

# LIAISON<sup>®</sup>

## INTERNATIONAL



### TRAVEL MEDICAL INSURANCE

To Protect You Outside Your Home Country For Up To 45 Days

FSG-ADV-LI



SEVEN CORNERS

# CHOOSING LIAISON® INTERNATIONAL

## WHY CHOOSE LIAISON INTERNATIONAL?

If you are traveling outside of your home country,\* you need Liaison International from Seven Corners. Did you know that your health insurance at home does not always follow you when you travel abroad? No matter where you go, Seven Corners' Liaison International is there with medical coverage, an extensive network of providers, & 24-hour travel assistance. Make sure you receive the same level of care abroad that you have at home, & let us take the worry out of your travel!

*\*Your home country is the country where you have your true, fixed and permanent home & principal establishment.*

## WHY SHOULD YOU BUY?

You can feel confident with coverage from Liaison International. It is underwritten by Advent, Syndicate 780 at Lloyd's of London,\* an established organization with an AM Best rating of A (Excellent). Rest assured, your coverage will be there when you need it!

As your plan administrator, Seven Corners\*\* will handle all of your insurance needs from start to finish. We will process your purchase, provide all documents, & handle any claims. In addition, our own 24/7 in-house travel assistance team, Seven Corners Assist, will handle your emergency or travel needs. We have 20 years of experience with travel insurance, and we are here to help.

*\*In specific scenarios, coverage is provided by Tramont Insurance Company Limited. For more information regarding Tramont, please visit [tramontinsurance.com](http://tramontinsurance.com).*

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

## WHO CAN BUY LIAISON INTERNATIONAL?

You may buy coverage for yourself, your legal spouse, domestic partner, or civil union partner & your unmarried dependent children over 14 days old & under 19 years. All applicants must be traveling outside of their home country.

## LENGTH OF COVERAGE

Your coverage length may vary from 5 to 45 days.

**Coverage Start Date** - This is the start date of your policy. Coverage begins on the date of your choice, once you have left your home country and we have received and approved your application & payment.

**Coverage End Date** - Your coverage ends on the earlier of the following: your return to your home country (*except for Home Country Coverage*); the end of the coverage period purchased; when you are no longer eligible for coverage; or when you report for full-time active duty in any Armed Forces.

**Continuing Coverage** - If you initially buy less than 45 days of coverage, you may purchase additional time, to a total of 45 days. Your initial effective date is used to calculate your deductible & coinsurance & to determine pre-existing conditions.

## SEVEN CORNERS ASSIST - WE ARE HERE TO HELP

What happens if you become ill in a remote area without appropriate medical care? We will make sure you receive the care you need! If necessary, we will arrange and pay to evacuate you to the nearest appropriate medical facility, and we're here for you 24/7! Our contact information is shown on your ID card.

# SCHEDULE OF BENEFITS

All benefits and plan costs are shown in U.S. Dollar amounts and are per person.

**MEDICAL MAXIMUM:** \$50,000; \$100,000; \$500,000; \$1,000,000 per coverage period (please see rate table for age limitations applied to medical maximum options).

**DEDUCTIBLE:** \$0; \$100; \$250; \$500; \$1,000; \$2,500 per person per coverage period. There is a 3 deductible maximum per family per period of coverage. The selected deductible & coinsurance amount must be met for each 45 day coverage period.

### COINSURANCE:

**Traveling outside the United States** After you pay the deductible, we pay 100% to the selected medical maximum.

### Traveling to the United States

After you pay the deductible, we pay 80% of the next \$5,000 of eligible expenses, then 100% to the selected medical maximum.

**HOSPITAL INDEMNITY:** \$150 per night for a maximum of 30 days per occurrence, while traveling outside the U.S. and Canada.

**DENTAL (SUDDEN RELIEF OF PAIN):** \$100 per coverage period.

**DENTAL (ACCIDENT COVERAGE):** \$500 per coverage period.

**EMERGENCY MEDICAL EVACUATION/REPATRIATION:** \$300,000 (*in addition to the medical maximum*) per coverage period.

### HOME COUNTRY COVERAGE:

Incidental Trips to the Home Country: Up to \$50,000 per coverage period (*not available for coverage periods of less than 30 days*)

Extension of Benefits: Up to \$5,000 per coverage period.

