

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:

 GLOBAL ASSISTANCE & INSURANCE PROGRAM	Organization Name Drexel University	Policy Number INT06823
	Plan Type Medical, Travel and Security Assistance International Medical Expenses	If you need Medical, Security or Travel assistance, regardless of the nature or severity of your situation, contact On Call 24 hours a day: Call from anywhere in the world: +1 403-952-2038 Call toll free from US or Canada: 1-855-258-0555 24/7 Live Chat: www.oncallinternational.com/chat/direct Email: mail@oncallinternational.com Text only number: 1 844-302-5131 Global Assistance Services involving transportation must be paid and arranged by On Call; no claims for reimbursement of transportation will be considered. See your Plan Description for full terms and Conditions of the services and benefits offered in your plan. On Call International 11 Manor Parkway Salem, NH 03079, USA A member of the Tokio Marine HCC group of companies

OTHER PLAN CONTACTS AND RESOURCES:

Customer Service - Benefit Questions M-F 9:00 am – 5:00 pm Call toll free from US or Canada: 855-878-9590 Contact@oncallinternational.com	Plan Information – Plan documents, 24/7 contact info, Claim forms & instructions, Pre-trip preparation resources Online Resource Center or use mobile device to scan using camera app	
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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 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/or Repatriation	\$2,000,000
Repatriation of Remains or Burial	\$100,000
Emergency Security Evacuation and Repatriation	\$1,000,000
Hibernation Costs	\$5,000 per Insured Person, Per day up to a maximum of 30 days
Expenses	\$200 per Insured Person, Per day up to a maximum of 30 days
Emergency Travel Expenses	\$12,500 when hospitalized for more than 24 hours
Bereavement Reunion	\$7,500 transport + lodging
Return of Dependent Children	\$2,500
Return of Traveling Companion	\$2,500
Return Home due to Felonious Assault	\$2,500
Emergency Travel Expenses due to Felonious Assault	\$7,500 transport + lodging
Chaperone Replacement	\$2,500
Medical Expenses and Hospitalisation	\$200,000 per Insured Person
Deductible: All Cause / Co-Insurance	0 / 100%
Emergency 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 prescription
Maternity	Serious Complications 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
Acute Onset of Pre-existing condition Clause	Up to a maximum of \$20,000 per Insured Person per Coverage Period
Ambulance transportation	100% of customary charges if in connection with covered Injury/Illness
Mental Health Disorder	Up to a maximum of \$20,000
Personal Accident Accidental death, Loss of Sight, Loss of Limb(s), Permanent Total Disablement	Faculty and Staff \$50,000 Students \$10,000
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	Up to \$1,000, Max \$100 per article
Loss of checked in Luggage	\$500
Luggage Delay	\$200 / 24 hour waiting period
Lost Documents or Money	\$1,000 Max \$100 per item
Trip Interruption	\$2,500
Travel Delay	\$100 a day; Max 5 days
Extensions:	
Incidental Travel Days (before, during, after)	14 days
Quarantine Benefit	Up to \$5,000 Combined Single Limit (CSL) annual aggregate per Insured Person / Travel Companion <ul style="list-style-type: none"> o Return of Travel Companion: Up to \$1,500 included under the CSL o Hotel stay: Up to 14 days or \$2,500 included under the CSL o Food costs: \$50 per diem for up to 14 days included under the CSL o Change fee/airfare: Up to \$ 1,000 difference in air fare included under the CSL

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.

