

ASPE Health Benefits

(Accident and Sickness Program for Exchanges)

Exchange Program Participants

Outbound from the
United States

2017

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 exchange program participants are encouraged to read the benefits guide, prior to participation in the program.**
- **All exchange program participants 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 an active exchange program participant in your host country
 - ASPE policies and procedures designed by USDOS
- ASPE - ACA
 - **“NOT”** ACA compliant
 - Short-term limited duration plans are exempt from ACA

Administrator of ASPE plan

- Eligibility - Enrollment
- Customer Service
 - Staffed 24/7
 - Call (800) 461-0430
- Process Claims
- Pharmacy Benefits



Seven Corners does not establish or determine plan benefits or definition of a pre-existing condition.

usdos.sevencorners.com

Provider Search

Pharmacy Search

Download Necessary
Forms

FAQ

Purchase Dependent
Coverage (Inbound)

Review of medical terms

Access and download
Benefit Guide

Access Myplan



Welcome ASPE Participants!



ASPE Guide >

The ASPE is a self-funded, limited health care benefit plan designed to pay covered medical expenses for eligible Exchange Participants.

QUICK LINKS

- [ASPE Benefit Guide \(Eng\)](#)
- [First Health Provider Search](#)
- [Wellabroad](#)
- [MyPlan Login](#)
- [Forms](#)
- [Contact Us](#)

Our Markets

Consumer Insurance
Business Solutions
Government Solutions
Agents

Connect with Seven Corners

About Us
Careers

Contact Us

ASPE Health Benefits
P.O. Box 3724
Carmel, IN 46032-3724 USA

1-800-461-0430

usdosinfo@sevencorners.com

Benefit Guide

www.usdos.sevencorners.com



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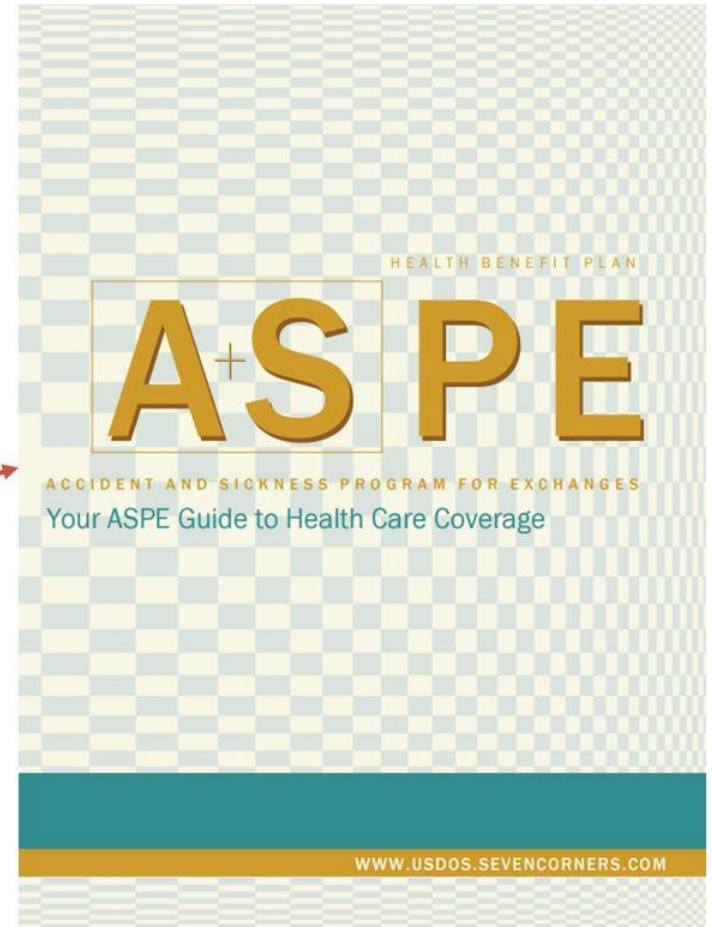
[ASPE Guide »](#)

Our Markets
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WWW.USDOS.SEVENCORNERS.COM

Myplan.sevencorners.com



Access

Claim information

Eligibility Information

Print Id cards

Secure Customer
Service email

A screenshot of the MyPlan login page. The page has a blue header with the text "MyPlan - Login - 16" and a "HELP ?" link in the top right corner. Below the header are two input fields: "Username" and "Password". At the bottom of the form are two buttons: "Enter" and "Cancel".