**RETURN OF MORTAL REMAINS:** \$50,000 per coverage period.

**EMERGENCY REUNION:** \$50,000 per coverage period.

**RETURN OF MINOR CHILD(REN):** \$50,000 per coverage period.

**INTERRUPTION OF TRIP:** \$5,000 per coverage period.

**LOSS OF LUGGAGE:** \$250 per occurrence.

**LOCAL AMBULANCE EXPENSE:** \$5,000 per coverage period.

### ACCIDENTAL DEATH & DISMEMBERMENT (AD&D):

\$25,000 principal sum for insured or insured spouse, \$5,000 per dependent child; \$250,000 maximum per family

*Note: In the event of a Common Carrier Accidental Death, this benefit will not be paid.*

**COMMON CARRIER ACCIDENTAL DEATH:** \$50,000 principal sum for insured or insured spouse; \$10,000 per dependent child; \$250,000 maximum per family.

### HOSPITAL ROOM & BOARD, INTENSIVE CARE, & OUTPATIENT

**MEDICAL EXPENSES:** Usual, reasonable, and customary to the selected medical maximum.

**TERRORISM:** \$50,000 per person per lifetime.

**UNEXPECTED RECURRENCE OF A PRE-EXISTING CONDITION:** \$20,000 per coverage period for U.S. residents under 70 traveling outside the U.S. & Canada. (*age 70+, up to \$5,000*)

**ACUTE ONSET OF A PRE-EXISTING CONDITION:** \$15,000 per coverage period for non-U.S. residents under age 70 traveling in the U.S. (*age 70+, no benefit*) for medical expenses & \$25,000 for emergency medical evacuation.

**BENEFIT PERIOD:** 180 days\*

\*What is a benefit period? It's the amount of time you have from the date of your injury/illness to receive treatment. Your initial treatment must begin within 30 days, and treatment may continue for up to 180 days.

## YOUR BENEFITS

**MEDICAL COVERAGE** - We cover injuries & illnesses which occur during your coverage period. Benefits are paid in *excess of your deductible & coinsurance up to your medical maximum.*

**EMERGENCY MEDICAL EVACUATION** - If medically necessary, we will:

1. Transport you to adequate medical facilities.
2. Transport you home after receiving medical treatment related to a medical evacuation.

**EMERGENCY REUNION** - If you require an emergency medical evacuation, we will send one person of your choice to be at your side while you are hospitalized.

**RETURN OF MINOR CHILDREN** - If you are traveling alone with minor children & are hospitalized because of a covered illness/injury, we will transport the children home with an escort.

**INTERRUPTION OF TRIP** - We will reimburse you for prepaid payments for unused travel arrangements and the additional transportation cost for you to return to your residence if your trip is interrupted due to:

1. Your death or the death of an immediate family member or a child caregiver's death while on your trip.
2. Your or your traveling companion's residence is made uninhabitable by fire, flood, burglary or other natural disaster.

**RETURN OF REMAINS** - We will return your remains to your home country if you should die while traveling.

**ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)** - Pays benefits for death, loss of limbs, or loss of sight due to an accident occurring while on your trip.

**COMMON CARRIER AD&D** - Pays benefits for death occurring while riding as a passenger on a common carrier (motorized land, sea, or air conveyance operating to transport passengers for hire).

## HOME COUNTRY COVERAGE

**INCIDENTAL TRIPS** - Covers an illness/injury which occurs on an incidental trip in your home country. You earn covered days at home at approximately 1 day per 6 days of purchased coverage.

**EXTENSION OF BENEFITS** - Covers expenses incurred in your home country for conditions first diagnosed & treated outside your home country.

**HOSPITAL INDEMNITY** - If you are hospitalized while traveling outside the U.S. or Canada, we will pay you as shown in the schedule. This benefit is in addition to other covered expenses, and you may use these funds as you wish.

**TERRORISM** - If you are injured due to terrorist activity, we will provide benefits if the following conditions are met: You have no direct or indirect involvement; the terrorist activity is not in a location where the U.S. government issued a travel warning 6 months prior to your arrival; you have not unreasonably failed or refused to depart a country or location after a warning is issued by the U.S. government.

## OPTIONAL COVERAGE - HAZARDOUS SPORTS

Would you like to include some adventure in your travels? You may buy coverage for the following activities: motorcycle/motor scooter riding (driver or passenger), hang gliding, parachuting, bungee jumping, water skiing, snow boarding,\* snow skiing,\* snowmobiling, wakeboard riding, jet skiing, windsurfing.

