



Drexel University

Global Academic Assistance Program Membership Handbook 2014-2015

On Call must always arrange and pay for all services; expenses are not reimbursable on a pay and claim basis. This is only an outline of the On Call program, terms, conditions, exclusions and limitations apply to all services and benefits.

One Delaware Drive
Salem, NH 03079
24/ Global Response Center
+1 603 952 2038
mail@oncallinternational.com

About your Membership....

Eligibility

All students, faculty and staff while traveling outside their home country on University related programs or business as defined by the University.

How can On Call International help?

Call the Global Response Center if you experience a medical, personal, travel or safety related problem or crisis. Drexel University has partnered with On Call to provide you with access to immediate support should you experience any challenges when you are traveling. Your school wants to make sure you have a resource experienced in navigating you through any crisis and making sure you can continue your academic travels, or get home safely. On Call assists during critical emergencies like illness or injury that may result in an evacuation to a location that has adequate care or a threat to your safety due to a political or natural disaster event which you need to be evacuated from. They can also assist with smaller problems you may not realize you have a resource for. Review a full listing of services on the following pages.

In the event of a medical emergency...

In the event of an emergency, you should go immediately to the nearest physician or hospital without delay and then contact On Call International. If you are not sure where the nearest medical facility is, you can contact On Call for a referral. On Call will take the appropriate action to assist and monitor the medical care until the situation is resolved. In the event the medical facility you are in is not adequate to treat you, On Call will pay and arrange for your medically supervised evacuation to the closest adequate facility.

In the event of a political or natural disaster event which threatens your safety...

All Covered Persons are entitled to International Assistance Services while traveling outside of the United States which includes political and natural disaster evacuation, as well as security and safety advice. If you feel unsafe or experience a direct threat to your safety, contact On Call immediately, you will be connected to a security professional that will provide immediate advice to maintain safety and then assess your situation to determine appropriate next steps.

Other Important Member Information

On Call must pay and arrange all Assistance Services, these expenses are not reimbursable.

On Call is not your health insurer, typically medical expenses incurred outside your home country will be reimbursable by your primary health insurer, but not always at the same limits as expenses incurred domestically – it is recommended you check on this before you go and obtain supplemental insurance if you need it. On Call can assist by placing a guarantee of payment of your medical expenses in order for you to secure treatment, this would be done only with coordination of payment with your or a family member's credit card OR with authorization from your school. These expenses will ultimately become your responsibility and you will need to submit a claim for reimbursement to your medical insurer. On Call will attempt to coordinate benefits with your primary health insurer at the time you are receiving care and can assist you in obtaining any documentation needed for you to submit your claim.

On Call is not a first responder, if you are in a true emergency and need help getting to a medical facility, dial the country's equivalent to 9-1-1 to get local response.

SERVICES AND BENEFITS

Medical Assistance	Limits are per Member, per Event
Pre-Trip Planning	No benefit, 24/7 access to assistance
Medical , Dental and Pharmacy Referrals	No benefit, 24/7 access to assistance
Medical Monitoring	No benefit, 24/7 access to assistance
24 Hour Nurse Help Line	No benefit, 24/7 access to assistance
Prescription Assistance	No benefit, 24/7 access to assistance
Guarantee or Advance of Medical Expenses	No benefit, 24/7 access to assistance
Dispatch of Medicine	No benefit, 24/7 access to assistance
Coordination of Benefits	No benefit, 24/7 access to assistance
Emergency Medical Evacuation	Unlimited benefit, from inadequate to adequate facility
Medical Repatriation	Unlimited benefit, when medically necessary
Return of Remains	Unlimited benefit, in the event of death
Unexpected Expenses Assistance	Limits are per Member, per Event
Visit by Family / Friend	Up to \$12,500, when you are hospitalized for 24 hours or more
Return of Dependent Children	Up to \$2,500 when left unattended due to your hospitalization or evacuation
Emergency Return Home	Up to \$2,500 in the event your immediate family member or partner suffers life threatening illness or death
Return of Traveling Companion	Up to \$2,500 if delayed due to your medical emergency or death
Chaperone Replacement	Up to \$2,500 in the event a chaperone is unable to continue with program
Return of Personal Belongings	Up to \$1,000 in the event of your evacuation or death
Security Assistance	Limits are per Member, per Event
Security and Safety Destination Advice	No benefit, 24/7 access to assistance
Political or Natural Disaster Evacuation and Return Home	Unlimited benefit for evacuation to Safe Haven, includes up to \$5,000 for lodging and return to home or alternate work/study location
Travel Assistance	Limits are per Member, per Event
Pre-Trip Information	No benefit, 24/7 access to assistance
24/7 Emergency Travel Arrangements	No benefit, 24/7 access to assistance
Translator and Interpreter Assistance	No benefit, 24/7 access to assistance
Emergency Travel Funds Assistance	No benefit, 24/7 access to assistance
Legal Consultation and Referral	No benefit, 24/7 access to assistance
Lost/Stolen Document Replacement	No benefit, 24/7 access to assistance
Emergency Message Forwarding	No benefit, 24/7 access to assistance
Lost Luggage Assistance	No benefit, 24/7 access to assistance

GENERAL EXCLUSIONS

- a. Any expense related to the Participant engaging in the commission of, or the attempt to commit, an unlawful act.
- b. Any expense incurred as a result of the Participant engaging in active service in the armed forces or police of any nation; active participation in war (whether declared or not), invasion, act of foreign enemy, hostilities, civil war, rebellion, riot, revolution or insurrection unless declared to Us and accepted by Us in writing.
- c. Any losses incurred by Participant which are or would be, except for this insurance recoverable under any other insurance or other indemnity available to the Client or Participant.
- d. Any losses incurred for which Participant are responsible under a Workmen's Compensation Act
- e. Any expense incurred which is a direct result of nuclear reaction or radiation.
- f. Expenses incurred for the treatment of drug addiction.'
- g. A Participant once they have attained the age of 81, unless declared individually by name and coverage is granted by On Call prior to commencement of travel.

