

2011-12 ASPE Accident/Sickness Program for YFU Congress-Bundestag (CB) and Youth Exchange and Study (YES)

The United States Department of State (USDoS) welcomes you to the Accident and Sickness Program for Exchanges (ASPE) Health Benefit Plan. As an Exchange Participant, you receive a limited health care benefit plan designed by USDoS and administered by *Seven Corners, Inc.* This plan IS NOT an insurance policy. The ASPE is a self-funded, limited, health care benefit plan designed to pay covered medical expenses for eligible exchange Participants. Covered medical expenses are subject to limitations and pre-existing conditions are not covered. See plan brochure for all exclusions.

ASPE CUSTOMER SERVICE

Available 24/7:

Call toll free: 1.800.461.0430
 Call collect: +01.317.818.2867 outside the US
 All collect calls are accepted by Seven Corners.
 Fax: (317) 575-6467
 E-mail: usdosinfo@sevencorners.com
 On-line: www.usdos.sevencorners.com

ASPE Health Benefits

Attn: Customer Service
 P.O. Box 3724
 Carmel, IN 46082-3724

Life-threatening medical emergency:

Dial 911 from any telephone.

Find a doctor or hospital:

Log on to www.usdos.sevencorners.com or
 Call Customer Service toll free at 1.800.461.0430

Questions about ASPE or medical bills:

Call Customer Service toll free at 1.800.461.0430 or
 Email Customer Service at:
usdosinfo@sevencorners.com or
 Visit www.usdos.sevencorners.com

Medical or prescription claim form:

Call Customer Service toll free at 1.800.461.0430 or Download forms at www.usdos.sevencorners.com

Prenotification:

Seven Corners must be contacted at 1.800.461.0430 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, and prior to any treatment for dental pain.

Coverage/Benefits	USD Maximum
Accident & Sickness Benefit	\$50,000 < 6 month exchange per illness or injury \$100,000 > 6 months per illness or injury
Copay per office visit, ER, urgent care, hospitalization	\$15
Medical Evacuation Benefit	100% up to the amount approved by USDoS after medical review
Repatriation Benefit	\$10,000
Vaccinations	Vaccinations per American College Health Association guidelines
Dental Costs	\$1,000 to treat emergency alleviation of pain due to accident
Pre-existing	Not covered

Excluded Perilous Activity (check plan documents for full descriptions) —1. Flying, except as a passenger on a regularly scheduled airline and other approved flights. 2. Playing, practicing, or participating in intercollegiate, club (professionally organized) or professional sports, or during travel for such purposes, e.g. skateboarding, snowboarding, BMX racing, X-games (extreme sports). 3. Riding in a noncommercial vehicle operated by a person not licensed to do so. 5. Dangerous activity, e.g. bungee jumping, scuba diving, skydiving, rock climbing (indoor/outdoor), hang gliding, operation of an all terrain vehicle (ATV) or motocross bike.

Please note: This insurance information is provided to local representatives and host families for illustrative purposes only and is not meant to replace insurance documents provided directly to the students by their national organization. Students should consult their full plan documents for benefits questions, or seek advice from their natural parents, the insurance company listed above, or the insurance company's US administrator.