\*No coverage is provided while skiing/boarding in any violation of applicable laws, rules or regulations, away from prepared and marked in-bound territories; and/or against the advice of the local ski school or local authoritative body.

## PROGRAM COST

**RATES BASED ON A \$250 DEDUCTIBLE** - Effective from January 5, 2015  
**TRAVELING OUTSIDE THE UNITED STATES** - Policy Maximum Options

**100% coinsurance after your deductible**

Age	\$50,000	\$100,000	\$500,000	\$1,000,000
	Daily	Daily	Daily	Daily
19 to 29	\$ 0.72	\$ 0.88	\$ 1.02	\$ 1.13
30 to 39	\$ 0.85	\$ 1.01	\$ 1.31	\$ 1.47
40 to 49	\$ 1.37	\$ 1.55	\$ 1.72	\$ 1.88
50 to 59	\$ 2.33	\$ 2.66	\$ 2.83	\$ 2.97
60 to 64	\$ 2.96	\$ 3.48	\$ 3.80	\$ 4.21
65 to 69	\$ 3.60	\$ 4.00	\$ 4.26	\$ 4.76
70 to 79*	\$ 5.27	\$ 6.99	N/A	N/A
80 plus*	\$ 10.58	N/A	N/A	N/A
Child Alone**	\$ 0.72	\$ 0.88	\$ 1.02	\$ 1.13
Dependent Child**	\$ 0.68	\$ 0.79	\$ 0.92	\$ 1.02

**TRAVELING TO THE UNITED STATES** - Policy Maximum Options

**80% coinsurance to \$5,000, then 100% to plan maximum**

Age	\$50,000	\$100,000	\$500,000	\$1,000,000
	Daily	Daily	Daily	Daily
19 to 29	\$ 1.14	\$ 1.42	\$ 1.81	\$ 1.93
30 to 39	\$ 1.51	\$ 1.82	\$ 2.06	\$ 2.16
40 to 49	\$ 2.24	\$ 2.74	\$ 3.34	\$ 3.59
50 to 59	\$ 3.29	\$ 4.20	\$ 5.31	\$ 5.52
60 to 64	\$ 4.11	\$ 5.06	\$ 6.57	\$ 6.84
65 to 69	\$ 5.38	N/A	N/A	N/A
70 to 79*	\$ 7.69	N/A	N/A	N/A
80 plus*	\$ 18.77	N/A	N/A	N/A
Child Alone**	\$ 1.14	\$ 1.42	\$ 1.79	\$ 1.91
Dependent Child**	\$ 1.08	\$ 1.35	\$ 1.70	\$ 1.82

\*Policy maximum options are limited as noted in the tables above with N/A for dollar limits that cannot be provided. Individuals age 80+ are limited to \$15,000.

\*\* Child Alone rate is used when a child will be insured by themselves. Dependent Child rate applies when at least one parent will also be covered under Liaison International.

## PRE-EXISTING CONDITIONS

Pre-existing conditions are normally not covered on travel medical plans. Liaison International provides coverage in the two benefits below.

## UNEXPECTED RECURRENCE

### U.S. Residents traveling outside the United States & Canada

We pay to the specified limit for a sudden, unexpected recurrence of a pre-existing condition. We do not cover known, required, or expected treatment existent or necessary 12 months prior to your coverage.

## ACUTE ONSET

### Non U.S. Residents under age 70 traveling in the United States

We pay to the stated limit for an acute onset which occurs during your coverage period if you *receive treatment within 24 hours of the sudden and unexpected recurrence.* A condition that is congenital or gradually worsens over time is not covered. Also, there is no coverage for known, required, or expected treatment existent or necessary for 36 months prior to your coverage. A pre-existing condition is not covered if you had a prescription or treatment change for a diagnosis related to the acute onset 30 days before the onset.

## FILING A CLAIM

Filing a claim is easy! Simply send the itemized bill to Seven Corners within 90 days, along with a completed claim form. Payments are automatically converted from local currencies to U.S. dollars.



## PRE-NOTIFICATION

You or your medical provider must notify Seven Corners Assist prior to any medical treatment in the U.S. and all hospital admissions and inpatient/outpatient surgeries worldwide. For emergency admissions, you must contact us within 48 hours. Pre-notification does not guarantee benefits will be paid.

