

ASPE Health Benefits

(Accident and Sickness Program for Exchanges)

Outbound
(from the US)
Exchange Grantees
2016

IMPORTANT

- The information provided in this presentation does not replace information that is available in the ASPE Benefits Guide or information that is available on the ASPE website.
- All staff and grantees are encouraged to read the benefits guide, prior to participation in the program.
- All grantees should consider their individual healthcare needs, prior to departure on their program, and plan accordingly, with regard to the benefits and limitations of the ASPE benefit. This includes (but is not limited to) identifying healthcare providers and healthcare services in the host country, prior to participation in a grant / program.

ASPE principal players

U.S. Department of State

Seven Corners, Inc.

Program Agencies



U.S. Department of State (USDOS)

- ASPE is self-funded through USDOS.
- ASPE is *not* an insurance policy.
 - Limited Health Benefits policy
 - Coverage only while on an active grant in your host country
 - ASPE policies and procedures designed by USDOS



Seven Corners, Inc.

- Administrator of ASPE plan

- Process claims
- Customer Service
 - Staffed 24/7
 - Call collect +01 317-818-2867

- Eligibility—enrollment

- Prescriptions

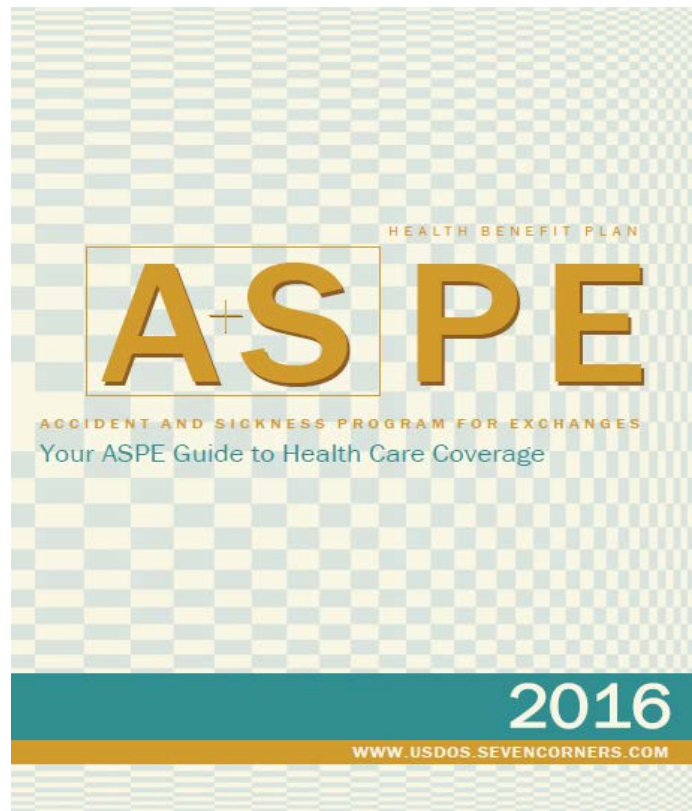
- MyPlan (secure website)

- Website: www.usdos.sevencorners.com



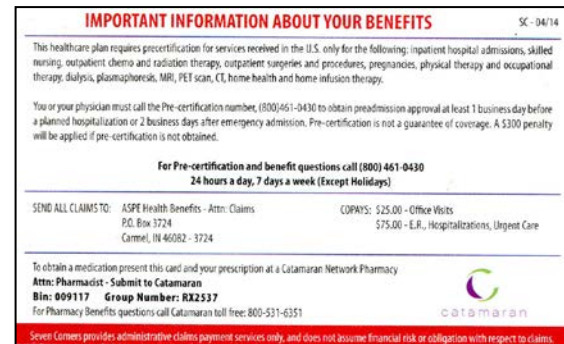
Benefit Guide

www.usdos.sevencorners.com



Eligibility

- Dates on ID card
 - 24/7 coverage in your “host” country
 - ASPE will not cover you outside your host country for:
 - Personal leave
 - Vacation



Health Benefits

Benefits and Exclusions (Updated version found online)

