Physician Office Visits	URC up to medical maximum \$25 copay per visit
Urgent Care Visits	URC up to medical maximum \$25 copay per visit
Local Ambulance	\$2,500
Pre-certification – <b>25% penalty</b>	Required in the United States for specific types of treatment. A 25% reduction in covered expenses applies if you don't obtain pre-certification. Penalty does not apply to a medical emergency. See pre-certification section of the plan document for details.
Maternity Care <b><i>Failure to notify Seven Corners within first 90 days of pregnancy will result in 25% reduction in covered expenses.</i></b>	80% up to \$10,000
Routine Newborn Care	\$500 per newborn child
<b>DENTAL</b>	
Dental — Sudden Relief of Pain	\$200 per period of coverage (available for plans purchased for 1 month or longer)
Dental — Accident	\$500 (available for plans purchased for 1 month or longer)

\*\*\*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. The initial treatment of an injury or illness must occur within 30 days of the date of injury or onset of illness. Unless otherwise indicated, all benefits are per insured person, per occurrence and provided up to the amount shown.

### **J Visa Compliance** **Travel Medical Insurance for J-2 Visa Holders and Their Families** Maximum Benefit Amount

#### **EMERGENCY SERVICES AND ASSISTANCE**

**All emergency services must be coordinated by Seven Corners Assist. Failure to utilize Seven Corners Assist may result in a denial of benefits.**

Emergency Medical Evacuation and Repatriation****	\$50,000 (separate from medical maximum)
Emergency Medical Reunion****	\$200 per day, 10-day limit \$10,000 maximum
Return of Child(ren)****	\$5,000
Return of Mortal Remains****	\$25,000
Local Burial or Cremation****	\$5,000
24/7 Travel Assistance Services	24/7 travel assistance services are included. Our multilingual team can help with emergencies and questions.

\*\*\*\*Arrangement of the above benefits are not insurance and are handled by Seven corners Assist. Crum & Forster SPC provides the insurance benefits.

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

**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.**

This brochure is intended as a brief summary of benefits and services. It is not your plan document and does not contain a complete list of the coverage, limitations, and exclusions of this coverage. If there is any difference between this brochure and your plan document, the provisions of the plan document will prevail. Benefits and plan costs are subject to change.

**Note: This insurance is not subject to and does not provide certain insurance benefits required by the United States' Patient Protection and Affordable Care Act ("PPACA"). PPACA requires certain US citizens or US residents to obtain PPACA compliant health insurance, or "minimum essential coverage." PPACA also requires certain employers to offer PPACA compliant insurance coverage to their employees. Tax penalties may be imposed on U.S. residents or citizens who do not maintain minimum essential coverage, and on certain employers who do not offer PPACA compliant insurance coverage to their employees. In some cases, certain individuals may be deemed to have minimum essential coverage under PPACA even if their insurance coverage does not provide all of the benefits required by PPACA. You should consult your attorney or tax professional to determine whether the policy meets any obligations you may have under PPACA.**

Notice: Further information about this plan is available here: [www.sevencorners.com/about/legal/crum-captive-disclaimer](http://www.sevencorners.com/about/legal/crum-captive-disclaimer)

# J Visa Compliance Travel Medical Insurance

TRAVEL MEDICAL INSURANCE FOR J-2 VISA HOLDERS  
AND THEIR DEPENDENTS

Covers travel to the United States.

Disclaimer: Please keep this summary as a brief description of the important features of the plan. It is not a contract of insurance. This plan includes both insurance and non-insurance benefits. The terms and conditions of coverage are set forth in the Plan issued to the policyholder. For a detailed plan description, exclusions, and limitations please view the plan on file with Seven Corners, Inc. The Policy contains a complete description of all of the terms, conditions, and exclusions of the insurance plan as underwritten by Crum & Forster, SPC. The Policy will prevail in the event of any discrepancy between this Brochure and the Policy.

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**Seven Corners, Inc.**  
303 Congressional Boulevard  
Carmel, IN 46032 USA  
800-335-0611 or 317-575-2652  
[sevencorners.com](http://sevencorners.com)

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