## REFUND OF PREMIUM

Seven Corners will provide a refund of your plan cost if we receive a written request from you prior to your coverage start date. If we receive your written request after your coverage start date, the unused portion of your plan cost may be refunded minus a cancellation fee if you have not submitted any claims.

## MEDICAL BENEFIT EXCLUSIONS

No Benefit shall be payable for Medical, In-Hospital Indemnity, Dental, Emergency Medical Evacuation/Repatriation, Return of Mortal Remains, Return of Minor Child(ren), Emergency Medical Reunion, as the result of:

1. Pre-existing Conditions which are excluded under this Policy. This means that any claims for Pre-existing Conditions will not be covered for the duration of this policy. This exclusion does not apply to Emergency Evacuation/Repatriation.

a. If the Plan Participant is a United States resident, this exclusion is waived up to the amount stated in the Schedule of Benefits for eligible medical expenses incurred outside the United States and Canada, minus the Deductible and selected Coinsurance option.

This waiver does not include coverage for known, scheduled, required, or expected medical care, drugs, or Treatments existent or necessary prior to the effective date of this program. Any exclusion specifically listed in medical benefits exclusions, 2 through 49, will not receive benefits from this waiver.

b. If the Plan Participant is a non-U.S. resident under age 70, this exclusion is waived up to the amount stated in the Schedule of Benefits for eligible medical expenses for an Acute Onset of a Pre-existing Condition(s) (as defined herein) incurred in the United States, minus the Deductible and selected Coinsurance option. For persons age 70 and over, there is no benefit.

This benefit does not include coverage for known, scheduled, required, or expected medical care, drugs, or treatments existent or necessary prior to arrival in the United States and prior to the effective date of this program. Any exclusion specifically listed in medical benefits exclusions, 2 through 49, will not receive benefits from this waiver.

2. Injury or Illness which is not presented to the Underwriter for payment within ninety (90) days of receiving Treatment;
3. Charges for Treatment which is not Medically Necessary;
4. Charges provided at no cost to the Plan Participant;
5. Charges for Treatment which exceed Reasonable and Customary charges;
6. Charges incurred for Surgery or Treatments which are, Experimental/ Investigational, or for research purposes;
7. Services, supplies or Treatment, including any period of Hospital confinement, which were not recommended, approved and certified as Medically Necessary and reasonable by a Physician;

## IMPORTANT INFORMATION REGARDING YOUR COVERAGE

*Please be aware that this is not a general health insurance policy, but an interim, limited benefit period, travel medical program intended for use while away from your home country.*

*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.*

*Patient Protection and Affordable Care Act: This insurance is not subject to, and does not provide certain insurance benefits required by the United States Patient Protection and Affordable Care Act ("PPACA"). The insurance benefits provided by this policy are stated in your policy documents and do not include additional benefits required by PPACA. The PPACA requires certain U.S. residents and citizens to obtain PPACA compliant insurance coverage. In certain circumstances penalties may be imposed on U.S. residents and citizens who do not maintain PPACA compliant insurance coverage. You should consult your attorney, insurance agent or tax professional to determine if the PPACA's requirements are applicable to you.*

**State Restrictions:** *We cannot accept an address in Maryland, Washington, New York, South Dakota, and Colorado.*

**Country Restrictions:** *We cannot accept an address in Islamic Republic of Iran, Syrian Arab Republic, U.S. Virgin Islands, Gambia, Ghana, Nigeria, and Sierra Leone.*

**Destination Restrictions:** *Islamic Republic of Iran and Syrian Arab Republic.*

8. Suicide, or any attempt thereof, while sane or self-destruction or any attempt thereof, while sane;
9. War, hostilities or warlike operations (whether war be declared or not), Invasion, Act of an enemy foreign to the nationality of the Plan Participant or the country in, or over, which the act occurs, Civil war, Riot, Rebellion, Insurrection, Revolution, Overthrow of the legally constituted government, Civil commotion assuming the proportions of, or amounting to, an uprising, Military or usurped power, Explosions of war weapons, Utilization of Nuclear, Chemical or Biological weapons of mass destruction howsoever these may be distributed or combined, Murder or Assault subsequently proved beyond reasonable doubt to have been the act of agents of a state foreign to the nationality of the Plan Participant whether war be declared with that state or not,. For the purpose of this Exclusion;
  - i. Utilization of Nuclear weapons of mass destruction means the use of any explosive nuclear weapon or device or the emission, discharge, dispersal, release or escape of fissile material emitting a level of radioactivity capable of causing incapacitating disablement or death amongst people or animals.
  - ii. Utilization of Chemical weapons of mass destruction means the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical compound which, when suitably distributed, is capable of causing incapacitating disablement or death amongst people or animals.
  - iii. Utilization of Biological weapons of mass destruction means the emission, discharge, dispersal, release or escape of any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesized toxins) which are capable of causing incapacitating disablement or death amongst people or animals.