MEDICAL AND UNEXPECTED EXPENSES BENEFIT EXCLUSIONS

On Call will not be liable for any expenses resulting from:

- a. More than one Emergency Medical Evacuation and/or Repatriation for any single medical condition of an Insured Person during the Policy Period.
- b. Any cost or expense not expressly covered in advance and in writing by On Call and/or not arranged by them. This exception shall not apply to Emergency Medical Evacuation from remote or primitive areas when On Call cannot be contacted in advance and delay might reasonably be expected to result in loss of life or harm to the Participant.
- c. Any expense incurred for Participant(s) when travelling contrary to the advice of a Qualified Medical Practitioner, or for the purpose of obtaining medical treatment or for rest and recuperation following any prior accident or illness.
- d. Any expense incurred for Emergency Medical Evacuation or Repatriation if the Participant is not suffering from a Serious Medical Condition, and/or in the opinion of Our Emergency Medical Assistance Provider's physician, the Participant can be adequately treated locally, or treatment can be reasonably delayed until the Participant returns to their Country of Domicile.
- e. Any expense incurred for Emergency Medical Evacuation or Repatriation where the Participant, in the opinion of the Emergency Medical Assistance Provider's physician, can travel as an ordinary passenger without a medical escort.
- f. Any expense incurred related to accident or injury occurring while the Participant is engaged in any hazardous activity, pastime or pursuit including but not limited to caving, mountaineering or rock climbing necessitating the use of guides or ropes, potholing, skydiving, parachuting, bungee-jumping, ballooning, hang gliding, deep sea diving utilizing hard helmet with air hose attachments, martial arts, rallying, racing of any kind other than on foot, and any organized sports undertaken on a professional basis.
- g. Any expense related to the Participant engaging in any form of aerial flight except as a passenger on a scheduled airline flight, as a passenger on a licensed charter fixed wing aircraft over an established route; or as a passenger travelling on a business related activity in a fixed wing aircraft owned or leased to the Client

or Participant unless the form of aerial flight has been declared to and accepted by On Call in writing prior to travel.

- h. Any expense related to treatment performed or ordered by a medical practitioner that is not registered or licensed with the appropriate authorities in accordance with the standard medical practice as defined in the country of treatment.
- i. Any expenses incurred as a direct or indirect result of elective surgery or cosmetic surgery.
- j. Any Losses incurred by Participant or the Participant if Participant or they fail to follow the advice of On Call.
- k. Any valid claim costs that have been increased by the Client's or the Participant's failure to follow the advice of On Call.

SECURITY ASSISTANCE BENEFIT EXCLUSIONS

On Call will not be liable for any expenses resulting from:

- a. On Call will not be liable for any expenses resulting from:
- b. Any Losses incurred by Client or Participant for failure to follow the advice of On Call.
- c. Any valid expenses that have been increased by the Client's or the Participant's failure to follow the advice of On Call.
- d. Client or Participants failure to reasonably prove that there is any threat to the Participants safety.
- e. Any losses incurred for, Local Nationals, Increased Expertise or the Cost of Increased Expertise unless cover has been agreed by On Call and the appropriate additional premium has been paid.
- f. Or attributable to an alleged violation of the laws of the Country of Residence by Client or Participant.
- g. Client or Participant's failure to maintain and possess duly authorised and issued required immigration, work, residence or similar visas or permits or other relevant documentation for the country where they are on corporate or school sponsored travel or assignment.
- h. Accommodation, Evacuation Expenses or Hibernation costs incurred more than 30 days after the Covered Event.
- i. Or attributable in whole or in part to a debt insolvency, commercial failure, the repossession of any property by any title holder or lien holder, or any other financial cause.
- j. Client or Participant fails to honour any contractual obligation bond or specific performance condition in a license.
- k. The Participant being in their own Country of Domicile or country in which they hold a valid passport. When determining destination for repatriation, if there are multiple destination that fit the definition, On Call will consider the Participants best interest in relation to academic, financial and personal support available in each destination.
- l. The Participant at inception of this agreement having prior knowledge of or had received information of any specific matter, fact or circumstance which would lead a reasonable person to believe it will result in a Covered Event.
- m. Any expense related to the Participant engaging in the commission of, or the attempt to commit, an unlawful act.
- n. Any expense incurred as a result of the Participant engaging in active service in the armed forces or police of any nation; active participation in war (whether declared or not), invasion, act of foreign enemy, hostilities, civil war, rebellion, riot, revolution or insurrection unless declared and accepted in writing.
- o. Any losses incurred by Client which are or would be, except for this insurance recoverable under any other insurance or other indemnity available to Client.
- p. Any losses incurred for which Client is responsible under a Workmen's Compensation Act.