

RESIDE[®]



WORLDWIDE MEDICAL INSURANCE

Protect Yourself And Your Loved Ones No Matter Where You Live.



SEVEN CORNERS

SCHEDULE OF BENEFITS

A Policy Period is 364 days in length.	Treatment Received Inside The United States And Canada	Treatment Received Outside The United States And Canada
LIFETIME MAXIMUM Deductible Options, per person per injury/sickness	US \$500,000 \$70, \$100, \$150, \$250, \$500, \$1000 After the per injury/sickness deductible, the program will pay up to the amount listed below for each injury/sickness.	US \$5,000,000
INPATIENT Private or semi-private room, per day (maximum of 240 consecutive days) Intensive car, room, per day (maximum of 180 consecutive days) Surgical Treatment Anesthetist's Charges Assistant Surgeon Physician's Non-Surgical/Urgent Care Visit Laboratory Tests and X-rays Prescription Medication Chemotherapy and Radiation Rtherapy Organ Transplant Durable Medical Equipment	US \$600 US \$1,500 US \$3,000 US \$600 US \$600 US \$60/visit, max 10 US \$450 US \$100 US \$1,000 US \$100,000 US \$100	US \$900 US \$2,000 US \$5,000 US \$1,000 US \$1,000 US \$75/visit, max 10 US \$600 US \$125 US \$1,250 US \$130,000 US \$200
MATERNITY Normal and complicated child delivery maximum, including pre- and postnatal care which is reimbursed according to the limits shown within this Schedule of Benefits. Waiting period of 364 days before maternity benefit begins. Professional service related to hospitalization, per day	US \$2,500 per pregnancy US \$200	US \$4,000 per pregnancy US \$250
OUTPATIENT Surgical Treatment Anesthetist's Charges Assistant Surgeon Physician's Non-Surgical/Urgent Care Visit Hospital Emergency Room (all expenses incurred therein) Prescription Medication Chemotherapy and Radiation Therapy Laboratory Tests and X-rays	US \$3,000 US \$600 US \$600 US \$60/visit, max 10 US \$350 US \$100 US \$1,000 US \$450	US \$5,000 US \$1,000 US \$1,000 US \$75/visit, max 10 US \$500 US \$125 US \$1,250 US \$600
OTHER TREATMENT Dental treatment for Injury to sound, natural teeth Psychiatrist Endoscopy (i.e. Gastroscopy, Colonoscopy, Cystoscopy) Various Scans (i.e. MRI, CAT, Echocardiography) Chiropractors Physiotherapy Well Child Care (not subject to deductible) 180-day waiting period, under age 19 Preventative Benefit (females and males, age 19 and over) for checkups, routine physical exams, female preventative exams and mammograms, (not subject to deductible) 180-day waiting period	US \$500 US \$60/visit, max 10 US \$450 US \$450 US \$60/visit, max 3 US \$60/visit, max 10 US \$60/visit, max 2 US \$60/visit, max 1	US \$500 US \$75/visit, max 10 US \$600 US \$600 US \$75/visit, max 3 US \$75/visit, max 10 US \$75/visit, max 2 US \$75/visit, max 1
NEWBORN COVERAGE Lifetime maximum for the first 31 days after birth, per limits as stated in the Certificate of Coverage	US \$5,000	US \$10,000
TRANSPORTATION Local ground ambulance Emergency Evacuation, when adequate medical facilities or treatment is not available locally (pre-approval required) Return of Mortal Remains	US \$1,500 US \$25,000 US \$20,000	US \$2,000 US \$50,000 US \$25,000
ACCIDENTAL DEATH & DISMEMBERMENT 24 Hour Accidental Death and Dismemberment - Insured and Spouse - Dependent Children	Principal Sum US \$10,000 US \$2,000	Principal Sum US \$10,000 US \$2,000
Common Carrier Accidental Death and Dismemberment - Insured and Spouse - Dependent Children	US \$40,000 US \$8,000	US \$40,000 US \$8,000

DESCRIPTION OF COVERAGE

WHY CHOOSE RESIDE WORLDWIDE?

Reside Worldwide is a scheduled benefit plan with the flexibility and security you need no matter where you are in the world! Whether you are a U.S. citizen spending extended time overseas or a foreign national looking for added protection in your home country and while traveling, Reside follows you wherever you go. With a worldwide network of providers, a 24-hour assistance team, and a seasoned administrative staff, we are here to ensure you receive the care you need.

WHO IS ELIGIBLE FOR RESIDE WORLDWIDE?

If coverage begins before your 75th birthday, you may renew, at the discretion of the underwriter, as long as you remain eligible and pay your renewal premium. You will not be required to answer medical questions at renewal, and you cannot be singled out for cancellation.