Benefit Guide

Coverage

- Maximum per sickness per injury
 - Per sickness, per injury (\$100,000 max)
- Medevac coverage
 - Must meet criteria and authorized by Seven Corners and USDOS
 - Life-threatening – medical director is involved.
 - Non-life threatening - medical review is required.
 - Transportation and coordination through Seven Corners
 - 100% coverage
- Repatriation coverage
 - Coordinated by Seven Corners
 - Paid by USDOS, 100% up to \$25,000 maximum

Pre-existing exclusion

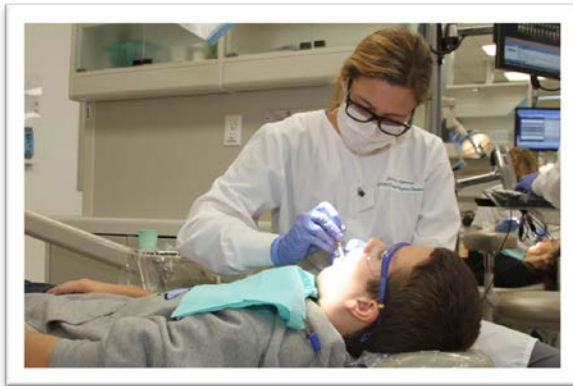
- The condition originated prior to the start of your grant
- You consulted a physician about the condition before the start of your grant
- You received treatment or medication for the condition before the start of your grant
- The medical condition would have caused a prudent person to seek medical advice or treatment before the start date

Exceptions to pre-existing exclusion

- Pregnancy
 - Prescription medication
 - Prescription medications are not subject to the pre-existing clause; only medical conditions
 - Example: diabetes would be pre-ex
 - Office visit, blood tests would be pre-ex
 - Medication such as insulin and syringes are covered
 - Insulin pump is an exclusion
- (See benefit guide for exclusions)

Benefit Limitations

- No routine coverage: vaccinations/immunizations, dental or vision examinations

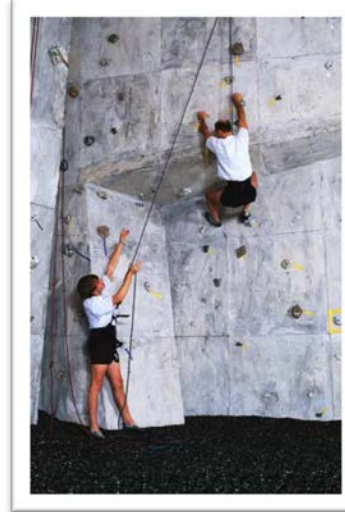


Benefit Limitations

- Dental exception
 - Only treatment for emergency alleviation of pain will be paid and the maximum allowed is \$1000.00 per benefit year.
 - No dental network. Grantee can go to any dental provider.
 - Present ASPE ID card and request claims to be submitted.
 - If Grantee pays out of pocket, submit claim for reimbursement.
 - Tooth causing pain is covered only.

Perilous Activity

- Not covered: bungee jumping; sky diving; indoor or outdoor rock climbing; scuba diving
 - See benefit guide for list of exclusions



Seven Corners

www.usdos.sevencorners.com

Medical Network

- Grantees outside the U.S. may use any provider or hospital
- www.wellabroad.com
 - Locate providers in your host country

The screenshot displays the Wellabroad website with an orange header bar containing navigation links: [+ travel resources](#), [+ travel insurance](#), [+ travel warning feeds](#), and [+ blog](#). On the right of the header is a welcome message and links for [home](#), [sign in](#), and [register](#).

The main content area is divided into several sections:

- WELLABROAD** logo and a large background image of an airport terminal.
- WHERE ARE YOU TRAVELING?** section with a dropdown menu labeled "Choose your Country" and a "Go" button. Below it, text reads: "Get country overviews, detailed information, recent alerts, and more for the countries you are visiting".
- SIGN-IN** section with fields for "User/Cert#" (with a note "enter hyphens if applicable") and "Password/DOB:" (with a "Forgot Password?" link). A "SIGN-IN" button is below the fields. A note states: "Previous policy holders may still use their ID number and Date of Birth (mm/dd/yyyy) of the Primary Insured to access the system. Under the 'profile' area you may change the password."
- Real Time Updates** section with tabs for Alerts, Health, Travel, and Security.
- Latest Global News** section featuring a headline: "Air Algerie jet with 116 on board crashes in Mali July, 25 2014". The text continues: "Authorities say a flight operated by Air Algerie carrying 110 passengers and a crew of six has disappeared from the radar on a flight from Burkina Faso to Algiers." A link "Read more of this story »" is provided.
- Featured Country** section for **Brazil**. It lists: "Continent: South America", "Capital City: Brasilia", "Main Cities: Brasilia, Rio de Janeiro, São Paulo, Belo Horizonte", "Country Size: 8,511,965 sq km", and "Population: 190,010,647". A map of South America is included.
- TRAVELING ABROAD POLL** section with four questions and radio button options for "Yes" and "No":
 - Do you know the quality of the hospitals or medical care in the area where you are traveling?
 - Do you know where the nearest medical facility is in the area where you are traveling?
 - Do you know if your U.S. health insurance will cover you where you are traveling?
 - Do you know how much a medical evacuation costs?A "Submit" button is at the bottom.

