



2025-26 ASPE Summary for CBYX, FLEX, and YES Scholars

The United States Department of State (USDoS) welcomes you to the Accident & Sickness Program for Exchanges (**ASPE**). 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. ASPE is a self-funded, limited, health care benefit plan designed to pay covered medical expenses. Covered medical expenses are subject to limitations; pre-existing conditions are not covered. See Handbook (pg. 12) for exclusions.

***When providing insurance information to a medical provider, please tell them you have **First Health International**, not ASPE. Health providers will not know what ASPE is, but they should recognize First Health.**

Contact Info:

Phone: 1-800-461-0430

Email: usdosinfo@sevendcorners.com

Web: sevendcorners.com/gov/usdos

ASPE Assist (Mental Health Hotline): 1-833-963-1269

To Submit a Medical Claim:

Email: usdos.claims@sevendcorners.com; Fax: 317-575-6467

Snail Mail: ASPE Health Benefits, PO Box 21185, Eagan, MN 55121

To Find a Provider:

Web: sevendcorners.com/gov/usdos/provider-network

Call: 1-800-461-0430

To Submit a Prescription Claim:

Snail Mail: OptumRX, PO Box 29044, Hot Springs, AR 71903

Pre-Certification is Required For: Hospital admission, outpatient surgeries and procedures, skilled nursing, pregnancy, physical or occupational therapy, MRI, PET scan, CT, and home health care. **To Obtain Pre-Certification:** Your physician must contact Seven Corners at 1-800-461-0430 one business day before a planned hospitalization. For un-planned emergency admissions, Certification must be obtained within 2 business days of admission.

Coverage / Benefits	USD Maximum
Accident & Sickness Benefit	\$100,000 per Injury or Sickness
Mental or Nervous Disorders	30 Days Inpatient Max / 30 Visits Outpatient Max / 6 Telemedicine Max
Copay per office visit	\$25 for Office Visits and Telemedicine Consultations
Copay for ER, Hospitalizations, and Urgent Care	\$75 per ER, Hospitalizations and Urgent Care
Copay for Prescriptions	\$15 Copay for Brand Name Drugs with a Generic Equivalent Available
Medical Evacuation Coverage	100% Paid by USDoS After Medical Review
Repatriation of Remains	\$25,000 Maximum, Paid by USDoS
COVID-19 Coverage	\$500 Maximum for Testing; Treatment is the Same as any Other Illness
Vaccinations	See Page 10 of Handbook; Some Vaccines are Reimbursed
Dental Coverage	Up to \$2,500 for Emergency Alleviation of Pain Only
Pre-existing Conditions	Not covered
International Coverage	No coverage outside of US; you must obtain supplemental insurance

Activities That Are Not Covered:

(Do Not Participate in These Activities Unless You Have Supplemental Insurance Coverage)

Boxing, Bungee Jumping, Scuba Diving, Skydiving, Indoor & Outdoor Rock Climbing, Hang-gliding, Downhill Skiing, Horseback Riding, Parachuting, Zip-lining, Parasailing, Water Skiing, Wakeboard Riding, Jet Skiing, Windsurfing, Spelunking, Boxing, Skateboarding, and Snowboarding. Driving is not covered; you should not drive any vehicle, snowmobile, jetski, all-terrain vehicle (ATV), motorscooter, motorcycle, and/or BMX bike. Riding in a private plane is not covered. Handling or use of a firearm is not covered.

ASPE Assist (Mental Health & Crisis Support):

ASPE provides access to a mental health consultant and referral services hotline. ASPE Assist provides mental health advice and crisis support, sexual assault response, violent crime response, and advice for participants when they feel at risk or vulnerable. ASPE Assist can be reached at: 1-833-963-1269; Anvil_ASPEsupport@everbridge.com (email).