WORLDWIDE COVERAGE

You may choose from two coverage areas, each with different pricing. If you are residing in or traveling to the U.S. or Canada, choose Geographical Treatment Area A (*worldwide coverage including the U.S. & Canada*). If your plans do not include time in the U.S. or Canada, you may choose Geographical Treatment Area B (*worldwide coverage excluding the U.S. & Canada*).

Please note that once a Geographical Treatment Area is purchased, changes are not available on the same certificate.

For U.S. Citizens and Non-U.S. Citizens: With both treatment area options, your time in the U.S. must be limited to 180 days in any given 364-day period. If you exceed 180 days, your coverage will immediately terminate.

**It is your responsibility to maintain all records regarding travel history, age and student status. Seven Corners may require this information to verify eligibility requirements.*

HOW DO I APPLY FOR COVERAGE

Simply submit the online application with your payment. If you would like a paper application, please contact your agent or call Customer Service at 1-800-335-0611. We will review your application within two business days and request additional information if needed. If accepted, you will receive an ID card with your effective date, conditions of acceptance, and certificate of coverage with program details. If Seven Corners is unable to offer coverage, we will return your premium without delay.

PRENOTIFICATION

To ensure that you receive the best care possible, we require that you or someone on your behalf contact Seven Corners Assist at least 48 hours before receiving medical treatment and no later than 48 hours after an emergency. Contact information for Seven Corners Assist is on your ID Card.

HOW DO I FILE A CLAIM?

Simply complete our claim form and submit it with your itemized bills and receipts (if you have already paid for the medical expenses). If acceptable with the facility, Seven Corners will pay the hospital or doctor direct.

DEDUCTIBLES, COINSURANCE & POLICY MAXIMUMS

You have six deductible options, and your deductible applies to each injury and each sickness.

The amount covered for each expense is shown in the schedule of benefits on page one. Benefits vary by area of treatment, depending on whether you are inside the U.S. & Canada or outside the U.S. & Canada. If you travel during treatment from one area to another, the limitations of the new area apply. If you did not purchase Geographical Treatment Area A (*worldwide including the U.S. & Canada*), there is no coverage for treatment in the U.S. and Canada.

YOUR UNDERWRITER

Reside Worldwide is underwritten by Certain Underwriters at Lloyd's of London and Tramont Insurance Company Limited. Both companies have the experience and financial strength to provide the security you need in a health insurance provider. Your residence address determines which one provides your coverage. Pricing and benefits are identical for both companies.

Lloyd's of London has over 300 years of experience in the international insurance business and is one of the largest insurance entities in the world. Please visit www.lloyds.com for details. Tramont Insurance Company Limited is a worldwide insurer with the expertise to provide quality international health insurance. Please visit www.tramontinsurance.com for details.

SEVEN CORNERS, YOUR PROGRAM ADMINISTRATOR

Seven Corners, Inc.* has administered Reside Worldwide since its inception. With 20 years of experience, we have a strong history of providing innovative solutions to handle the demands of the international insurance arena. Our staff of professionals serves the needs of thousands of policyholders throughout the world. We provide insurance for private citizens, governments, missionaries, students, and corporations of various nations around the globe. You can feel confident knowing that Seven Corners is here to assist you with your needs from the time you complete your application through the claims payment process.

*In California, operating under the name Seven Corners Insurance Services.

DESCRIPTION OF COVERAGE

IMPORTANT BENEFIT DETAILS

We offer a variety of benefits as shown in the Schedule of Benefits. We highlight a few key coverages below that may be especially important to you as part of your international health insurance program.

Maternity - Reside Worldwide provides maternity coverage. Expenses related to a pregnancy within the first 364 days of coverage are not covered.

Newborn Children are automatically covered for the first 31 days after birth, if the mother remains eligible for coverage and her pregnancy is covered. To extend coverage, we must receive the newborn's application and premium within 31 days of birth. Based on the application, riders limiting or excluding certain medical conditions and/or body parts may be required.

Preventative Benefits & Well Child Care - We offer coverage for checkups and routine visits for all members after 180 days.

Emergency Medical Evacuation - We will transport you to receive proper care if it is not available in your area. If medically necessary, we will return you home.

Return of Remains - We will transport your remains home should you die while traveling.

LIMITATIONS

Pre-existing Conditions are defined as any medical condition, sickness, injury, illness, disease, mental illness or mental nervous disorder, regardless of the cause, including any congenital, chronic, subsequent, or recurring complications or consequences related thereto or resulting therefrom that with reasonable medical certainty existed at the time of application or any time prior to your effective date of coverage, whether or not previously manifested, symptomatic, known, diagnosed, treated or disclosed. This specifically includes but is not limited to any medical condition, sickness, injury, illness, disease, mental illness or mental nervous disorder for which medical advice, diagnosis, care or treatment was recommended or received or for which a reasonably prudent person would have sought treatment prior to the effective date of coverage.