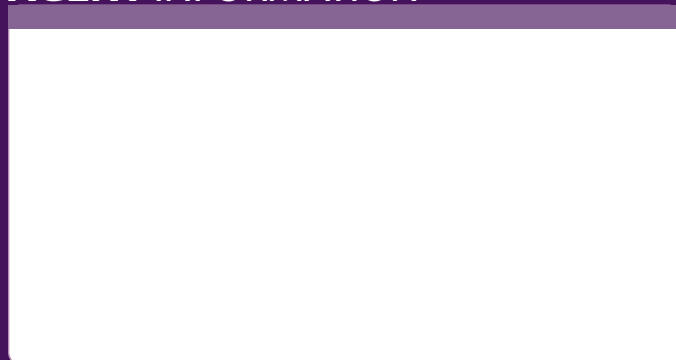
Also excluded hereon is any loss or expense of whatsoever nature directly or indirectly arising out of, contributed to, caused by, resulting from, or in connection with any action taken in controlling, preventing, or suppressing any, or all, of the situations described above. In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect;

10. Injury sustained while participating in professional athletics, including but not limited to the event, games, practice, conditioning and any other activity related to professional athletics;

## MEDICAL BENEFIT EXCLUSIONS (CONT)

11. Injury sustained while participating in amateur or interscholastic athletics, including but not limited to the event, games, practice, conditioning and any other activity related to amateur or interscholastic athletics; this exclusion does not apply to non-competitive, recreational or intramural activities. Note: A sponsored and/or organized Amateur or Interscholastic Athletic event includes training camps, team sports, or any formal grouping of people participating in one or multiple events that may/may not require a fee for participation.
12. Routine physicals, immunizations or other examinations where there are no objective indications or impairment in normal health, and laboratory diagnostic or x-ray examinations, except in the course of a Disablement established by a prior call or attendance of a Physician;
13. Diagnosis or Treatment of the temporomandibular joint;
14. Expenses for vocational, occupational, sleep, speech, recreational or music therapy;
15. Services, supplies, or treatment prescribed, performed or provided by a Relative of the Plan Participant or any Immediate Family member of the Plan Participant or anyone who lives with the Plan Participant. This includes but is not limited to prescription medication and any diagnostic testing;
16. Treatment and the provision of false teeth or dentures or dental appliances, normal ear tests and the provision of hearing aids, hearing implants, dental expenses except as specifically provided in the Dental (Accident Coverage) benefit;
17. Cosmetic or plastic Surgery (including deviated nasal septum)
18. Eye refractions or eye examinations for the purpose of prescribing corrective lenses for eye-glasses or for the fitting thereof, unless caused by Accidental bodily Injury incurred while Plan Participant hereunder; eyeglasses, contact lenses; eye surgery when the primary purpose is to correct nearsightedness, farsightedness or astigmatism;
19. Elective Surgery which can be postponed until the Plan Participant's return to their Home Country, where the objective of the trip is to seek medical advice, Treatment or Surgery;
20. Treatment in connection with alcohol, drug or chemical abuse, misuse, illegal use, overuse or dependency or use of any drug or narcotic agent; Injury sustained while under the influence of or Disablement due wholly or partly to the effects of intoxicating liquor, chemicals, or drugs or narcotic agent, unless administered under the advice of a Physician and said narcotic agent was taken in accordance with the proper dosing as directed by the physician;
21. Any Mental and Nervous disorders or rest cures;
22. Learning disabilities, attitudinal disorders, or disciplinary problems;
23. Congenital abnormalities and conditions arising out of or resulting there from;
24. Expenses which are non-medical in nature;
25. Expenses as a result of or in connection with intentionally self-inflicted Injury or Illness;
26. Expenses as a result of or in connection with the commission of a felony offense;
27. Injury sustained while taking part in Mountaineering, hang gliding, paragliding, Parachuting, bungee jumping, racing by any animal or motor vehicle or motorcycle, snowmobiling, motorcycle/motor scooter riding (whether as a passenger or driver), scuba diving involving underwater breathing apparatus (unless PADI or NAUI certified), water skiing, wakeboard riding, jet skiing, windsurfing, snow skiing and snowboarding (except for recreational downhill and/or cross country snow skiing or snowboarding. No cover provided while skiing/boarding in any violation of applicable laws, rules or regulations, away from prepared and market in-bound territories; and/or against the advice of the local ski school or local authoritative body); and any sport or athletic activity which is undertaken for thrill seeking and exposes the Plan Participant to abnormal or extreme risk of injury; Hazardous Sports Coverage: the following are covered if the required premium has been paid: motorcycle/motor scooter riding (whether as a passenger or a driver), hang gliding, Parachuting, bungee jumping, water skiing, snow skiing, snowmobiling, snowboarding, and spelunking.