Medical provider payments

Out-patient

- Pay out-of-pocket
- Submit receipts for reimbursement minus co-payments

In-patient

- Pre-notification for
 - Scheduled surgery
- Direct payment agreement
- Seven Corners negotiates with providers

Prescriptions

- Countries currently not accepting U.S. prescriptions
- Subject to change due to Customs in each country

Argentina

Finland

Kazakhstan

Peru

Turkey

Armenia

France

Kosovo

Russia

Ukraine

Brazil

Germany

Mexico

Switzerland

Croatia

Italy

Norway

Syria

Mail Order Prescriptions

- Prescription form online
 - *Outside the U.S. Mail Order Prescription*
- New mail order form must be submitted to refill prescriptions
- Prescriptions cannot be shipped to a P.O. Box
 - Pharmacy ships:



Prescriptions

- In host country
 - Take at least 90-day supply
 - 90-day minimum refill for mail order
 - Prescription **must** be written by U.S. licensed physician
 - Prescriptions will be filled with generic unless specified by your physician
 - You **must** be in your host country on an active grant to receive refills
 - Forms available online: www.usdos.sevencorners.com

Dependents

- ASPE only covers the grantee
- Dependents should have a
 - Health Insurance policy
 - Medical evacuation policy
- Suggested websites for information and quotes
 - Websites are not endorsed by USDOS
 - www.travelguard.com
 - www.insubuy.com
 - www.squaremouth.com
 - www.insuremytrip.com

Member Responsibility

Before leaving the U.S. and during your grant

Before leaving the United States

- Immunizations/vaccinations required for your host country
- www.wellabroad.com
 - To locate providers before you leave for your host country
 - When no providers in remote areas - pay out-of-pocket
- **Prescriptions**
 - Gather information about the availability of medication in your host country
 - Make sure the medication you are taking is not considered an illegal narcotic in that country

Prescriptions

- Contact your physician for the maximum day supply he/she can authorize
- Contact your current health insurance company to confirm maximum quantities covered
- Remember to carry all your prescriptions in the original container in your hand-held luggage
 - Carry a copy of your prescription with you

During your grant

- Remember co-pays
 - \$25.00 co-pay on all office visits
 - \$75.00 co-pay for ER, Urgent Care, Hospitalization
- Provide a good shipping address for mail order
 - i.e. teaching facility instead of home address
- Pick-up mail order prescriptions
 - Shipments returned to the US will not be resent
 - Complete any Customs forms necessary in country
- Do not use the embassy pouch for mail order prescriptions
 - Shipments cannot be tracked, unknown shipping and delivery date
 - Must use pouch address, not physical address of Embassy
- Do not use the Embassy address
 - Written permission from the Embassy must be sent to Seven Corners before any prescriptions can be shipped

Reimbursement Claims

- Submit original receipts and itemized bill for expenses paid in host country
- Forms available on ASPE website
 - Member claim form
 - Payment authorization form (US check or direct deposit)
- Keep photocopy of your medical bills and receipts for your records
- Reimbursements issued for expenses paid minus copay.



Contact Information

- **Mailing Address:**

Seven Corners
Attention Claims
P.O. Box 3724
Carmel, IN 46082-3724

- **Customer Service:**

- Toll free: (800) 461-0430
- Collect Outside US: (317) 818-2867
- Customer Service Fax: (317) 815-5984
- Claims Fax: (317) 575-6467
- Email: usdosinfo@sevendcorners.com
- Online: <http://usdos.sevendcorners.com>