All pre-existing conditions will be considered, provided you have not:

- suffered symptoms, consulted any physician for treatment, advice or check-ups for these pre-existing conditions or
- taken medication (including drugs, medicines, special diets or injections) for a continuous period of 24 months prior to the date of the treatments and expenses that are being considered for coverage.

This means that when you submit a claim, we will look back 24 months from the date of service. If you were not symptomatic, treated, medicated or diagnosed for the condition for which you received treatment in the last 24 months, the claim is payable. If you were treated, medicated or diagnosed for the condition within the last 24 months, the claim expense would be considered pre-existing and would not be covered.

LIMITATIONS (CONT.)

Exclusions*: The following conditions, treatments, supplies, services, and/or expenses are not covered.

- Treatment of the following which manifest themselves or are recommended, or in which symptoms occur during the first 180 days of coverage: any breast condition, any prostate condition, reproductive system disorders, gall stones, kidney stones, any acne diagnosis or acne-related condition, any surgery that is not emergency in nature.
- Pre-existing conditions as defined in this brochure.
- Expenses for pregnancy within the first 364 days of coverage.
- Claims not presented to us within 90 days of treatment.
- Treatment that is not medically necessary; exceeds reasonable & customary charges; treatment provided at no cost to you or performed by a relative or anyone who lives with you; experimental treatment; non-medical expenses; phone consultations.
- Suicide or any attempted suicide; self-inflicted injury or illness.
- War or warlike operations.
- Injury in organized, professional, amateur, or interscholastic athletics.
- Routine physicals or procedures, unless listed in the schedule of benefits as covered.
- Temporomandibular joint.
- Vocational, speech, recreational or music therapy.
- Cosmetic surgery except as a result of a covered accident.
- Dental or eye treatment unless otherwise covered.
- Injuries/illnesses due to alcohol, chemical, or drug use.
- Custodial, rehabilitative, or nursing home care.
- Congenital conditions.
- Expenses in connection with the commission or attempt of a criminal offense.
- Injury while taking part in mountaineering, hang gliding, parachuting, bungee jumping, racing by horse, motor or motorcycle, SCUBA diving (unless PADI, NAUI, YMCA, SSI or PDIC certified).
- Venereal or sexually transmitted disease; HIV; AIDS.
- Treatment, medication, or procedures to promote or prevent conception or prevent childbirth.
- Chronic Fatigue Syndrome; occupational diseases; weight control.
- Pregnancy expenses incurred by a dependent child.

Above is a review of the exclusions in the certificate. This brochure is intended as a brief summary of benefits and services and is not your policy. A complete description of the provisions, benefits, and exclusions are contained in the certificate of coverage, which is provided to you after your coverage has been issued. You may view a sample certificate of coverage online or request one from your agent or our customer service team at 1-800-335-0611. If there is any difference between this brochure and your certificate of coverage, the provisions of the certificate will prevail.

RESIDE® WORLDWIDE MEDICAL PLAN

Worldwide Rates Including U.S. and Canada (Geographical Treatment Area A)

Premiums Effective April 1, 2012

Age	Policy Period Premium \$70 Per Incident Deductible	Policy Period Premium \$100 Per Incident Deductible	Policy Period Premium \$150 Per Incident Deductible	Policy Period Premium \$250 Per Incident Deductible	Policy Period Premium \$500 Per Incident Deductible	Policy Period Premium \$1000 Per Incident Deductible
14 days through 18	US \$596	US \$541	US \$519	US \$487	US \$433	US \$379
19 through 29	US \$627	US \$570	US \$547	US \$513	US \$455	US \$399
30 through 39	US \$909	US \$763	US \$733	US \$688	US \$611	US \$535
40 through 49	US \$1,085	US \$987	US \$947	US \$888	US \$789	US \$691
50 through 59	US \$1,213	US \$1,103	US \$1,059	US \$993	US \$882	US \$772
60 through 69	US \$2,258	US \$2,053	US \$1,970	US \$1,847	US \$1,642	US \$1,437
70 through 74	US \$3,270	US \$2,973	US \$2,855	US \$2,676	US \$2,378	US \$2,081

Worldwide Rates Excluding U.S. and Canada (Geographical Treatment Area B)