- [Setup New Account](#)
- [Forgot Your Password?](#)

Set-Up

Click on “Setup New Account”

Enter you MyPlan ID(ID Card Number) and date of birth (mm/dd/yyyy)

Welcome to MyPlan

MyPlan is a web site designed to allow secure access to your benefit plan and claim information. MyPlan requires account activation and information is displayed via secure web browser connection.

What policies have access to the MyPlan Website?

The MyPlan website is available for Compass Benefit members, government program members and certain Seven Corners group account members. This website is not accessible to individual Seven Corners plan members.

This is my first time to MyPlan, what do I do?

There are two pieces of information that you will need first. We have either issued or you need to obtain from us a MyPlan ID and a PIN Number. The MyPlan ID and PIN Number will be needed to setup a MyPlan account. If you have these two pieces of information follow the "Setup New Account" link to the left.

Have you forgotten your password?

If you have already setup your account and forgotten your password, follow the link "Forgot Your Password?" to the left. We will ask for your username that you chose when you setup your account along with the email address that we have on file. If the information matches we will send your password to the email that we have on file.

ID Card



UNITED STATES DEPARTMENT OF STATE
Accident and Sickness Program for Exchanges



Exchange Program Participant
Unique ID number
06/01/2017 to 05/31/2018
Citizen Country

Administered By:
Customer Service



SEVENCORNERS

Toll Free: (800) 461-0430

Fax: (317) 815-5984



First Health
International

For in-network providers in the U.S. visit: www.sevencorners.com/usdos

ID Card

IMPORTANT INFORMATION ABOUT YOUR BENEFITS

SC 8/1/16

This healthcare plan requires precertification for services received in the U.S. only for the following: inpatient hospital admissions, skilled nursing, outpatient chemo and radiation therapy, outpatient surgeries and procedures, pregnancies, physical therapy and occupational therapy, dialysis, plasmaphoresis, MRI, PET scan, CT, home health and home infusion therapy.

You or your physician must call the Pre-certification number, (800)461-0430 to obtain preadmission approval at least 1 business day before a planned hospitalization or 2 business days after emergency admission. Pre-certification is not a guarantee of coverage. A \$300 penalty will be applied if pre-certification is not obtained.

**For Pre-certification and benefit questions call (800) 461-0430
24 hours a day, 7 days a week (Except Holidays)**

SEND ALL CLAIMS TO: ASPE Health Benefits - Attn: Claims
P.O. Box 3724
Carmel, IN 46082 - 3724

COPAYS: \$25.00 - Office Visits
\$75.00 - E.R., Hospitalizations, Urgent Care

To obtain a medication present this card and your prescription at a OptumRx Network Pharmacy

Attn: Pharmacist - Submit to OptumRx

Bin: 009117 Group Number: RX2537

For Pharmacy Benefits questions call OptumRx toll free: 800-531-6351




Seven Corners provides administrative claims payment services only, and does not assume financial risk or obligation with respect to claims.

ID Card


- Seven Corners/ASPE **does not** issue ID cards
 - ID cards are issued by program agencies.
 - New ID cards should be issued if eligibility dates change for any reason.
 - If ID cards are lost, exchange participants can access MyPlan to print a virtual ID card and access their benefits.
 - www.myplan.sevencorners.com

Eligibility


- Dates on ID card
 - 24/7 coverage in your “host” country
 - ASPE will not cover Exchange Program Participant outside the host country for:
 - Personal leave
 - Vacation
 - ASPE does not have a grace period. Once the grant expires, the ASPE coverage expires even if Exchange Program Participant does not leave his/her host country.