28. Treatment paid for or furnished under any other individual or group policy or other service or medical pre-payment plan arranged through the employer to the extent so furnished or paid, or under any mandatory government plan or facility set up for Treatment without any cost to You;
29. Occupational Diseases, including but not limited to Disease(s) related to asbestos exposure, and the complications thereof, including asbestosis and mesothelioma related to asbestos exposure;
30. Diagnosis and or Treatment of venereal disease, including all sexually transmitted diseases and conditions and any and all consequences thereof;
31. Pregnancy or Illness resulting from pregnancy, childbirth, or miscarriage; or for miscarriage resulting from an Accident or Complications of Pregnancy; or for postnatal care;
32. Drug, treatment or procedure that either promotes or prevents conception, or prevents childbirth, including but not limited to: artificial insemination, treatment for infertility or impotency, sterilization or reversal thereof;
33. Treatment for human organ tissue transplants and their related treatment;
34. Expenses incurred while in the Plan Participant's Home Country, except as provided under the Home Country Coverage;
35. Expenses incurred during a Hospital emergency visit which is not of an emergency nature;
36. Covered Expenses incurred for which the Trip to the Host Country was undertaken to seek Medical Treatment for a condition;
37. Covered Expenses incurred during a Trip after the Plan Participant's Physician has limited or restricted travel;
38. This plan does not insure against loss or damage (including death or Injury) and any associated cost or expense resulting directly from the discharge, explosion or use of any device, weapon or material employing or involving nuclear fission, nuclear fusion or radioactive force, or chemical, biological, radiological or similar agents, whether in time of peace or war, and regardless of who commits the act.
39. Sex change operations, or for Treatment of sexual dysfunction or sexual inadequacy;
40. Weight reduction programs or the surgical Treatment of obesity, including but not limited to wiring of the teeth and all forms of intestinal bypass Surgery;
41. Expenses resulting from Acquired Immune Deficiency Syndrome (AIDS), Aids-Related Complex (ARC) or the Human Immunodeficiency Virus (HIV).
42. Expenses incurred in the United States unless the expenses pertain to the Home Country Coverage Benefit, or unless the option has been selected and applicable premium has been paid in full.
43. Exercise programs, whether or not prescribed or recommended by a Physician;
44. Treatment required as a result of complications or consequences of a Treatment or condition not covered hereunder;
45. Charges for travel accommodations, except as provided for in the Local Ambulance, Emergency Medical or Political Evacuation, Return of Mortal Remains, Return of Minor Children, Emergency Reunion, Natural Disaster, and Interruption of Trip sections of the Insurance;
46. Diagnosis or Treatment incurred as a result of exposure to non-medical nuclear radiation and/or radioactive materials;
47. Diagnosis or Treatment for acne, moles, skin tags, disease of sebaceous glands, seborrhea, sebaceous cyst, unspecified disease of the sebaceous glands, hypertrophic and atrophic conditions of skin, nevus;
48. Treatment, services or supplies that are not administered by or under the supervision of a Physician and products that can be purchased without a doctor's prescription;
49. Treatment of sleep apnea or other sleep disorders

## AGENT INFORMATION



## ADMINISTERED BY



SEVEN CORNERS

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