

# GLOBAL ASSISTANCE & INSURANCE PROGRAM

Drexel University





**Welcome to On Call International!** This plan provides the services and benefits you need to prepare for your destination as well as to help you with any problems you encounter while you are traveling or on assignment.

## Before you depart...


- Contact On Call with any pre-travel health or security questions
- Closely review your [full plan description](#)
- Save On Call Contact information in your mobile phone (check out the last page!)

**While abroad...** You can contact the On Call International 24/7 Global Response Center from anywhere in the world to reach an assistance coordinator who is ready to help you with your crisis, no matter how big or small.

## PLAN ID CARD:

|  |   |  |
|--|---|--|
| <br><br>GLOBAL ASSISTANCE & INSURANCE PROGRAM | <b>Organization Name</b><br>Drexel University | <b>If you need Medical, Security or Travel assistance, regardless of the nature or severity of your situation, contact On Call 24 hours a day:</b><br><br>Call collect from anywhere in the world: <b>+1 603-952-2038</b><br>Call toll free from US or Canada <b>1- 855-258-0555</b><br><b>24/7 Live Chat:</b> <a href="http://www.oncallinternational.com/chat/direct">www.oncallinternational.com/chat/direct</a><br><br><b>Global Assistance Services involving transportation</b> must be paid and arranged by On Call; no claims for reimbursement of transportation will be considered.<br><br>See your <b>Plan Description</b> for full terms and Conditions of the services and benefits offered in your plan.<br><br><br><small>On Call International<br/>11 Manor Parkway   Salem, NH 03079, USA<br/>A member of the Tokio Marine HCC group of companies</small> |
|  | <b>Policy Number</b><br>INT06823              |  |
| <b>Plan Type</b><br>Medical, Travel and Security Assistance<br>International Medical Expenses                                    |   |  |

## OTHER PLAN CONTACTS AND RESOURCES:

|  |   |   |
|--|---|---|
| <b>Customer Service</b> - Benefit Questions<br>M-F 9:00 am – 5:00 pm<br><br>Call toll free from US or Canada:<br><a href="tel:855-878-9590">855-878-9590</a><br><a href="mailto:Contact@oncallinternational.com">Contact@oncallinternational.com</a> | <b>Plan Information</b> –<br>Plan documents, 24/7 contact info,<br>Claim forms & instructions, Pre-trip<br>preparation resources<br><br><a href="#">Online Resource Center</a> or use mobile<br>device to scan using camera app |  |
|--|---|---|

## How can On Call International help?

Contact the Global Response Center if you experience a medical, personal, travel or safety problem or crisis. Your institution has partnered with On Call to provide access to immediate support should you experience any challenges when you are traveling. On Call provides you with a resource experienced in navigating through any crisis and making sure you can continue your trip, or get home safely. On Call assists during critical emergencies such as illness or injury that may require an evacuation or during a political or natural disaster event that may threaten your safety. On Call also assists with smaller problems you may not realize you have a resource for. Review a summary of services on the following pages.

**If you are, or will be, hospitalized following an accident or illness that occurs while traveling,** contact the On Call Global Response Center as soon as possible. On Call will facilitate payment of your medical expenses whenever possible. In the event the medical facility you are in is not adequate to treat you, On Call will arrange for your medically supervised evacuation to the closest appropriate facility.

**If you need an outpatient or physician appointment for an accident or illness,** you can contact the On Call Global Response Center to make an appointment and arrange payment of your medical expenses prior to your visit whenever possible, this means no out of pocket expenses for you. There is no specific network, so if you choose to make your own appointment and self-pay the medical expenses, you can submit a claim for reimbursement consideration.

**In the event of a political or natural disaster event which threatens your safety,** contact On Call immediately. You will be connected to a security professional who can provide immediate advice to maintain safety and then assess your situation to determine appropriate next steps.