Premiums Effective April 1, 2012

Age	Policy Period Premium \$70 Per Incident Deductible	Policy Period Premium \$100 Per Incident Deductible	Policy Period Premium \$150 Per Incident Deductible	Policy Period Premium \$250 Per Incident Deductible	Policy Period Premium \$500 Per Incident Deductible	Policy Period Premium \$1000 Per Incident Deductible
14 days through 18	US \$487	US \$443	US \$425	US \$398	US \$354	US \$310
19 through 29	US \$513	US \$466	US \$447	US \$419	US \$373	US \$327
30 through 39	US \$744	US \$624	US \$600	US \$563	US \$500	US \$438
40 through 49	US \$888	US \$807	US \$775	US \$727	US \$646	US \$565
50 through 59	US \$993	US \$903	US \$867	US \$813	US \$722	US \$632
60 through 69	US \$1,848	US \$1,679	US \$1,612	US \$1,511	US \$1,344	US \$1,175
70 through 74	US \$2,676	US \$2,433	US \$2,336	US \$2,190	US \$1,946	US \$1,703

If you wish to pay premiums in two, four, or twelve installments per policy period, you must do so by credit/debit card only. Seven Corners will automatically charge the credit/debit card on the due date of the premium installment. The Premium Installment Factors to be applied to the Total Premium are as follows:

One Payment per Policy Period 1.00 / Two Payments per Policy Period 0.55 / Four Payments per Policy Period 0.28 / Twelve Payments per Policy Period 0.10

IMPORTANT NOTICE: The premiums referenced above are applicable for the initial 364-day coverage period, after you have been accepted by Seven Corners. Seven Corners reserves the right to increase the stated premiums based upon your medical condition at the time of application and underwriting. Applicants with chronic and/or severe medical conditions may be declined. At each renewal period, Seven Corners will inform you of the renewal premium for each subsequent coverage period based on your age and deductible category.

Attention Applicants: Certain Underwriters at Lloyd's of London operates as an approved Surplus Lines insurer in most U.S. states. The premiums listed above include Surplus Lines Taxes and Fees where applicable. For Tramont Insurance Company Limited, the premiums listed above include an Administrative Fee.

SEVEN CORNERS ASSIST

WHEN UNPRONOUNCEABLE DISEASES OCCUR IN UNPRONOUNCEABLE COUNTRIES WE ARE HERE TO HELP!

Our multilingual Seven Corners Assist team is a leading provider of 24/7 customized emergency assistance services to international organizations, corporations, government entities, insurance companies, and individual travelers.

24/7 ASSISTANCE WITH TRAVEL:

We can provide local weather details, currency rates, embassy contact information, contact information for interpreters, guidance for lost passport recovery, and pre-trip information including inoculation and visa requirements.

24/7 MEDICAL ASSISTANCE WHILE TRAVELING

We can locate appropriate medical care; arrange phone conferences between your attending and home physicians; arrange second opinions; relay emergency messages; provide medical bill payment guarantees, medical benefit authorizations, 24-hour ticketing for emergency family visits; arrange emergency medical evacuations, medical transportation home after treatment, escorts & transportation for unaccompanied children; medical record transfers; and return of remains for deceased travelers.

WELLABROAD - WWW.WELLABROAD.COM

Seven Corners' WellAbroad® is our real-time website with information to provide you with the advanced tools for successful travel. We have medical, political and cultural resources for your use:

- Text messaging alerts - Receive updates on weather, security issues, customs alerts, and health care or pandemic warnings.
- Provider network directory - Create customized country profiles with instant access to providers in your area.
- Online forums - Fellow travelers and Seven Corners' staff post experiences and travel tips.

IMPORTANT INFORMATION

Lloyd's of London and Tramount Insurance Company Limited are international insurance entities, and coverage under Reside is not regulated by any U.S. state insurance department. Lloyd's of London operates as a surplus lines insurer in most U.S. states. Tramount Insurance Company Limited operates as an authorized insurer worldwide (coverage with Tramount cannot be initiated and purchased in the British Virgin Islands, U.S. Virgin Islands, and the U.S., although you are covered in these areas per the plan requirements). The information concerning Reside is not intended to be an offer to sell Reside or a solicitation by Seven Corners, Inc., Lloyd's of London, or Tramount Insurance Company Limited in any jurisdiction where any such sale would be unlawful, or in which Seven Corners, Lloyd's of London, and Tramount Insurance Company Limited are not qualified to do so. Reside may not be available in all situations or jurisdictions.

ADMINISTERED BY



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INSURANCE CARRIER

**Certain Underwriters at Lloyd's of London
Tramont Insurance Company Limited**

Countries not underwritten by Certain Underwriters at Lloyd's of London are underwritten by Tramont Insurance Company Limited. Please contact Seven Corners for a listing of those countries.

This brochure is intended as a brief summary of benefits and services. It is not your policy. If there is any difference between this brochure and your policy, the provisions of the policy will prevail. Benefits and premiums are subject to change.

FOR ADDITIONAL INFORMATION

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