



Inbound® Immigrant

Inbound Immigrant is a scheduled benefit program designed to provide coverage to new immigrants to the United States.

Underwriter The Insurance Company of the State of Pennsylvania, a member company of Chartis Insurance
AM Best Rating A "Excellent"

Certificate Prefixes 5BB09

Eligibility Guaranteed issue to non-U.S. citizens 15 days and older who are immigrating to the United States. Must be purchased within 24 months of arrival in the U.S..

Period of Coverage 1 through 12 months.

Medical Limits \$50,000; \$100,000; (ages 70+ maximum limited to \$50,000).

Benefits Inbound Immigrant has a varied selection of benefits depending upon the particular treatment received. Essentially, each benefit has a maximum amount that is eligible for reimbursement. It is important to be aware of these schedules and properly communicate them to your clients.

Renewability Yes. The plan is renewable for up to 5 years as long as the person remains a non-U.S. citizen. The program has an option to continue coverage in whatever increment you choose, when purchased online.

Pre-existing Conditions Six months for persons under age 70, twelve months for people age 70 and over.

Maternity Benefit Yes, maximum limit of \$2,800

Additional Info Emergency Evacuation, Emergency Reunion, Repatriation of Mortal Remains, Home Country Coverage automatically included. Also, emergency dental & assistance services are provided by Seven Corners.

Key Selling Aspects

1. Availability. There are very few programs available to immigrants in the United States. With millions of immigrants in the U.S., the immigrant market may be new, but it is entirely untapped. Immigration Statistics provided by Center for Immigration Studies
 - 1.2 million legal immigrants settle in the U.S. each year.
 - Number of immigrants in the U.S. has tripled since 1970, from 9.6 million to 28.4 million
 - One-third of immigrants do not have health insurance
2. Coverage. Inbound Immigrant provides up to 5 years of coverage. Given the fact that many immigrants must wait several months to several years in order to become eligible for domestic coverage (including Medicare), Inbound Immigrant is the right product at the right time.
3. Affordable. When parents of U.S. residents come over to live permanently, they become a burden for the hosting relatives. Inbound Immigrant was designed to be affordable while still offering valuable benefit to immigrating relatives.

See brochure and program summary for full details and most recent updates at www.sevencorners.com/travelers/resources/

Quotes, personal agent assistance and secure online enrollment at
<https://www.sevencorners.com/insurance/HWDYZWN>