## Helpful Information

- ✓ If you have access to a landline, ask the operator to connect you to On Call and reverse the charges; On Call accepts all collect calls.
- ✓ If you are utilizing a mobile phone and have any issues making an outgoing international call but have internet, [use Live Chat to get direct access to an assistance coordinator](#). You can also email or text the Global Response Center and request a return call.
- ✓ Contact On Call for payment and arrangement of all Services that involve transportation arrangements, these services are not reimbursable if you make your own arrangements/self-pay prior to notifying On Call.
- ✓ 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

Full terms, conditions and exclusions to coverage apply; review the full plan description carefully.

| BENEFITS  | LIMITS PER INSURED PERSON   |
|---|---|
| Medical Evacuation and Repatriation   | \$2,000,000   |
| Repatriation of Remains or Burial   | \$100,000   |
| Security Evacuation <ul style="list-style-type: none"> <li>Hibernation Costs</li> <li>Expenses</li> </ul> | \$1,000,000 for evacuation <ul style="list-style-type: none"> <li>\$5,000 per Insured Person, Per day up to a maximum of 30 days</li> <li>\$200 per Insured Person, Per day up to a maximum of 30 days</li> </ul> |
| Emergency Travel Expenses (Reunion)   | \$12,500 when in hospital for more than 24 or more hours  |
| Medical Expenses and Hospitalisation  | \$100,000   |
| Deductible: All Cause   | 0   |
| Co-Insurance  | 100%  |
| Acute Onset of Pre-existing Condition Clause  | Up to a maximum of \$20,000   |
| Emergency Pain Relieving Dental Treatment   | 100% of customary charges up to \$3,000 for accidental injury and \$500 for pain relief   |
| Prescribed Medicines by a Doctor or Specialist  | Maximum of 60 days per subscription   |
| Maternity   | Up to the medical maximum up to 26 weeks of pregnancy   |
| Outpatient Treatment by a Doctor or Specialist  | 100 % of Customary Charges  |
| Treatment by Physiotherapists and Chiropractors as Prescribed by an Authorized Physician                  | 100% of customary charges if in connection with covered injury/illness  |
| Ambulance Transportation  | Covered if in connection with covered injury/illness  |
| Mental Health   | Up to a maximum of \$20,000   |
| Personal Accident - Accidental Death, Loss Of Sight, Loss Of Limb(S), Permanent Total Disablement         | \$10,000 Students / \$50,000 Faculty and Staff  |
| Personal Liability Physical injury and property damage  | \$100,000   |
| Emergency Bail Bond   | \$1,500   |
| Catastrophe Coverage  | 100% of customary costs up to \$1,000   |
| Search and Rescue   | 100% of customary costs up to \$10,000  |
| Loss Of Personal Belongings – Including Theft and Loss or Damage by Fire or Natural Disaster              | Up to \$1,000, \$100 maximum per article  |
| Loss of Checked in Luggage  | \$500   |
| Luggage Delay   | \$200   |
| Lost Documents or Money   | \$1,000 Max, \$100 per item   |
| Trip Interruption   | \$2,500   |
| Travel Delay  | \$100 a day; Max 5 days   |

## ENHANCED BENEFITS

| BENEFITS                             | LIMITS PER INSURED PERSON |
|--------------------------------------|---------------------------|
| Bereavement Reunion                  | \$2,500                   |
| Return Home due to Felonious Assault | \$2,500                   |

|  |  |
|--|--|
| Emergency Travel Expenses due to Felonious Assault | \$2,500  |
| Return of Dependent Children                       | \$2,500  |
| Return of Traveling Companion                      | \$2,500  |
| Return Home Due to Family Member Death or Illness  | \$2,500  |
| Quarantine Cover                                   | <p>Up to \$5,000 Combined Single Limit (CSL) annual aggregate per insured person/traveller</p> <ul style="list-style-type: none"> <li>• Return of Travel Companion: Up to \$1,500 included under the CSL</li> <li>• Hotel stay: Up to 14 days or \$2,500 included under the CSL</li> <li>• Food costs: Up to \$50 per day for 14 days included under the CSL</li> <li>• Change fee/airfare: Up to \$ 1000 difference in air fare included under the CSL</li> </ul> |

## ADDITIONAL MEDICAL, TRAVEL AND SECURITY ASSISTANCE

You also have access to the following assistance services; there are no monetary benefits associated with these services:

| MEDICAL ASSISTANCE                     | TRAVEL & SECURITY ASSISTANCE                |
|--|---|
| Pre-Trip Planning                      | Pre-Trip Information & Active Travel Advice |
| Medical, Dental and Pharmacy Referrals | Translator and Interpreter Assistance       |
| Medical Monitoring                     | Emergency Travel Funds Assistance           |
| 24 Hour Nurse Help Line                | Legal Consultation and Referral             |
| Dispatch of Medicine                   | Lost/Stolen Document Replacement            |
| Coordination of Benefits               | Emergency Message Forwarding                |

This is a brief summary of coverage for insured participants covered under Policy Number INT06823. This is not a contract of insurance. Coverage is governed by an insurance policy issued to Drexel University. The policy is underwritten by HDI Global Specialty SE, UK Branch. Complete information on the insurance is contained in the Certificate of Insurance on file with Drexel University. If there is a difference between this program description and the certificate wording, the certificate controls.