UNITED STATES DEPARTMENT OF STATE
Accident and Sickness Program for Exchanges



Exchange Program Participant
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06/01/2017 to 05/31/2018
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Health Benefits

Benefits and Exclusions

Benefit Guide

Coverage

- Co-pays are Exchange Program Participant responsibility at the time of service.
 - \$25 per office visit
 - \$75 per ER visit, Urgent Care and Hospitalization
 - Not to exceed \$500.00 max in a benefit year

(Complete list of Benefit Coverages begin on page 9 in the ASPE Program Guide)

Coverage

- Maximum per sickness per injury - **\$100,000**
 - Per covered accident / sickness
- Medical Evacuation coverage
 - **Paid by USDOS at 100% (prior authorization by Seven Corners is required)**
 - 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
 - For any possible medevac situation, you **MUST** contact Seven Corners prior to any travel taking place or receiving treatment outside of your host country.
- Repatriation of Mortal Remains
 - Up to **\$25,000 maximum**
 - Coordinated by Seven Corners

(Complete list of Benefit Coverages begin on page 9 in the ASPE Program Guide)

Coverage (continued)

- ASPE coverage is valid only in your HOST country. It is not valid in your home country or for personal or vacation travel to other countries outside of your host country.
- Coverage only applies for the duration of your program and only in your host country.
- For any-program related travel to other countries, you must first seek approval from your program and ensure, **at least a week prior to your travel**, that your dates and country of your travel are listed in your ASPE enrollment record.
- If you are seeking medical attention, do not travel outside of your host country without consulting first with Seven Corners, prior to your Departure from the host country. This includes even short trips across a border into another country to be treated – the claims may not be eligible for coverage under ASPE.
- Seven Corners must pre-authorize and make all arrangements for travel (including all medevacs) and treatment outside of the host country.
- In order to be considered for coverage under ASPE, these situations must be reviewed by Seven Corners and authorization (prior to treatment or travel) must be obtained through Seven Corners.
- Failure to take these actions and follow the necessary procedures and steps in using the ASPE benefit may result in denial of claims. Please see the ASPE Benefits Guide for complete information.

(Complete list of Benefit Coverages begin on page 9 in the ASPE Program Guide)

Pre-existing Condition Exclusion

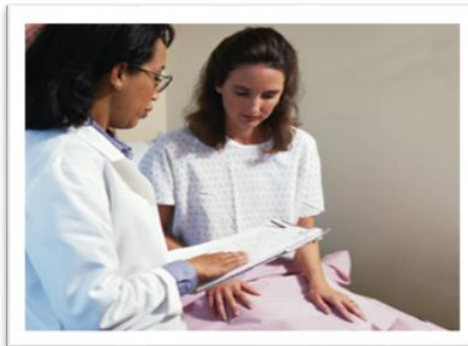
- The condition originated prior to the effective date of your coverage or
- You received consultation from a physician about the condition or
- You received treatment or medication for the condition or
- The medical condition would have caused a prudent person to seek medical advice or treatment

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

Benefit Limitations

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



(Complete list of Pre-Existing Conditions, Benefit Exclusions and Limitations begin on page 12 of the Benefits Guide)

Benefit Limitations

- Dental Exception

- Only treatment for emergency alleviation of pain will be paid and the maximum allowed is \$1,000.00 per benefit year.
 - Exchange program participant can go to any dental provider.
 - Present ASPE ID card and request claims to be submitted.
 - If exchange program participant 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



Seven Corners

www.usdos.sevencorners.com

Medical Network

- Exchange program participants outside the U.S. may use any provider or hospital
- Locate providers in your host country
 - [Provider Search: www.wellabroad.com](http://www.wellabroad.com)

