

Voluntary Program for Students and Scholars

Underwritten by: On Call International
Brokered by: USI Insurance Services, LLC

CONGRATULATIONS

Your enrollment includes a unique global emergency services program from On Call International. This program immediately connects you to doctors, hospitals, pharmacies and other services if you experience a medical emergency while traveling 100 miles or more away from your permanent residence, campus location, or in another country.

On Call International's Global Response Center is staffed 24 hours a day, 365 days a year with trained multilingual coordinators and doctors to advise and assist you quickly and professionally in a medical emergency.

One simple phone call to the number on your On Call identification card will connect you to:

- A global network of pre-qualified medical providers
- A state-of-the-art Global Response Center with worldwide response capabilities
- Experienced crisis management professionals
- Air and ground ambulance service providers

On Call completely coordinates and pays for the transportation services it provides without putting limits on the covered cost. This alleviates many of the obstacles and potential expenses that can be caused by medical emergencies away from home. It is important to keep your identification card with you at all times so that you can call toll-free or collect for services whenever you need them.

On Call is not travel or medical insurance, rather it is a provider of global emergency services.* On Call's services do not replace medical insurance during medical emergencies away from home. All medical costs incurred should be submitted to your health plan and are subject to the policy limits of your health coverage.

**All services must be arranged and provided by On Call International. No claims for reimbursement will be accepted.*

KEY SERVICES - CONTACT ON-CALL FIRST

Medical Monitoring: On Call's medical staff will communicate with the member's attending physician and obtain a full understanding of the situation. Medical professionals will stay in regular communication with local medical personnel and relay necessary information to the Member and Family.

Emergency Medical Evacuation: If adequate medical facilities are not available locally, On Call will make arrangements to use whatever mode of transport, equipment and medical personnel necessary to evacuate a member to the nearest facility capable of providing a high standard of care Unlimited Benefit.

Medical Repatriation: If after being treated at a medical facility, it is medically necessary for the member to return home to seek further care or for recovery, On Call will transport the member home, or to a medical facility close to home, with a medical escort. Unlimited Benefit.

Visit by Family / Friend: If the Participant has or will be hospitalized for **three (3) or more days** while outside either the Country of Domicile or the Country of Residence, On Call shall make and pay for travel arrangements and suitable hotel accommodations for a person of the Participant's choice to join them up to \$5,000.

Return of Dependent Children: If the Participant's Dependent(s) are present but left unattended as a result of the Participant's Medical Evacuation or hospitalization, On Call shall make and pay for travel arrangements to return them Home, including a non-medical escort as needed.

Return of Deceased Remains: On Call will assist with the logistics of returning a member's remains home in the event of his or her death. This service includes arranging the preparation of the remains for transport, procuring required documentation, providing the necessary shipping container as well as paying for the transportation Unlimited Benefit.

Return of Personal Belongings: In the event of a Participant's death or evacuation that prevents the Participant from returning to his/her program, On Call will arrange and pay for shipment of personal effects to the Participant's home or family. Up to \$1,000.



Medical, Dental and Pharmacy Referrals: On Call will provide referrals to medical and dental professionals and pharmacies in the given geographic locations of Western style medical facilities and English speaking providers in an area served by On Call to the extent possible.

Hospital Admission Guarantee: On Call will guarantee hospital admission by validating a member's health coverage or by advancing funds to the hospital. (Any advance of funds shall be charged to the member's credit card at the time of service).

Prescription Assistance: If a member needs a replacement prescription while traveling, On Call will assist in filling that prescription.

Emergency Message Transmission: On Call will receive and transmit authorized emergency messages for members.

Legal Consultation and Referral: If a member is away from home and requires the services of an attorney, On Call shall arrange for an initial telephone consultation with an attorney without charge to the member. If necessary, the member will be referred to a local attorney.

Lost Luggage Assistance: On Call will assist the member with the tracking of luggage lost or delayed in transit.

Lost/Stolen Travel Document Assistance: On Call will provide assistance by arranging for the replacement of passports, visas, airline documents, birth certificates and other travel-related documents. Any expenses related to replacing lost travel documents are the member's responsibility.

Interpreter & Legal Referrals: On Call will refer members to local translators and interpreters if communication problems cannot be solved via telephone.

Pre-trip Information: On Call offers members reports via email, fax or postal mail including visa, passport and inoculation requirements, cultural information, weather conditions, embassy and consulate referrals, foreign exchange rates, and travel advisories for any destination.

Emergency Return Home: If a Participant's parent, child, sibling, spouse or participant partner suffers a life-threatening illness or death, On Call will arrange and pay for economy airfare for the Participant to go to the family member's location. If the benefit allows, On Call will also return the Participant to his/her program within **90 days** of the departure date up to \$2,500.

Bereavement Reunion: In the event a covered Participant dies while covered under the Program, On Call will arrange and pay for an assigned advocate to fly to the location of the deceased to identify and accompany the remains back to the Participant's Home Country up to \$2,500.