## HOW TO ACCESS MEDICAL CARE ABROAD

Health insurance for international travel is not accepted by international medical facilities by presenting your plan card as you typically experience in the US. Most facilities require financial arrangements to be made at the time care is received for international travelers. On Call provides assistance with this and can be contacted any time medical care is needed.

When you contact On Call, an assistance coordinator will collect some information to create a case record for you and then will proceed with the needed assistance. On Call attempts facilitation of

medical expenses by placing a Guarantee of Payment (GOP) with the provider for your appointment or hospital visit. A GOP is simply a letter sent by On Call International via email or fax to a medical facility that informs the medical facility of your coverage dates and insurance benefits. The letter asks the facility to send your medical bills directly to On Call or to On Call's local partners for payment. Here is some information about your options when seeking medical care abroad and how they work:

**EMERGENCY MEDICAL CARE** – *You need immediate medical attention for a potentially life threatening injury or illness.*

- In an emergency, you should proceed directly to the closest hospital and you or a companion can contact On Call when it is safe to do so.
- Use the local equivalent to 9-1-1 if first responders are needed.

**URGENT MEDICAL CARE** - *You need to seek care as soon as possible for a condition that needs prompt attention but is not life-threatening.*

- Contact On Call via phone, text or email and an Assistance Coordinator will open a case for you to begin assistance
- On Call will provide you information for the closest preferred urgent care clinic or emergency room in case you need to proceed there immediately. This will be provided on the call, or shortly after
- On Call will contact that facility to advise them you are coming and request to place a guarantee of payment for your visit
- When the GOP is confirmed, On Call will update you.
- Timing of GOP's cannot be guaranteed as they can be impacted by a number of factors. If you have any problems upon arrival to the medical facility you should contact On Call or provide our phone number and your case number to the medical facility and ask them to call to confirm the GOP.

**NON-URGENT CARE** - *You would like a scheduled appointment with a physician or specialist and do not require treatment within the next 24 hours.*

- Contact On Call via phone, text or email and an Assistance Coordinator will open a case for you to begin assistance
- On Call will locate an appropriate provider that accepts a GOP and check your availability for a preferred appointment time.

**ANY-TIME OPTION FOR OUTPATIENT OR A PHYSICIAN'S CARE** – *You prefer to make your own arrangements and are prepared to pay out of pocket.*

- This does not impact your coverage, there is no in / out of network
- Retain all receipts and medical reports
- Complete a claim form

- Submit completed claim form, receipts and any medical documentation to On Call International for consideration of reimbursement
- Email to [tpaclaims@oncallinternational.com](mailto:tpaclaims@oncallinternational.com)
- The exception is for inpatient expenses. Inpatient medical expenses should be pre-certified by On Call; however, if you are unable to contact On Call while you are hospitalized and you self-pay your inpatient medical expenses, you can submit a claim for reimbursement of covered expenses. Along with your completed claim form, an explanation of the emergency and what prevented you from notifying On Call should be included.

## **IMPORTANT**

It is important to note that while On Call will always attempt a referral to a facility that accepts a guarantee of payment, ultimately whether they are willing to take it or not is up to them and this can change at any time. If a GOP is declined, as a secondary measure On Call will attempt payment with a credit card over the phone or a wire transfer however not all facilities will allow this. For this reason, as part of your pre-trip preparation for international travel, it is important you try to prepare to pay out of pocket for urgent medical care, or to place a deposit for a hospitalization in an emergency. While On Call will make every effort to avoid this, it always remains a possibility when traveling internationally.

Additionally, if you have a pre-existing medical condition that may require specialty care, or are taking prescriptions, contact On Call when planning your trip to be sure the medical resources you may need are available in your destination.