The screenshot displays the Wellabroad website interface. At the top, there is a navigation bar with links for '+ travel resources', '+ travel insurance', '+ travel warning feeds', and '+ blog'. On the right side of the top bar, it says 'Welcome | + home + sign in + register'. Below the navigation bar is a large banner area with the 'WELLABROAD' logo on the left. To the right of the logo is a search section titled '+ WHERE ARE YOU TRAVELING?' with a dropdown menu for 'Choose your Country' and a 'Go' button. Below this is a text box: 'Get country overviews, detailed information, recent alerts, and more for the countries you are visiting'. To the right of the search section is a 'SIGN-IN' section with fields for 'User/Cert#' (with a note 'enter hyphens if applicable') and 'Password/DOB' (with a 'Forgot Password?' link). Below these fields is a 'SIGN-IN' button and a note: '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.' Below the banner is a 'Real Time Updates' section with tabs for 'Alerts', 'Health', 'Travel', and 'Security'. The main content area is divided into three columns. The left column is titled 'Latest Global News' and features a headline: 'Air Algeria jet with 116 on board crashes in Mali July, 25 2014'. The text below reads: 'Authorities say a flight operated by Air Algeria carrying 110 passengers and a crew of six has disappeared from the radar on a flight from Burkina Faso to Algiers.' Below this is a link: 'Read more of this story >'. The middle column is titled 'Featured Country' and features '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'. To the right of this text is a map of South America with Brazil highlighted. The right column is titled '+ TRAVELING ABROAD POLL' and contains four questions with radio button options for 'Yes' and 'No': 1. 'Do you know the quality of the hospitals or medical care in the area where you are traveling?' 2. 'Do you know where the nearest medical facility is in the area where you are traveling?' 3. 'Do you know if your U.S. health insurance will cover you where you are traveling?' 4. 'Do you know how much a medical evacuation costs?' Below the poll questions is a 'Submit' button.

Communication is key

Providers
and
Exchange Program Participants
must call ASPE
to pre-certify for services
PRIOR to receiving care.

Pre-certification

- Is not a guarantee of coverage
- Pre-certification purpose and process:
 - to confirm coverage and benefits
 - as soon as non-emergency hospitalization is recommended
 - within 48 hours of the first working day following an emergency admission
 - when your physician recommends any surgery including outpatient
 - prior to any treatment for dental pain
- General benefits and PPO network are also discussed with the provider.

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

Argentina

Finland

Kazakhstan

Peru

Turkey

Armenia

France

Kosovo

Russia

Ukraine

Brazil

Germany

Mexico

Switzerland

Croatia

Italy

Norway

Syria

- Subject to change due to Customs in each country

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

Exchange Program Participant Responsibility

Before leaving the U.S. and during your grant

Before leaving the United States

- Immunizations/vaccinations required for your host country
 - <https://wwwnc.cdc.gov/travel/destinations/list>
- To locate providers before you leave for your host country
 - www.wellabroad.com
 - 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

- 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
- Do not use the Embassy address

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 (U.S. check or direct deposit)
- Keep photocopy of your medical bills and receipts for your records
- Reimbursements issued for expenses paid minus copay.

Dependents

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

Other Reminders While On Program / In Host Country

- **Know Before You Need!**

- When you arrive in your host country, identify the nearest hospital / treatment facility where you can go for medical assistance, should you need medical attention.
 - Consult with your program leadership and in-country program staff on this information / locations.
- Carry your ASPE card with you at all times!
- **In the event of an emergency, seek medical attention immediately!**
- YOU must be the person to present your ASPE card to receive medical care and you must also contact Seven Corners to inform them of your medical issue.
- If you are in need of medical attention or any related emergency situation, be sure to both contact Seven Corners, immediately (on the information on the back of your card), and present your card to the treating facility/provider. It's very important to engage Seven Corners, early in the situation.
- If you are in need of medical attention or any related emergency situation, also contact and inform your program leadership and in-country program staff, immediately.
- Additional policy and procedural information can be found in the ASPE benefits guide.

Customer Service

Contact ASPE Health Benefits at (800)461-0430 for pre-certification and general benefits.

- Staffed 24/7
 - Pre-certification
 - For hospitalization
 - Pharmacy questions/issues
 - To find a doctor or hospital
 - For benefit and claim questions
 - [Email: usdosinfo@sevencorners.com](mailto:usdosinfo@sevencorners.com)



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@sevencorners.com

- Online: <http://usdos.sevencorners.com>

ASPE Program Manager

Elizabeth Royal

ECA-IIP – Department of State

Email: RoyalEA@state.gov

BlackBerry – 202-733-8785

(*Please send an email to my email address with your full contact information and written summary of your issues / questions).

In Conclusion...

- Your exchange program is intended to be a wholly positive experience, but accidents and illnesses can happen at any time.
- **Know Before You Need!**
- For the duration of your program, take all necessary measures to care for your well-being and safety.
- **In the event of an emergency or situation that requires medical attention, seek medical attention immediately and inform your program leadership and in-country staff, immediately.**
- Be sure to carry your ASPE card at all times and follow all policies and procedures in utilizing the benefit.