Rates include premium payable to On Call International, as well as administrative fees payable to USI Student Insurance.

Emergency Assistance Services

Provided By: On Call International

Name: _____

School: _____

If you require medical assistance and are more than 100 miles from your permanent residence, campus or in another country, call the On Call Global Response Center at:

1-877-318-6901 (toll-free within the US and Canada)

+1-603-328-1909 (collect from outside the US and Canada)

Or e-mail at: mail@oncallinternational.com

Attention: This card is not a medical insurance card. All services must be provided by On Call International. No claims for reimbursement will be accepted. The holder of this card is a member of On Call International and is entitled to its assistance services.

PROGRAM GUIDELINES

US students studying in a US location are eligible for services when traveling more than 100 miles away from their permanent residence including campus location.

US student studying abroad are eligible for services both at and away from the program location for up to one year.

Foreign national students are eligible for services on or away from campus in the US, and when participating in study abroad programs for up to one year.

PLEASE PROVIDE THE FOLLOWING INFORMATION WHEN YOU CALL

- Your name, telephone number and relationship to the patient
- Patient's name, date of birth, gender and school
- Description of the patient's condition
- Name, location and telephone number of hospital or treating doctor, if applicable

ABOUT ON CALL INTERNATIONAL

On Call International, founded in 1995, is a leading provider of customized medical, security and travel assistance for students, international business and leisure travelers, as well as expatriates and others traveling away from home. Operating 24 hours a day, 365 days a year, On Call International specializes in delivering life-determining aid during medical and security emergencies from any point on the globe as well as coordination of transportation home after accidents or illnesses. On Call International is the U.S. member of the International Assistance Group, a 36-partner global network of independent assistance companies, including more than 50 alarm centers.

CONTACT INFORMATION

On Call International Global Response Center:
(877) 318-6901 (Toll-free within the United States)
(603) 328-1909 (Outside the United States)
(603) 945-0103 (Text Message)

E-mail: mail@oncallinternational.com

Facebook: [Facebook.com/oncallinternational](https://www.facebook.com/oncallinternational)

Twitter: [Twitter.com/oncallintl](https://twitter.com/oncallintl)

USI INSURANCE SERVICES PRIVACY INFORMATION

We know that your privacy is important to you and we strive to protect the confidentiality of your personal information. We do not disclose any personal information about our plan participants, except as permitted or required by law (e.g., information you provide to us may be shared with your school to process your insurance transaction). To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. You may obtain a detailed copy of our privacy policy through your school or by calling us at (800) 853-5899 or by visiting us at <http://www.usi.com/privacy>.

EXCLUSIONS

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

More than one Emergency Medical Evacuation and/or Repatriation for any single medical condition of an Participant during the Policy Period.

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.

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.

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.

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.

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 Subscriber unless the form of aerial flight has been declared to and accepted by Us in writing prior to travel.

Any expense related to treatment performed or ordered by a non-registered practitioner not in accordance with the standard medical practice as defined in the country of treatment.

Any expenses incurred as a direct or indirect result of elective surgery or cosmetic surgery or routine or non-disabling medical problems, simple fractures or illness which can be treated by local doctors and do not prevent the Insured person from continuing their Insured Journey or returning to their residence.

Any Losses incurred by Participant or the Client if Participant or they fail to follow the advice of On Call.

Any valid claim costs that have been increased by the Client's or the Participant's failure to follow the advice of On Call.

The Participant being within 100 miles of their Primary Residence while in their Country of Domicile.

On Call cannot be held responsible for failure to provide services or for delays caused by conditions beyond its control including, but not limited to, flight or weather conditions, strikes, unforeseen changes to airport regulations or restrictions, failure to comply with On Call's recommendations, or where rendering of service is prohibited by local laws or regulatory agencies. Member may be required to release On Call or any healthcare provider from liability during emergency evacuation and/or repatriation.

Without limiting the foregoing, On Call's actions and obligations under this Agreement are ministerial in nature, and all medical care is provided by medical professionals ultimately selected by a Member. On Call is not liable for any malpractice performed by a local doctor, healthcare provider, or attorney.

On Call, at its sole discretion, will assist Members on a fee-for-service basis for interventions falling under the Limitations and Uncovered Services. On Call reserves the right, at its sole discretion, to request additional financial guarantees or pre-payment or indemnification from the Member prior to rendering such service on a fee-for-service basis.

All arrangements must be arranged and coordinated by On Call. Services rendered without the coordination and approval of On Call are not covered.

IMPORTANT NOTICE

This is just a brief description of your benefits. For information regarding the full Master Policy (which includes plan benefits, exclusions and limitations, and information about refund requests, how to file a claim, and other important information) please call USI Student Insurance at **(800) 853-5899**. If any discrepancy exists between this Benefit Summary and the Policy, the Master Policy will govern and control the payment of benefits.